

INSTRUCTIONS

Use this worksheet to estimate whether or not you will owe a balance or will receive a financial aid refund. Note: Your financial aid will be divided between the Fall and Spring Semesters.

<b>Section A: Calculate Direct Costs*</b>	Academic Year	Fall Semester	Spring Semester
1. Fees/Tuition	\$13,262.00	\$6,631.00	\$6,631.00
2. Non-Resident Supplemental Tuition (Non-California Residents Only)***			
3. Housing & Meal Plan *: \$14,800 (with 600 Cat Dollars) Academic Year (For Fall enter \$7,100 for Spring enter \$7,400) (*Based on Double Room. For all options, see <a href="#">housing and meal plan rates</a> )			
4. UC Merced Health Insurance (\$2,482 Academic Year)			
5. Total Charges			

<b>Section B: Calculate Gift Aid Credits</b>	Academic Year	Fall Semester	Spring Semester
6. Statement of Intent to Register (SIR) Deposit Paid ( <b>only</b> include this amount if you are a newly admitted student): \$100.00			
7. Housing Reservation Paid (if off campus or living at home/relative do not include this amount): \$300.00			
8. Bobcat Grant			
9. Cal Grant or Cal Vet Fee Waiver			
10. Pell Grant			
11. Scholarships			
12. Other Aid (do NOT include work study).			
13. Total Credits			

<b>Section C: Calculate Balance Due or Refund Amount</b>	Academic Year	Fall Semester	Spring Semester
14. Balance Due or Refund Amount (if in parenthesis, the amount is your REFUND) (Total Charges from line 5 - Total Credits from line 13)			

**FAFSA filers may borrow Federal Direct Student loan funds if additional help is needed towards meeting costs. You may accept less than the full amounts offered and are encouraged to borrow conservatively. Learn about Federal Direct Student loans online at [studentaid.ed.gov/types/loans](http://studentaid.ed.gov/types/loans). We recommend using [cashcourse.org](http://cashcourse.org) to develop your own personal budget and help build lifelong money management skills.**

<b>Section D: Self Help Aid (if needed)</b>	Academic Year	Fall Semester	Spring Semester
15. Direct Subsidized loan (Best option: accrues no interest while enrolled at least half-time, student responsible for payment of loan)**			
16. Direct Unsubsidized loan (Second best option: Interest starts accruing immediately after funds disburse, student responsible for payment of loan)**			
17. Direct PLUS loan (Interest starts accruing immediately after funds disburse, parent responsible for payment of loan)**			
18. DREAM Loan Program (only for eligible undocumented AB 540 Undergraduate Students)****			
19. Total Loans			

\*Direct costs are paid directly to the university and billed through your UC Merced student account.

\*\*Loan interest rates and fees are available online: [studentaid.ed.gov/types/loans/interest-rates](http://studentaid.ed.gov/types/loans/interest-rates)

\*\*\* Non-California residents pay an additional \$26,682 (Fall \$13,341 and Spring \$13,341) in non-resident supplemental tuition.

\*\*\*\* Dream Loan Program, please go to [http://financialaid.ucmerced.edu/cadreamact#DREAM loan program](http://financialaid.ucmerced.edu/cadreamact#DREAM_loan_program) for more information regarding loan interest, applying, etc..