



# Financial Aid Worksheet 2026-2027

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	\$3,802	Tuition & Fees	\$12,185
<b>Average</b> Housing & Meal Plan	\$6,110	<b>Average</b> Housing & Meal Plan	\$6,110
First Day Course Materials	\$300	First Day Course Materials	\$300
Sub-Total Charges =	\$10,212	Sub-Total Charges =	\$18,595
Student Insurance (if needed)*	\$1,348	Student Insurance (if needed)*	\$1,348
Semester Total Charges =	<b>\$11,560</b>	Semester Total Charges =	<b>\$19,943</b>
Semester Total Charges	\$11,560	Semester Total Charges	\$19,943
Total Scholarships & Grants	- \$4,500	Total Scholarships & Grants	- \$4,500
	= \$7,060		= \$15,443
Loans	- \$2,711	Loans	- \$2,711
Amount Due =	<b>\$4,349</b>	Amount Due =	<b>\$12,732</b>

\* 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
Tuition & Fees*	\$7,789
Food	\$5,521
Housing	\$6,699
Books & Supplies	\$1,570
Personal Expenses	\$2,067
Transportation	\$2,380
Loan Fees	\$58
Health Insurance	\$0
<b>Total</b>	<b>\$26,084</b>

On Campus Out-of-State	Full Year
Tuition & Fees*	\$24,555
Food	\$5,521
Housing	\$6,699
Books & Supplies	\$1,570
Personal Expenses	\$2,067
Transportation	\$2,380
Loan Fees	\$58
Health Insurance	\$0
<b>Total</b>	<b>\$42,850</b>

### 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.**

\* Tuition & Fees includes a \$185 Orientation fee for entering students only.

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

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.