



## 如何理解並比較您的財務援助消費清單

紐澤西州在全國範圍內率先推動大學費用透明化。事實上，紐澤西州的每所高等院校都必須依法為每位學生提供一份財務援助消費清單，且在學生的每個就讀年份都要提供。這些清單旨在幫助家庭以並排對比的形式比較大學費用，從而讓他們清楚瞭解自己的自付費用。

如果您對財務援助消費清單有任何疑問，請聯絡您所在大學的財務援助辦公室。瞭解這一資源非常重要，以便您能做出明智的決定，選擇最適合的大學。

### 方塊 1

在未扣除財務援助前，特定院校的總就讀費用。總費用包括所有相關費用，如學費、雜費、住宿費、學習用品等。

### 方塊 2

如果您就讀該院校，則有資格基於成績和/或經濟需求獲得的助學金和獎學金。  
這筆資金是贈與學生的，無需償還。

### 方塊 3

扣除方塊 2 中的所有助學金和獎學金之後，就讀該院校的自付費用。

這是在扣除所有適用的財務援助後，您需要自行支付的金額。

### 方塊 4

如果您的財務援助無法完全覆蓋費用，用於幫助支付就讀大學淨費用的選擇方案。

這些方案包括聯邦直接貸款、聯邦家長 PLUS 貸款、私人貸款和院校貸款——以上貸款皆需要償還。

**State of New Jersey  
Financial Aid Shopping Sheet for Bachelor's Degree**

**Total Cost of Attendance**

Direct Costs (what you will be billed)	Indirect Expenses
Tuition: \$ <input type="text"/>	Books & Supplies: \$ <input type="text"/>
Fees: \$ <input type="text"/>	Transportation: \$ <input type="text"/>
Food & Housing: (if you live in campus housing) \$ <input type="text"/>	Food & Housing: (if you live off campus) \$ <input type="text"/>
Loan Fees: \$ <input type="text"/>	
Dependent Care: \$ <input type="text"/>	
<b>Total Direct Costs:</b> \$ <input type="text"/>	
<b>Total Indirect Expenses:</b> \$ <input type="text"/>	
<b>Total Cost of Attendance (Direct Costs and Indirect Expenses combined):</b> \$ <input type="text"/>	

**Grants and Scholarships to Pay for College**

Scholarships from your school: \$ <input type="text"/>
Scholarships from your state: \$ <input type="text"/>
Other scholarships: \$ <input type="text"/>

**Need-Based Grant/Aid**

Federal Pell Grants: \$ <input type="text"/>
Grants from your school: \$ <input type="text"/>
State Grants: \$ <input type="text"/>
Other forms of grant aid: \$ <input type="text"/>

**Employer Paid Tuition Benefits**

\$ <input type="text"/> /yr
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**Total Grants and Tuition Benefits (aid that does not have to be paid back):** \$  /yr

**What Will You Pay for College**

<b>Direct Net Cost:</b> (Direct costs minus total grants and scholarships) \$ <input type="text"/> /yr
<b>Total Net Cost:</b> (Total Cost of Attendance minus total grants and scholarships) \$ <input type="text"/> /yr

**Options to Pay Net Costs**

**Work Options**

Work-Study (Federal, state, or institutional): \$ <input type="text"/> /yr
Work-Study + Estimated earnings from working: \$ <input type="text"/> /yr

**Federal Student Loan Options\* (Must be repaid)**

Federal Direct Subsidized Loan (For current interest rates click <a href="#">here</a> ) \$ <input type="text"/> /yr
Federal Direct Unsubsidized Loan (For current interest rates click <a href="#">here</a> ) \$ <input type="text"/> /yr

\* You must repay loans, plus interest and fees. Note that the amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.

The acceptance or declination of one or more loan offers shall not impact a student's eligibility for any other grants or scholarships, or for any other financial aid offered by the college or university.

**Other Loan Options (Must be repaid)**

Federal PLUS Federal Loan* (For current interest rates click <a href="#">here</a> ) \$ <input type="text"/> /yr
Private Loan** \$ <input type="text"/> /yr
Institutional Loan ( _____ % interest rate) \$ <input type="text"/> /yr

\* These loans are based to parents or may require a credit worthy co-signer. In addition, such loans do not have the same protections as Federal Direct Student Loans, and include higher fees. You must repay loans, plus interest and fees. The amounts listed above are the maximum available to you – you are allowed and encouraged to borrow less than the maximum amount.

**For more information & next steps:**

Contact: \_\_\_\_\_  
Telephone: \_\_\_\_\_  
Email: \_\_\_\_\_

如需更多資訊，請造訪 [CollegeForYou.NJ.gov](http://CollegeForYou.NJ.gov)



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