

# EMU FINANCIAL PLANNING GUIDE

## STUDENT ACCOUNT ESTIMATED CHARGES

	FALL 2021	WINTER 2022
Tuition & Fees		
___ # credit hours x \$466/per cr*		
Room & Board* (if applicable) +	\$5,518	\$5,518
Registration Fee +	\$55.00	\$55.00
New Student Fee +	\$200.00	—
Orientation Fee	\$100.00	—
Estimated bill for fall & winter =	A	B

## FINANCIAL AID AND SCHOLARSHIPS

	FALL 2021	WINTER 2022
Pell Grant (if applicable) +		
Emerald/EFOS Scholarship +		
Direct Subsidized Loan +		
Direct Unsubsidized Loan +		
Other +		
Other +		
Total =	C	D

## SUMMARY

	FALL 2021	WINTER 2022
Estimated Charges	Total A	Total B
Total Aid and Scholarships -	Total C	Total D
Estimated Balance =		

### Options for Balance

- Family Savings
- Parent Loan: apply at <https://studentaid.gov> beginning May 2021
- Private Loan: apply online at <https://emich.edu/finaid/types/loans/private-loans.php> beginning May 2021
- Payment Plan: Sign-up in July at <https://ebill.emich.edu> to divide the balance by 5 with no enrollment fee. OR sign-up in August and add \$35 enrollment fee and divide by 4. (There is also a 3 payment option with a fee.)

**Download and save this worksheet to enter your own information.**

\*Tuition, Room & Board amount reflects an estimate for the 2021-2022 academic year

You may use the online tuition/fee calculator to estimate your expenses before your eBill is available for you. Go to: <https://emich.edu/sbs/basics/calculator.php>

For room/board rates, go to: <https://www.emich.edu/residencelife/campusliving/rates.php>