

Dear John,

We are pleased to offer you the following financial assistance for the 2020-2021 academic year. The costs and financial aid in this letter assume you will be enrolled in 12 credits per quarter as a graduate student. If this is not correct, please contact our office.

Estimated Costs for the 2020-2021 Academic Year: Your estimated total cost of attendance is \$67,575.

Direct Costs (estimated charges billed by DU):

Tuition	\$43,992
Fees	303
Health Insurance	3,150
Total Direct Costs:	\$47,445

Estimated Indirect Costs (not billed by DU):

Housing	\$11,727
Meals	\$4,257
Books	\$1,000
Personal Expenses	1,440
Transportation Expenses	1,506
Average Loan Fees	200
Total Indirect Costs:	\$20,130

Financial Aid Offered for the 2020-2021 Academic Year:

	Fall 2020	Winter 2021	Spring 2021	Summer 2021	Total
Grant, Scholarship and Waiver Eligibility:					
Alumni Scholarship	\$4,000	\$4,000	\$4,000		\$12,000
<i>Total Grants, Scholarships and Waivers:</i>	<i>\$4,000</i>	<i>\$4,000</i>	<i>\$4,000</i>		<i>\$12,000</i>
Student Loan Eligibility:					
Direct Unsubsidized Loan	\$6,833	\$6,833	\$6,834		\$20,500
<i>Total Loan Options:</i>	<i>\$6,833</i>	<i>\$6,833</i>	<i>\$6,834</i>		<i>\$20,500</i>
Total All Awards:	\$10,833	\$10,833	\$10,834		\$32,500

Estimated Out-of-Pocket Direct Costs for the 2020-2021 Academic Year:

Estimated Direct Costs Without Loans (\$47,445 minus \$12,000):	\$35,445
Estimated Direct Costs With Loans (\$47,445 minus \$32,500):	\$14,945

Find options to help manage your out-of-pocket costs on our website at www.du.edu/financialaid.

Federal Work-Study: \$5,000

You have also been offered work-study, which is a type of need-based aid that allows you to earn money through part-time employment. This is the maximum you can earn for the 2020-2021 academic year. Work-study earnings are paid directly to you every two weeks for hours worked (not applied to your tuition bill). Learn more at www.du.edu/studentemployment.

Questions? We have much more information to help you understand this financial aid offer online at www.du.edu/financialaid. We are committed to helping you fund your DU education; please contact us with further questions.

Sincerely,

John Gudvangen, Associate Vice Chancellor for Enrollment and Director of Financial Aid