Loans
These are the federal student loans you qualify for this year. They’re optional and if you choose to pursue them, we’ll work with you over the summer to get them finalized.

Your Scholarships and Grants
We’ve considered any merit scholarships you earned upon admission, and we used your FAFSA information to determine your eligibility for state, federal, or institutional need-based aid.

Federal Work Study
This is money that can be earned through working on campus. This amount cannot be applied to your balance.

Other Important Items to Know
This section is full of important information about your financial aid. Make sure to read carefully, and don’t hesitate to contact our office with any questions.

### Your Scholarships and Grants

<table>
<thead>
<tr>
<th>Scholarship Type</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Freshman Grant</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Pell Grant</td>
<td>$2,XXX</td>
<td>$2,XXX</td>
<td>$4,XXX</td>
</tr>
<tr>
<td>Tuition Assistance Grant</td>
<td>$2,XXX</td>
<td>$2,XXX</td>
<td>$4,XXX</td>
</tr>
<tr>
<td>Total Scholarships</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
</tbody>
</table>

### Your Federal Student Loan Options

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
<tr>
<td>Total Federal Student Loans</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
</tbody>
</table>

### Student Employment Option

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Fall 2020</th>
<th>Spring 2021</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Work Study</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
<td>$X,XXX</td>
</tr>
</tbody>
</table>

Note: These funds are paid directly to the student as they are earned during the semester. Therefore, they are not credited to the student’s account and should not be considered when determining what is owed to the university.

This award is valid for the 2020-21 school year only. You must submit a new FAFSA annually to determine eligibility for financial aid for each subsequent year. Your eligibility for need-based aid will be based on your family’s financial circumstances at that point in time.

This award is governed by the Terms and Conditions of Financial Aid Awards. Your financial aid award is based on Full-time enrollment. Your award will be prorated as a full-time student (e.g., at least 12 credits per semester) to receive any 50 merit scholarship or 50 need-based grant. The Federal Pell Grant and Tuition Assistance Grant are estimated based on the 2019-20 award amounts. The amounts for the 2020-21 year have not yet been released, therefore this amount is subject to change. Should this occur, 50 dollars will be adjusted so that the overall gift amount remains the same. We will notify you of any updates via email.

VERIFICATION NOTICE: Your FAFSA data has been selected for verification by the U.S. Department of Education. This means that we must gather additional documents from you and verify the information you submitted on the FAFSA. The verification of your data may result in a change to your financial aid, therefore your financial aid award is subject to change depending upon the results of the verification process. Over the summer months, we will request the necessary documents via email.

In addition, any new or additional scholarship funds awarded to you may cause a decrease in the amount of scholarships, grants or subsidized loans in your financial aid award. If you receive outside scholarships, please submit the scholarship name and amount through Financial Aid Self-Service by July 1st.

You may contact the Financial Aid Office at 512-843-1269 or at finaid@southwestern.edu with questions about your award.

Continue to the next page for an illustration of how your balance due will be determined, along with options to cover that amount.
**Cost of Attendance**
The estimated total amount it will cost you to go to school per year. Charges are subject to change each year.

**Direct Costs**
Charges you’ll see on your billing statement.

**Indirect Costs**
To help you create a realistic estimation of your out-of-pocket cost, SU estimates what you may spend during a typical year on day-to-day expenses such as books & supplies, personal items and transportation.

**Room & Board**
These figures represent the average room and board, and may vary based on your housing and meal plan choices.

**Estimated Balance Due Before Loans**
This is the estimated amount you’ll be billed for the year before loans.

**Estimated Balance Due After Loans**
This is the estimated amount you’ll be billed for the year after loans.

**Payment Plan**
SU offers monthly payment options; visit our Payment Plan page for more information, including sign-up deadlines. The earlier you enroll, the smaller your monthly payments will be!

**Federal Parent PLUS Loan**
Many families use the PLUS loan to cover the balance due for the year, as well as to ensure funds are on hand to cover indirect costs throughout the year. Like Stafford Loans, the PLUS loan is optional. Visit our Loan Information Page for more information.

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**Options for covering the Balance Due**
These are not your only options, but they are the most commonly used by students and families. Your payment method has no bearing on your aid or loan eligibility in subsequent semesters or years.

**Optional Fees**
Fees that you may be able to waive. The waiver links can be found on our Waivers for Optional Charges page.

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**Pay the Balance in Full**
If you choose to hold off on taking loans or using a payment plan in a given semester, just pay the amount due. For more information, please contact the Business Office.