

# 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.

<b>1</b> <b>Estimated Direct Expenses - paid to college</b>	UAlbany in-state	St. Rose
<b>Tuition</b> Estimated UAlbany tuition for NYS residents is \$7,070, while out-of-state students are charged \$24,910 (undergrad only)		
<b>Fees</b> - refer to the college's website for a description of applicable fees		
<b>Housing and meals</b> (for on-campus students only)		
<b>A. Total Direct Expenses for 2023 - 2024</b>		

<b>2</b> <b>Grants and Scholarships - gift aid</b>	UAlbany in-state	St. Rose
<b>Total Federal Grants</b> Pell, SEOG		
<b>Total NYS Awards</b> TAP, Excelsior Scholarship, etc.		
<b>Scholarships</b> all sources including private and institutional		
<b>B. Total Grants and Scholarships for 2023 - 2024</b>		

<b>3</b> <b>Federal Loans - must be repaid</b>	UAlbany in-state	St. Rose
<b>Federal Direct Loans</b> subsidized		
<b>Federal Direct Loans</b> unsubsidized		
<b>C. Total Federal Loans for 2023 - 2024</b>		

<b>4</b> <b>Total Estimated Out-of-Pocket Expenses</b>	UAlbany in-state	St. Rose
<b>A. Total Direct Expenses</b>		
<b>B. Total Grants and Scholarships</b>		
<b>C. Total Federal Loans</b>		
<b>Total Estimated Out-of-Pocket Expenses for 2023-2024</b>		