

Determining Balance Due

Preliminary bills will be mailed during the summer to all registered students. You may use this guide to calculate your expected balance due. While the business office will bill by semester, we recommend calculating the balance due for the entire year. If you choose to borrow funds from an alternative loan source or the Parent PLUS loan to pay your balance due, we recommend you apply for the amount needed for the entire year.

	<u>Semester</u>	<u>Annual</u>	<u>Calculation</u>
Tuition and Fees (Fulltime 12 - 18 credits)	\$12,525	\$25,050	
Tuition per credit (<12 credits)	\$835		<hr/> (tuition)

ROOM OPTIONS

Muehlmeier/Grosshuesch/Krueger Halls				+
<i>Most common for freshmen—</i>	Double	\$2,050	\$4,100	(room)
	Designed Single	\$2,563	\$5,126	
	Double-Single	\$3,075	\$6,150	
Friedli/Hofer Suites				
	Double	\$1,860	\$3,720	
	Double-Single	\$2,790	\$5,580	
Brotz Hall				
	Double	\$2,750	\$5,500	
	Designed Single	\$3,438	\$6,876	
	Double-Single	\$4,125	\$8,250	
Hill/Morland/Kurtz/South Apartments				
	Double	\$2,515	\$5,030	
	Designed Single	\$3,144	\$6,288	
	Double-Single	\$3,773	\$7,546	

Health Insurance Notice

All full-time students are required to carry health insurance. If you do not have health insurance at the time of enrollment, you will be required to purchase the health insurance offered via the college's student health plan options provided by WPS.

Athletes should check with their coaches to ensure their current insurance limits meet NCAA athletic participation coverage requirements.

BOARD OPTIONS (<i>see backside for more information</i>)			+
75 Meals (Apartments only)	\$1,600	\$3,200	(board)
100 Meals (Not for freshmen)	\$1,805	\$3,610	
150 Meals (all)— <i>most common for freshmen</i>	\$2,075	\$4,150	
200 Meals (all)	\$2,260	\$4,520	
35 Meals (Commuters only)	\$680	\$1,360	
<i>See chart on right for estimated aviation course costs</i>	Aviation Fees		+
<i>See box above right for statement regarding student health insurance.</i>	Student Health Insurance		+
	Total Cost		=
	Grants/Scholarships		
Federal Loans (subtract 1.068% origination fee)			-
	Balance Due		

Aviation Students Only

Course Code	Aviation Course Name	Estimated Cost
AVN 102	Private Pilot Flight I	\$4,921
AVN 103	Private Pilot Flight II	\$7,503
AVN 201	Private Pilot Instrument Flight I	\$6,133
AVN 202	Private Pilot Instrument Flight II	\$7,514
AVN 203	Introduction to Crew Concepts	\$2,536
AVN 301	Commercial/Multi-Engine Pilot Flight I	\$7,774
AVN 302	Commercial/Multi-Engine Pilot Flight II	\$8,698

Additional aviation costs exist for books, certificates, exams, etc. A cost sheet can be requested from Brandon Molina at molinaB@lakeland.edu.

Options for paying your balance due can be found in the Financial Aid Guide. Options include monthly payment plans and additional parent/student loan choices (*See reverse side for brief details on parent plus loan and alternative loans*).

Financial Aid Budget

While Lakeland College will only bill students for the direct costs of tuition, room and board (resident students), it is important for students to consider all costs they may encounter while attending college. Below you will see a breakdown of a typical fulltime traditional day student's college budget for an academic year that is made up of direct (billable) and indirect (non-billable) costs. An individual student's financial aid budget will vary depending on whether a student resides on or off campus. Your personal financial aid budget can be found on NetPartner under the 'Awards' tab.

The indirect costs include *Books & Supplies, Miscellaneous, Transportation, Room & Board* (commuter students) and *Loan Fees*.

Budget Category	Living On Campus* Amounts	Living Off Campus* Amounts	Living With Parent Amounts
Tuition and Fees	25,050	25,050	25,050
Room & Board	8,530	5,600	1,500
Books & Supplies	950	950	950
Miscellaneous	1,500 – 3,000	1,500 – 3,000	1,500
Transportation	1,760	1,760	1,760
Loan Fees	70	70	70
Budget Totals	37,860 – 39,360	34,930 – 36,430	30,830

The total of a student's financial aid—including scholarships, grants, work program and loans cannot exceed a student's calculated financial aid budget.

What does the Board (Meal) Plan include each semester?

Board Plan	Flex Meals	"Muskie Money"*	Notes
75 Meals	15	\$570.00	Available only to apartment residents. Not available to entering freshmen
100 Meals	25	\$525.00	
150 Meals	40	\$350.00	
200 Meals	50	\$220.00	Available only to commuter students.
35 Meals	15	\$270.00	
*"Muskie Money" can be used in the Muskie Mart, Pub, Coffee Bar, and Food Service Lines			

Additional Payment Options:

Parent PLUS Loan – a federally sponsored loan for parents of dependent students. A credit evaluation is required, and the loan can be deferred while the student is in school. In the event the parent is denied the PLUS loan, the parent can try to obtain an endorser, appeal the decision, or the student will be eligible for an additional unsubsidized loan (\$4,000 freshman/sophomore, \$5,000 junior/senior).

Alternative Loans – Alternative or private loans are offered by private lenders to assist with expenses not covered by other financial aid. These loans are credit based and often require a co-signer. Lakeland College offers a list of alternative loan programs that students can use to start their search for an alternative loan. See choice.fastproducts.org. Students are not required to use a lender from that list.