2016-2017 Calculating Your Annual Cost Worksheet
For Graduate and Post-Bac Students

This worksheet is for your use only and not intended to replace any bills from the college. It is designed to give you an idea of what attending Meredith will actually cost you and your family. Please keep in mind that any extra fees, fines, charges or any changes in the number of credits you take may change the calculations.

Required Costs:

Tuition
- **MBA** $900/per credit
- **M.Ed** $550/per credit
- **MAT** $550/per credit
- **Paralegal Program** $2,745/fall; $3,255/spring
- **Pre-Health Program** $9,574/12 credit semester - If taking additional credits see below*
- **M.S. in Nutrition** $575/per credit - If taking undergraduate courses see below*

WAKEMED DIETETIC PROGRAM $7,300/semester
- **Dietetic Internship** $10,325/year
- **Dietetic Internship Off-Campus** $8,250/semester

*http://www.meredith.edu/on_campus_services/accounting/graduate-tuition-fees/ for costs

Tuition by credit, semester, or year

\[
\begin{align*}
\text{Tuition Total} &= \text{Fall} + \text{Spring} \times \text{Tuition} \\
\end{align*}
\]

Program Fees
- **MBA**—$45 per credit
- **M.Ed**—$75
- **MAT**—$75; student teaching fee $515 *Paid during internship semester
- **M.S. in Nutrition**—$75
- **Dietetic Internship, Didactic Program, Paralegal Program, Pre-Health Program**—Not Applicable

Other Cost:
- Parking Fee—$100
- Books—estimated $150 per course
- Graduation Fee—$100 *Paid semester of graduation

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\begin{align*}
\text{Total Fees} &= \text{Fall Fee} + \text{Spring Fee}
\end{align*}
\]

Financial Aid:
- Scholarships and Grants
- **Federal Direct Student Loans** (Reduce Federal Direct loans by 1% or .01 to account for origination fees)

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\begin{align*}
\text{Total Financial Aid} &= \text{Scholarships and Grants} + \text{Federal Direct Student Loans}
\end{align*}
\]

Subtracting Your Aid From Your Total Costs

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\begin{align*}
\text{Remaining Balance} &= \text{Total Cost} - \text{Total Financial Aid}
\end{align*}
\]

Additional Payment Options:
- **Federal Direct Grad PLUS Loan** (Reduce Federal Direct loans by 4% or .04 account for origination fees)
- **Private, Alternative Student Loans**
- **Outside Scholarships**
- **Student Savings**
- **Meredith Payment Plan** (can divide into 5 payments per semester or 10 monthly payments for the year)

\[
\begin{align*}
\text{Remaining Balance After Options} &= \text{Remaining Balance}
\end{align*}
\]

<table>
<thead>
<tr>
<th>Date</th>
<th>Detail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late June</td>
<td>Bill emailed to student's Meredith email address</td>
</tr>
<tr>
<td>July 1-22</td>
<td>First payment due to payment plan</td>
</tr>
<tr>
<td>Late July</td>
<td>Fall semester payment due</td>
</tr>
</tbody>
</table>
# Additional Options and Instructions

## Meredith’s Monthly Payment Plan
For a low annual enrollment fee, you can pay your balance or a portion of your balance interest free in even monthly installments over the course of the academic year.

## Outside Scholarships
Please email finaid@meredith.edu to be added to our outside scholarships list serve. Visit www.meredith.edu/financial-assistance/scholarships/undergraduate-scholarships to view other scholarship websites. Remember not to pay anyone to find scholarship money for you.

## Federal Direct Subsidized and Unsubsidized Loans
The Federal Direct Loan program offers fixed, low-interest rate loans to students. These loans are issued directly from the Federal government to the school. Students with financial need (as determined by the FAFSA) may receive a Subsidized Direct loan, which is interest-free while a student is enrolled at least half-time. All students, regardless of need, are eligible to receive Unsubsidized Direct loans; these loans accrue interest at a fixed rate while a student is enrolled.

*If you received a Federal Direct Loan as part of your financial assistance award package, please visit www.studentloans.gov and complete Entrance Counseling and the Master Promissory Note.*

## Parent Direct PLUS Loan OR Grad Direct PLUS Loan
The Parent Loan for Undergraduate Students (PLUS) is a federal loan program offered to the parents of undergraduate students. A student must be enrolled at least half-time and eligibility is contingent upon a parent’s qualifying credit approval. To apply for a Federal Direct PLUS Loan, please complete the following steps:

1. Go online to www.studentloans.gov and sign in using the parent FSA ID.
2. Select “Apply for a PLUS Loan”. Once approved, complete the PLUS Loan Master Promissory Note.
3. Once your PLUS Loan is received by our office, we will confirm and certify the appropriate amount.

* If your parent is denied the PLUS Loan, the student, may be eligible for additional Unsubsidized Direct Loan. Please allow three days for processing before being notified by our loan processor by email.

The GRAD Direct PLUS Loan for Graduate Students is a federal loan program offered, as the name indicates, to Graduate students. A student must be enrolled at least half-time and eligibility is contingent upon qualifying credit approval. To apply for a Federal GRAD Direct PLUS Loan, please complete the following steps:

1. Go online to www.studentloans.gov and sign in using the student FSA ID.
2. Select “Apply for a PLUS Loan”. Once approved, complete the PLUS Loan Master Promissory Note.
3. Once your PLUS Loan is received by our office, we will confirm and certify the appropriate amount.

## Alternative Student Loans
You may apply for an alternative loan from a number of lenders. Like the Direct Loan, payments can often be deferred until 6 months after graduation. Eligibility for Alternative Loans is frequently based on a student’s credit history and valid co-signer.

1) Go online to http://www.meredith.edu/financial-assistance/loans to view student loan information. If you choose one of the lenders listed here, click “Apply Now” to complete your lender’s application process online.
2) If a cosigner is needed, your lender will notify you during the online process.
3) Note that if you are approved, you can request an amount up to the amount listed on your award letter.

For more information about financial aid
Visit www.meredith.edu/financial-assistance
Email us at finaid@meredith.edu
Call 919-760-8565

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