

# Cost of Attendance Comparison Worksheet

The University at Buffalo is committed to transparency regarding college costs. Providing a realistic outlook allows our students to budget appropriately, manage debt and graduate with confidence.

**Step 1:** Add estimated direct costs from each institution you are considering. Direct costs are charges that will be billed by the institution.

	University at Buffalo	School Choice #2	School Choice #3
Tuition			
Fees			
On-Campus Housing Preference			
Meal Plan Preference			
<b>Total Direct Costs</b>			

Compare housing rates and meal plans to find an option that fits your budget.

**Step 2:** Add estimated indirect educational costs. Indirect costs are expenses you may incur as a result of attending an institution, but are not billed by the institution.

Transportation			
Books & Supplies			
Personal Expenses			
<b>Total Indirect Costs</b>			
<b>Total Cost (Direct + Indirect)</b>			

Consider cost-saving options like carpooling or e-books to make your budget work for you.

**Step 3:** Add estimated gift aid. Gift aid is financial aid that does not have to be repaid, such as grants and scholarships.

Institutional Scholarships			
Federal Pell Grant			
State Grants/Scholarships			
External Gift Aid			
<b>Total Gift Aid</b>			

Log in to the UB Scholarship Portal annually to complete your general application & be matched automatically to hundreds of scholarship opportunities!

**Step 4:** Add estimated Self-Help Aid. Self-Help Aid includes loans that require repayment and employment opportunities.

Loans			
Federal Work-Study			
<b>Total Self-Help Aid</b>			
<b>Total Aid (Gift + Self-Help)</b>			

UB's Bullseye powered by Handshake lists Work-Study and non-Work-Study employment opportunities.

**Step 5:** Calculate your potential out-of-pocket costs.

Estimated Cost			
Estimated Financial Aid	-	-	-
Estimated Out-of-Pocket Cost	=	=	=

Finish in 4 provides the resources and support you need to earn a degree in four years, minimizing the cost of additional semesters.