

## Dental School Cost for 2019-2020

This worksheet aims to help you calculate the loan amounts you need to accept based on your circumstances. Remember: Borrow only what you **'NEED.'** This is only an estimate and intended for planning purposes alone.

### Step 1 of 5: Tuition and Fees *(note that other fees\* can be waived and will reduce your costs)*

Select Class:

MANDATORY FEES:				
	Summer Quarter	Fall Quarter	Winter Quarter	Spring Quarter
Tuition				
Health Center Fee				
Disability Fee				
Kit				
Dental Associations Dues				
Instrument Management Fee				
Tech Fee				
Optical Loop				
Rental Kit				
Gold Kit				
Student Body Fee				
Lab Fee				
National Boards Part I				
National Boards Part II				
Asilomar				
Commencement Fee				
Splint Project				
OTHER FEES*:	Health Insurance	Choose Option	*B/S Allowance	
<b>Health Insurance Fee</b> <i>Health Insurance through Pacific is mandatory for all students unless a "Health Insurance Waiver" has been approved</i>				
<b>Bookstore Allowance (B/S)</b> <i>*DDS/IDS only: 'Unlick' if you want to reduce your costs; pay any bookstore purchases out of pocket, &amp; not borrow additional loans to cover the charges</i>				
CREDITS/OUTSIDE RESOURCE: <span style="float: right;">*Please credit my deposit towards my tuition cost</span>				
<i>*For 1st Year Students ONLY: Leave box UNCHECKED if you want your paid DEPOSIT refunded to you, CHECK for Tuition Credit</i>				
<i>** funds not included in FA offer to cover tuition and fees (eg. Financial support from family, personal savings, 529 College Savings, personal loans, etc.)</i>				
<b>*Tuition Credit (paid Deposit)</b>				
<b>**Outside resource</b>				
<b>TOTAL COST</b>				

Estimated Direct Cost for the year: \$

### Step 2 of 5: Living Expense Allowance *(need FA to help you with rent, food, transportation, & other personal expenses?)*

Select Living Expense Situation:

\*If you only want **partial** living expense allowance, please calculate your monthly expenses & multiply it by 12 months. Example: \$500/mo x 12 = \$6000.

Estimated Living Expense for the year: \$

This is your **ESTIMATED COST OF ATTENDANCE** for this year: \$

If you need financial aid, continue to step 3 to calculate how much loans you need to accept/decline to cover your costs

### Step 3 of 5: Financial Aid Offer *(note that your FA offer is your maximum eligibility & not necessarily what you "need" to borrow.)*

List FA Offer here: *(refer to Inside Pacific)*

DIRECT UNSUB 1:	<input style="width: 80px;" type="text"/>
DIRECT UNSUB 2:	<input style="width: 80px;" type="text"/>
DIRECT GRADPLUS 1:	<input style="width: 80px;" type="text"/>
DIRECT GRADPLUS 2:	<input style="width: 80px;" type="text"/>
OTHER LOANS:	<input style="width: 80px;" type="text"/>
Scholarship/Grants:	<input style="width: 80px;" type="text"/>

Loan Fees:

**TOTAL NET OFFER:**  
*(\$ credited to your account)*

**Step 4 of 5: Suggested Financial Aid Needed** *Based on your estimated costs, scholarships, outside resource, and associated loan fees, you should only borrow:*

Financial Aid needed per Quarter below

Loan Type	\$/period
<b>Direct Unsub: *1.062% Loan Fee</b>	
Summer Qtr.	<input style="width: 80px;" type="text"/>
Fall Qtr.	<input style="width: 80px;" type="text"/>
Winter Qtr.	<input style="width: 80px;" type="text"/>
Spring Qtr.	<input style="width: 80px;" type="text"/>
<b>Direct GradPlus: *4.248% Loan Fee</b>	
Summer Qtr.	<input style="width: 80px;" type="text"/>
Fall Qtr.	<input style="width: 80px;" type="text"/>
Winter Qtr.	<input style="width: 80px;" type="text"/>
Spring Qtr.	<input style="width: 80px;" type="text"/>
<b>Other Loans:</b>	
Summer Qtr.	<input style="width: 80px;" type="text"/>
Fall Qtr.	<input style="width: 80px;" type="text"/>
Winter Qtr.	<input style="width: 80px;" type="text"/>
Spring Qtr.	<input style="width: 80px;" type="text"/>

### Step 5 of 5: Accept/Decline Your FA Offer

**Option 1:** Accept Full FA Offer – go to Inside Pacific to accept all awards

**Option 2:** Decline Full FA Offer - go to Inside Pacific to decline all awards

**Option 3:** Partially Accept/Decline FA offer - go to Inside Pacific to partially accept/decline FA offer based on the calculations in Step 4

*Note: contact your Financial Aid Officer at 415.929.6496 for any inquiries*