

Office of Financial Aid and Scholarships

Planning For Academic Year Expenses

COST OF ATTENDANCE

EXPENSES:	UNDERGRADUATE		GRADUATE	
BOOKS	\$	800	\$	544
PERSONAL EXPENSES	\$	1,224	\$	2,574
HOUSING & FOOD	\$	9,090	\$	10,944
TRANSPORTATION	\$	1,278	\$	972
TUITION (Full-Time)	\$ (block	21,894 rate 12-15cr)	\$ (\$78	14,850 89-863 cr)
TOTAL	\$	34,286	\$	29,884

• Direct Charges

- Tuition/Additional Tuition
- GVSU Saves Course Material
- Parking Pass (\$240/semester)
- On-Campus Housing
- Meal Plan
- Indirect Charges
 - Personal Expenses
 - Books
 - Off-Campus Housing
 - Other Transportation Cost





myScholarship

www.gvsu.edu/financialaid/myscholarships-163.htm https://www.gvsu.edu/istudents/scholarships-88.htm

- GVSU Internal and External Scholarships
- The majority of scholarship deadlines fall between February 15 and March 1.
- These scholarships vary and may be based on interests, academic performance, special talents or major.
- Every student, each year, should log into the scholarships system!



Private Loans

www.gvsu.edu/financialaid/alternative-loans-74.htm

- Visit our alternative loan page or "Explore Alternative Loan Products and Apply" for lenders with loan products for international students with US cosigners
- Lenders with loan products for students (no cosigner required):
 - Ascent Funding
 - MPOWER Financing
 - SoFi Private Student Loans





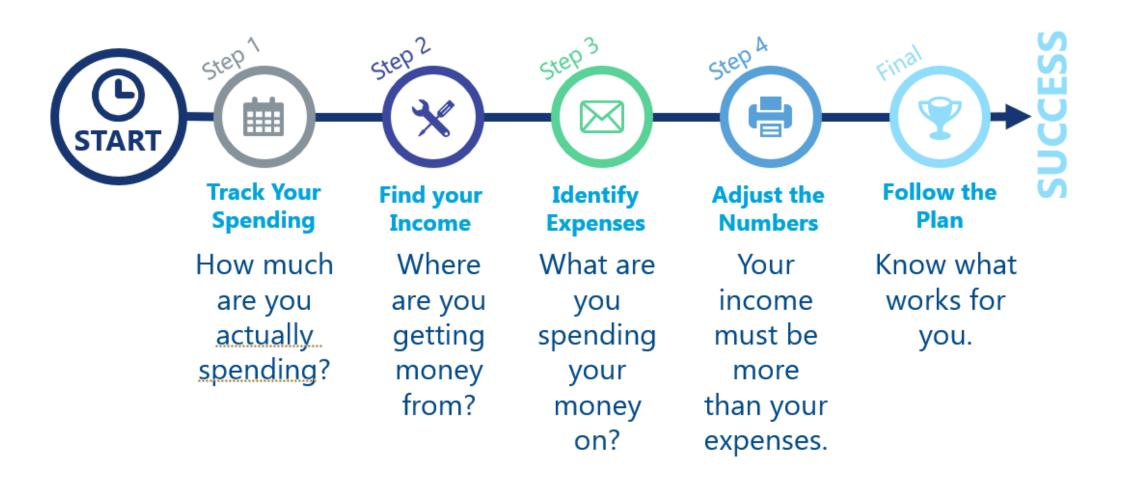


Applying Aid Towards Bill

- Accepted aid will be disbursed
 - Mid-July for Fall bills
 - End-of-November for Winter bills
- Refunds
 - Second week of classes
 - Can be used for educational expenses listed on your cost of attendance

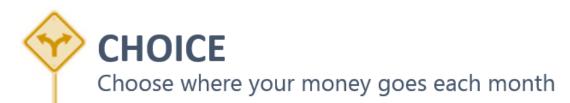


CREATING A SPENDING PLAN





WHY HAVE A SPENDING PLAN?





REDUCE SURPRISES

Plan out your expenses before you need your money



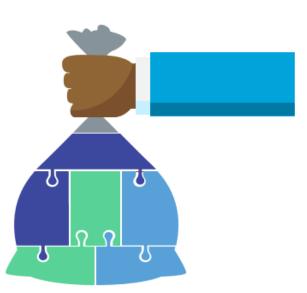
STRUCTURED SPENDING

To make sure that you are not spending more than you are earning



REACH GOALS

To reach your long and short term financial goals





Questions and Comments?

Contact Financial Aid



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www.gvsu.edu/finaid



