Use this worksheet to calculate your charges and net expenses for semester 1 and to determine how much, if any, you may need to borrow in a student/PLUS loan, or finance through other means. **USE THESE FIGURES TO BEGIN APPLYING NOW! DO NOT WAIT TO RECEIVE AN OFFICIAL BILL!**

**CHARGES**

1) Are you a MD Resident?
   - YES – Enter $0 on line 1, Skip to Step 2
   - NO – Enter $5,055\(^1\) on line 1, Go to Step 3

2) Are you a resident of Baltimore County?
   - YES – Enter $1,770\(^1\) on line 2, Go to Step 3
   - NO – Enter $3,330\(^1\) on line 2, Go to Step 3

3) Will you be living on the Towson University Campus?
   - YES - Enter $3,028\(^1\) on line 3, Go to Step 4
   - NO - Enter $0 on line 3, Skip to Step 4

4) Will you need a meal plan?
   - YES - Enter $2,303\(^1\) on line 4, Go to Step 5
   - NO - Enter $0 on line 4, Skip to Step 5

5) Will you need to park your car on the Towson University Campus?
   - YES - Enter $174\(^1\) on line 5, Go to Step 6
   - NO - Enter $0 on line 5, Skip to Step 6

6) **TOTAL AMOUNTS FROM STEPS 1-5**, enter on line 6

7) Add Student Services Fee

8) **ADD LINES 6 + 7**, enter total on line 8

**FINANCIAL AID**

9) Pell Grant (single semester), enter on line 9
   (Consult your SAR on www.fafsa.gov for estimate Pell amount. **Divide in half for single semester amount**)

10) Other Grants/Scholarships (**single semester amounts**)

   - 
   - 
   - 
   - 
   - TOTAL – enter on line 10

11) **ADD LINES 9 + 10**, enter total on line 11

**REMAINING NEED**

12) **SUBTRACT LINE 11 FROM LINE 8**, enter difference on line 12

The amount in **LINE 12** is what you will need to make up in either a student or PLUS Loan or with out-of-pocket payment, or a combination thereof.

---

\(^1\) This amount refers to the 15/16 academic year and is subject to change for the 16/17 academic year.