

EMU FINANCIAL PLANNING GUIDE

STUDENT ACCOUNT ESTIMATED CHARGES

		FALL 2019	WINTER 2020
Tuition & Fees			
___ # credit hours x \$428/per cr*			
Room & Board Estimate**	+	\$5,243.00	\$5,243.00
Registration Fee	+	\$50.00	\$50.00
New Student Fee	+	\$200.00	—
Orientation Fee		\$100.00	—
Estimated bill for fall & winter	=	A	B

FINANCIAL AID AND SCHOLARSHIPS

		FALL 2019	WINTER 2020
Pell Grant	+		
Emerald Scholarship	+		
Direct Subsidized Loan	+		
Direct Unsubsidized Loan	+		
Other	+		
Other	+		
Total	=	C	D

SUMMARY

		FALL 2019	WINTER 2020
Estimated Charges		Total A	Total B
Total Aid and Scholarships	-	Total C	Total D
Estimated Balance	=		

Options for Balance

- Family Savings
- Parent Loan studentloans.gov
- Private Loan emich.edu/finaid/types/loans/private-loans.php
- Payment Plan: If sign up in July can divide balance by 5 with no enrollment fee. If sign up in August when first bill is due add \$35 enrollment fee and divide by 4.

Download and save this worksheet to enter your own information. Go to: emich.edu/finaid/documents/student_budget.xlsx

You may use the online tuition/fee calculator to estimate your expenses based on actual enrollment before your eBill is available for you. Go to: emich.edu/sbs/basics/calculator.php

*Tuition amount reflects an estimated rate for the 2019-2020 academic year and should be used for estimation purposes only. Actual tuition and fees for 2019-2020 will be set during the summer of 2019. *

**Room & Board amount reflects rates year for double occupancy and Anytime meal plan.