

Financial Aid Comparison Worksheet

The University at Albany offers this worksheet to help you compare costs, financial aid offers, and calculate out-of-pocket costs. Financial aid offers may vary from school to school. It is recommended that you review offers carefully and understand the terms of the offers. Options to fund your total

estimated out-of-pocket expenses include current family income and savings, college payment plans, Federal Direct Parent PLUS and/or alternative student loans. It is important to plan for other indirect educational expenses such as books, supplies, personal and travel, which are not billable charges.

1 Estimated Direct Expenses - paid to college

	UAlbany	College 1:	College 2:	College 3:
Tuition Estimated UAlbany tuition for out-of-state students: \$29,260 Estimated UAlbany tuition for NYS residents: \$7,070				
Fees refer to the college's website for a description of applicable fees				
Housing and Meals for on-campus students only				
A. Total Direct Expenses for 2025 - 2026				

2 Grants and Scholarships - gift aid

	UAlbany	College 1:	College 2:	College 3:
Total Federal Grants Pell, SEOG				
Total NYS Awards TAP, Excelsior Scholarship, etc.				
Scholarships all sources including private and institutional				
B. Total Grants and Scholarships for 2025 - 2026				

3 Federal Loans - must be repaid

	UAlbany	College 1:	College 2:	College 3:
Federal Direct Loans subsidized				
Federal Direct Loans unsubsidized				
C. Total Federal Loans for 2025 - 2026				

4 Total Estimated Out-of-Pocket Expenses

	UAlbany	College 1:	College 2:	College 3:
A. Total Direct Expenses				
B. Total Grants and Scholarships				
C. Total Federal Loans				
Total Estimated Out-of-Pocket Expenses for 2025-2026				
Estimated Out-of-Pocket Expenses for 4 years				