

### Costs

Tuition	\$X,XXX
Housing and Meals	\$X,XXX
Transportation	\$X,XXX
Other education costs	\$X,XXX
<b>Estimated Cost of Attendance</b>	<b>\$0.00 /yr</b>

### Grants and Scholarships

BC Work Credit	\$X,XXX
Blackburn College Scholarships	\$X,XXX
Federal Pell Grant	\$X,XXX
State of Illinois MAP Grant	\$X,XXX
Blackburn College Additional Aid	\$X,XXX
<b>Total Grants and Scholarships</b>	<b>\$0.00 /yr</b>

### VA Education Benefits

<b>VA Education Benefits</b>	<b>\$X,XXX /yr</b>
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### Loan Options

Federal Student Loan	\$X,XXX
<b>Total Loan Options</b>	<b>\$0.00 /yr</b>

### Other Options

**You may have other options to repay the remaining costs. These include:**

- Tuition payment plan offered by the institution
- Parent PLUS loans, which your parent can apply for
- Non-Federal Private education loan, which you or your parent can apply for after passing a credit check
- Other Military or National Service Benefits

### For More Information:

Blackburn College  
Office of Financial Aid  
700 College Ave. Carlinville, IL  
800.233.3550  
financialaid@blackburn.edu

## Glossary of Terms

**Cost of Attendance (COA):** The total amount (not including grants and scholarships) that it will cost you to go to school during the 2014–15 school year. COA includes tuition and fees; housing and meals; and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

**Total Grants and Scholarships:** Student aid funds that do not have to be repaid. Grants are often need-based, while scholarships are usually merit-based. Occasionally you might have to pay back part or all of a grant if, for example, you withdraw from school before finishing a semester.

**Net Costs:** An estimate of the actual costs that you or your family will need to pay during the 2014–15 school year to cover education expenses at a particular school. Net costs are determined by taking the institution's cost of attendance and subtracting your grants and scholarships.

**Loans:** Borrowed money that must be repaid with interest. Loans from the federal government typically have a lower interest rate than loans from private lenders. Federal loans, listed from most advantageous to least advantageous, are called Federal Perkins Loans, Direct Subsidized Loans, Direct Unsubsidized Loans, and Direct PLUS Loans. You can find more information about federal loans at StudentAid.gov.

**Parent Plus Loan:** A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

**Tuition Payment Plan:** A tuition payment plan offered by an institution may allow students to spread out their payments. It includes an extension of credit of 90 days or less in which the educational institution is the lender, or of one year or less where an interest rate will not be applied to the credit payment.

**VA Education Benefits:** Benefits that help Veterans, service members, and their qualified family members with needs like paying college tuition, finding the right school or training program, and getting career counseling. You can find more information here: <https://www.va.gov/education/>.

**For more information visit:** <https://studentaid.gov>