## Total Cost of Attendance 2021-2022

<table>
<thead>
<tr>
<th></th>
<th>On Campus Residence</th>
<th>Off Campus Residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition and fees</td>
<td>$3,112</td>
<td></td>
</tr>
<tr>
<td>Housing and meals</td>
<td>$n/a</td>
<td>$2,776</td>
</tr>
<tr>
<td>Books and supplies</td>
<td>$1,000</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$2,428</td>
<td></td>
</tr>
<tr>
<td>Other education costs</td>
<td>$2,196</td>
<td></td>
</tr>
<tr>
<td><strong>Estimated Cost of Attendance</strong></td>
<td>$n/a</td>
<td>$11,512 / yr</td>
</tr>
</tbody>
</table>

### Expected Family Contribution

Based on FAFSA
- As calculated by the institution using information reported on the FAFSA or to your institution.

Based on Institutional Methodology
- Used by most private institutions in addition to FAFSA.

### Scholarship and Grant Options

**Scholarships**
- Merit-Based Scholarships
  - Scholarships from your school: $X,XXXX
  - Scholarships from your state: $X,XXXX
  - Other scholarships: $X,XXXX
  - Employer Paid Tuition Benefits: $X,XXXX
  - Total Scholarships: $X,XXXX / yr

**Grants**
- Need-Based Grant Aid
  - Federal Pell Grants: $X,XXXX
  - Institutional Grants: $X,XXXX
  - State Grants: $X,XXXX
  - Other forms of grant aid: $X,XXXX
  - Total Grants: $X,XXXX / yr

### College Costs You Will Be Required to Pay

**Net Price**
- (Cost of attendance minus total grants and scholarships)

### Loan and Work Options to Pay the Net Price to You

**Loan Options**
- Federal Direct Subsidized Loan
  - (x.xx% interest rate)(x.xx% origination fee)
  - $X,XXXX / yr
- Federal Direct Unsubsidized Loan
  - (x.xx% interest rate)(x.xx% origination fee)
  - $X,XXXX / yr
- Private Loan
  - (check with your lender on interest and fees)
  - $X,XXXX / yr
- Institutional Loan
  - (x.xx% interest rate)(x.xx% origination fee)
  - $X,XXXX / yr
- Parent Plus Federal Loan
  - (x.xx% interest rate)(x.xx% origination fee)
  - $X,XXXX / yr
- **Total Loan Options**: $X,XXXX / yr

**Work Options**
- Work-study
  - Hours Per Week (estimated): XX / wk
- Other Campus Job
  - $X,XXXX / yr
- **Total Work**: $X,XXXX / yr

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*For More Information*

St. Philip’s College (SPC)
Financial Aid Office
1801 Martin Luther King Dr, WEC 106
San Antonio, TX 78203
Telephone: (210) 21ALAMO
E-mail: dst-sfa@alamo.edu* For federal student loans, origination fees are deducted from loan proceeds.
Cost of Attendance (COA): The total amount (not including grants and scholarships) that it will cost you to go to school during the 2021–22 school year. COA includes tuition and fees, housing and meals, and allowances for books, supplies, transportation, loan fees, and dependent care costs. It also includes miscellaneous and personal expenses, such as an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees; an allowance for books, supplies, and transportation; and dependent care expenses.

Direct Subsidized Loan: Loans that the U.S. Department of Education pays the interest on while you’re in school at least half-time, for the first six months after you leave school (referred to as a grace period*), and during a period of deferment (a postponement of loan payments).

Direct Unsubsidized Loan: Loans that the borrower is responsible for paying the interest on during all periods. If you choose not to pay the interest while you are in school and during grace periods and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (that is, your interest will be added to the principal amount of your loan).

Expected Family Contribution: A number used by your school to calculate the amount of federal student aid you are eligible to receive. It is based on the financial information provided in your Free Application for Federal student Aid (FAFSA). This is not the amount of money your family will have to pay for college, nor is it the amount of federal student aid you will receive.

Net Price: An estimate of the actual cost that a student and his or her family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution’s cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

ORIGINATION FEES: An upfront fee charged by a lender for processing a new loan application. It is compensation for putting the loan in place. Origination fees are quoted as a percentage of the total loan.

Parent Plus Loan: A loan available to the parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest—regardless of the loan status.

Private or Institutional Loan: A nonfederal loan made by a lender such as a bank, credit union, state agency, or school.

*Loan Amounts
Note that the amounts listed are the maximum available to you—you are allowed and encouraged to borrow only what you need. To learn about loan repayment choices and calculate your Federal Loan monthly payment, go to: https://studentaid.gov/manage-loans.