

Direct Cost Worksheet

Instructions: Use this worksheet to calculate your net direct costs to attend Endicott College

Step 1: Enter the Total Direct Cost (A) from your Financial Aid Offer into Box 1

Step 2: Enter the Total Scholarships & Grants (B) in Box 2

Step 3: Box 3 will automatically calculate. This is your Net Direct Costs after Scholarships & Grants

Step 4: Enter the Total Aid Offered (C) into Box 4.

Step 5: Box 5 will automatically calculate. This is your Estimated Net Direct cost after Loans. (Please note actual cost will be slight higher due to Federal Loan Origination fees: 1.057% for Subsidized/Unsubsidized; 4.288% for Parent PLUS Loan.)

| Endicott College Financial Aid Offer | | | | |
|---|-----------------|--|-----------------|-----------------|
| Estimated Annual Cost of Attendance (COA) 2025-2026 Award Year | | | | |
| Costs Payable to the College | | Other Estimated Costs * | | |
| Tuition | \$41,700 | Books, Course Materials, Supplies, & Equipment Allowance | | \$1,270 |
| Housing On Campus | \$12,580 | Miscellaneous Personal Expenses Allowance | | \$1,000 |
| Food - On Campus Meal Plan | \$5,672 | Transportation Allowance | | \$1,000 |
| Fees | \$950 | Loan Fees | | \$40 |
| Total Direct Costs | \$60,902 | Total Indirect Costs | | \$3,310 |
| Total Estimated Cost of Attendance | | \$64,212 | | |
| * Other estimated costs are not costs billed by Endicott College. These are estimates of expenses that a typical student might have, which are used to determine your eligibility for financial aid. You will only be billed for items listed under 'Costs Payable to the College'. | | | | |
| Scholarships & Grants | | | | |
| Aid Type | Summer 2025 | Fall 2025 | Spring 2026 | Annual |
| Endicott College Grant | | \$5,550 | \$5,550 | \$11,100 |
| Endicott Presidential Academic Scholarship | | \$6,000 | \$6,000 | \$12,000 |
| Total Scholarships & Grants | \$0 | \$11,550 | \$11,550 | \$23,100 |
| Your estimated net price (cost of attendance less scholarships and grants): This is based on your Student Aid Index (SAI) and anticipated full-time (12+ credits, preferably 15 credits) enrollment. | | | | \$41,112 |
| Loans (Self-Help Aid) | | | | |
| Aid Type | Summer 2025 | Fall 2025 | Spring 2026 | Annual |
| Federal Direct Subsidized Loan | | \$1,750 | \$1,750 | \$3,500 |
| Federal Direct Unsubsidized Loan | | \$1,000 | \$1,000 | \$2,000 |
| Total Aid Offered | \$0 | \$2,750 | \$2,750 | \$5,500 |
| * Federal loans are funds that can be applied toward your cost of attendance and must be repaid. You must accept or decline your loan eligibility by logging into your student portal. | | | | |
| Estimated outstanding costs not covered by scholarships, grants, and loans. | | | | \$35,612 |

| | |
|---|-------|
| Total Direct Costs (A) | Box 1 |
| Total Scholarships & Grants (B) | Box 2 |
| Net Direct Cost after Scholarships/Grants | Box 3 |
| Total Aid Offered (C) | Box 4 |
| Estimated Net Direct Cost after Loans | Box 5 |

What are other Estimated costs?

Other estimated costs are estimates for average costs that you may incur as a full time student that are used to determine your eligibility for Financial Aid, but will not be billed directly by Endicott. These estimates are based on averages for the New England Area. Actual costs may vary by student.