

2011-2012 Educational Cost Guide and Financial Planning Worksheet

***This worksheet is for your personal use - Please do not return to us ***

The Vermont State College Board of Trustees approved the following costs for the 2011-2012 academic year. Use this worksheet to help estimate your annual expenses and resources to attend Johnson State College. Students are charged per semester once registered for classes. Students may view their bill and financial aid online through Web Services via the Johnson State web site. Late charges are assessed for payments not made on time.

****Quick Cost Reference for On-Campus Students:** Annual costs include tuition, student activity fee, campus initiative fee, room and board:

VT Resident - \$17,914 Non-Resident – \$28,354

** (Not calculated for External Degree Program (EDP) Students as most live off campus, and the specific fees below need to be used for your Costs and Planning Worksheet)

<u>Undergraduate full-time tuition:</u>	<u>Fall 11</u>	<u>Spring 12</u>	<u>Total</u>
VT Residents	\$4,284	\$4,284	\$ 8,568 (\$357 per credit)
Non-Residents	\$9,504	\$9,504	\$19,008 (\$792 per credit)

*Note: Full-time NEBHE eligible students are charged tuition at the out of state rate and a waiver of \$3,084 is credited to the student account per semester. The NEBHE waiver is prorated for Part-Time students.

<u>Living On-Campus:</u>			
Room (Double)	\$2,515	\$2,515	\$ 5,030
Board (unlimited meal plan)	\$1,708	\$1,708	\$ 3,416

<u>Additional Fees:</u>			
Student Activity Fee	\$113	\$113	\$226 (\$10 per credit)
Campus Initiative Fee	\$337	\$337	\$674 (\$29 per credit)
EDP Service Fee	\$168	\$168	\$336 (\$14 per credit)
New Student Orientation Fee			\$213 (full year)
(Students enrolling only for the spring semester are charged \$97)			

Student health insurance \$1,407
(Students enrolling only for the spring semester are charged \$925)

Please Note: Health Insurance is mandatory for all full-time undergraduate students and is billed in the fall for the entire academic year. If you already have health insurance coverage this charge can be waived by completing and submitting the on-line Insurance Waiver on Web Services.

<u>Graduate full-time Tuition:</u>	<u>Fall 11</u>	<u>Spring 12</u>	<u>Total</u>
VT Residents	\$ 5,508	\$ 5,508	\$11,016 (\$459 per credit)
Non-Residents	\$11,880	\$11,880	\$23,760 (\$990 per credit)

Section A: Direct Costs	Fall 11	Spring 12	Total
Tuition			
Room			
Board			
Campus Initiative Fee			
Activity Fee			
Orientation Fee			
EDP Service Fee			
Course Fees (may be required for some courses)			
Student Health Insurance (if applicable)			
Estimated Total Section A			

Section B: Financial Aid Awarded (use your financial aid award letter or aid posted on Web Services to complete this section)

	Fall 11	Spring 12	Total
Grants/Scholarships/Waivers			
NEBHE Waiver			
Perkins Loan			
Direct Sub Loan (subtract 0.5% in loan fees)			
Direct Unsub Loan (subtract 0.5% in loan fees)			
Total Section B			

Exclude Federal Work-Study from this total. Funds earned can not be applied toward your bill.

Section C: Estimated Balance Due

Calculate Estimated Balance Section A minus Section B =	
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Important: Plan Now For Paying Estimated Balance Due

	Fall 11	Spring 12	Total
Cash/Check and/or Credit card			
Payment Plan			
Direct Parent PLUS Loan (subtract 2.5% in loan fees)			
Private Education Student Loans (subtract any loan fees)			
*Your Resources: (should equal or exceed the balance due from Section C)			

*Consider Indirect Costs: We estimate \$500/sem. for books (**you need to have money to purchase your books!**), \$350/sem. for personal use, and \$325-425/sem. for transportation.

