COST of ATTENDANCE WORKSHEET

This worksheet is to assist you in better understanding your costs for the 2021-2022 academic year. Have questions or need help? We’re here for you! Email us at financialaid@pnca.edu. We can also set up a Zoom video call for in-depth financial aid counseling.

Direct Costs
Direct Costs are billed to your student account and paid directly to PNCA. Amounts are for the full 2021/2022 academic year (nine months) at full time (12-18 credit) enrollment.

- Full Time Tuition & Fees $_______
- Health Insurance
  - Will you be covered by a private plan? $ _______
  - Enter $0 if not, enter $3,247 $ _______

TOTAL Direct Costs $ _______

Indirect Costs
Think of indirect costs as more of a budget. While you are in school, you will incur living expenses. Your lifestyle choices will dictate your actual indirect costs. You may or may not spend this much, or you may spend more. The amounts listed below are based on USDA averages.

- Room & Board (if not in ArtHouse) $ 17,156
- Books & Supplies $ 1,200
- Transportation $ 1,350
- Miscellaneous Expenses $ 1,500
- Loan Fees (will vary by amount) $ _______

TOTAL Indirect Costs $ _______

| DIRECT COSTS | $_______ |
| + INDIRECT COSTS | $_______ |
| = TOTAL COST of ATTENDANCE | $_______ |

Financial Aid
Refer to your PNCA College Financing Plan and PNCA scholarship notices to complete this worksheet.

Institutional Aid
Enter the total amount of grants and/or scholarships offered by PNCA.

- Name: $ _______
- Outside Scholarships
  - Outside scholarships are gifts that are awarded by external businesses $ _______

Federal Financial Aid

- Federal Work-Study $ _______
- Federal Direct Unsubsidized Loan $ 20,500
- Federal Direct Graduate PLUS Loan* $ _______
  (See below for information)

TOTAL Financial Aid $ _______

TOTAL COST OF ATTENDANCE $ _______
- TOTAL FINANCIAL AID $ _______
= REMAINING COST $ _______

*To receive a Graduate PLUS loan, you must be a graduate or professional student enrolled at least halftime at an eligible school in a program leading to a graduate or professional degree or certificate. A credit check will be performed during the application process. If you have an adverse credit history, you may still receive a grad PLUS loan through one of these two options:
  1. Obtaining an endorser who does not have an adverse credit history.
  2. Documenting that there are extenuating circumstances relating to your adverse credit history.

Other Payment Options

- PNCA Payment Plan - Contact PNCA’s Student Accounts Office for options
- Private Education Loan - visit www.elmselect.com for more information.