



Financial Aid Worksheet 2025-2026

Students are billed per semester and payment is due before each semester begins. If you are receiving Financial Aid, your aid will be paid per semester after you have completed all requirements. Your aid each semester may be sufficient to cover all of your semester charges. In that case, you would not owe anything out of pocket to ECU. However, if your aid will not cover all of your bill, you will have to make arrangements to pay the difference by the bill due date.

How UNDERGRADUATE Financial Aid Affects the Student Bill each semester

Financial aid is applied to the student's account each semester to reduce the balance due. You can use this formula to help calculate the amount of your bill.

Tuition and fees
+ Campus Housing & Meal Plan
- Scholarships & Grants
- Accepted Loans
= Balance Due

Example: In-State, Living On Campus (One Semester, Full-Time)		Example: Out-of-State, Living On Campus (One Semester, Full-Time)	
Tuition & Fees	\$3,758	Tuition & Fees	\$11,896
Average Housing & Meal Plan	\$5,770	Average Housing & Meal Plan	\$5,770
First Day Course Materials	\$300	First Day Course Materials	\$300
Sub-Total Charges =	\$9,828	Sub-Total Charges =	\$17,966
Student Insurance (if needed)*	\$1,183	Student Insurance (if needed)*	\$1,183
Semester Total Charges =	\$11,011	Semester Total Charges =	\$19,149
Semester Total Charges	\$11,011	Semester Total Charges	\$19,149
Total Scholarships & Grants	- \$4,500	Total Scholarships & Grants	- \$4,500
	= \$6,511		= \$14,649
Loans	- \$2,711	Loans	- \$2,711
Amount Due =	\$3,800	Amount Due =	\$11,938

* Insurance cost currently estimated and subject to change

Cost of Attendance: An annual budget that includes both Direct and Indirect costs.

* **Direct Costs** are estimated expenses that appear on the student's bill. **Indirect Costs** are not directly billed (such as books) but should be factored into your overall anticipated costs. You can use these estimates to help in your planning.

On Campus In-State	Full Year	On Campus Out-of-State	Full Year
Tuition & Fees	\$7,438	Tuition & Fees	\$23,715
Food	\$5,321	Food	\$5,321
Housing	\$6,682	Housing	\$6,682
Books & Supplies	\$1,520	Books & Supplies	\$1,520
Personal Expenses	\$1,118	Personal Expenses	\$1,118
Transportation	\$1,538	Transportation	\$1,538
Loan Fees	\$80	Loan Fees	\$80
Health Insurance	\$0	Health Insurance	\$0
Total	\$23,697	Total	\$39,974

Estimate Your Bill

Tuition & Fees: In-State = \$3,758 Out-of-State = \$11,896

Semester Tuition & Fees \$ _____

Student Insurance (if needed) \$ _____

Housing & Meal Plan \$ _____

Semester Charges = \$ _____

Grants - \$ _____

Scholarships - \$ _____

Loans - \$ _____

= \$ _____

(Amount Due or Anticipated Refund)

NOTE: ALL COSTS ARE CURRENTLY ESTIMATED.

If there is an amount due, please explore the payment plan options with the Cashier's Office, or visit <https://financialaid.ecu.edu/loans/> for information about Parent PLUS or private loan options.

Annual Net Cost:

Cost of Attendance	minus	Total Grant & Scholarship Award Value	=	Net Cost
<input type="text"/>		<input type="text"/>		<input type="text"/>

Net Cost is an estimate of actual costs to cover education expenses in an academic year. It is the school's Cost of Attendance minus any eligible grants & scholarships.