



Financial Aid Award Comparison Chart

Use this chart to compare the financial aid award letters from each school. The amount of financial aid will vary by school. Review each school's award package carefully. Ask if grants and scholarships are renewable for future years. Refer to the financial aid office webpage or call the office to learn the details. Before borrowing additional private loans, be sure you have exhausted all federal sources of funds first; use HESC's Private Student Loan Tool, a comprehensive list of private lenders to compare interest rates, fees and other costs. Learn more at HESC.ny.gov.

Name of School:	School #1	School #2	School #3
Total Cost of Attendance (COA)	\$	\$	\$

All Grants & Scholarships (G&S)

1	\$	\$	\$
2	\$	\$	\$
3	\$	\$	\$
4	\$	\$	\$
Total Grants & Scholarships:	\$	\$	\$

Net Cost (COA minus G&S)	School #1	School #2	School #3
	\$	\$	\$

Federal Work Study (FWS)*	\$	\$	\$
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* While important, Federal Work Study is distributed directly to the student, so is not included in this calculation.

Federal Student Loans	School #1	School #2	School #3
Stafford Subsidized: 3.4%	\$	\$	\$
Stafford Unsubsidized: 6.8%	\$	\$	\$
Perkins Loan: 5 %	\$	\$	\$
Total Federal Student Loans:	\$	\$	\$

Unmet Need - the Gap	School #1	School #2	School #3
Cost of Attendance (COA)	\$	\$	\$
Net Cost (minus G&S)	\$	\$	\$
(minus Federal Student Loans)	\$	\$	\$
Total of Unmet Need - Gap	\$	\$	\$

Fill the Gap by Using:

Expected Family Contribution(EFC)	\$	\$	\$
Additional Personal Savings	\$	\$	\$
Parent PLUS Loan 7.9 %	\$	\$	\$
Private Loan _____ %	\$	\$	\$