

2026-2027 Estimated Out-of-Pocket Cost Worksheet

This worksheet is an optional planning tool for students and families to help estimate how much you may owe for the 2026-2027 academic year after financial aid is applied. Official charges will appear on billing statements issued by the Business Office in July for the Fall semester and December for the Spring semester.

Key Information & Instructions

- Please use the charges information below, along with your financial aid letter, to complete the steps outlined to estimate your charges for the academic year.
- All student account invoices will include charges for optional *Tuition Refund Insurance* and *Student Health Insurance*. Waiver information can be found at **inside.wooster.edu/business/students/tuition**.
- Course overload fees apply to students enrolled in more than 4.88 credits. Cost information can be found at **inside.wooster.edu/business/students/tuition**.
- Housing rate included in comprehensive fee is based on the multiple occupancy rate. 2026-2027 housing rates can be found by visiting **inside.wooster.edu/reslife/selection**.
- Do not include Federal Work Study eligibility in this worksheet. Earnings are received for hours worked.
- Budget separately for books, supplies, and personal expenses (\$1,500-\$2,000 annually).

2026-2027 BILLED CHARGES

Charges	Fall 2026	Spring 2027	Annual Total
Tuition & Fees	\$33,145.00	\$33,145.00	\$66,290.00
*Housing	\$3,917.50	\$3,917.50	\$7,835.00
Food	\$4,107.50	\$4,107.50	\$8,215.00
Total Comprehensive Fee	\$41,170.00	\$41,170.00	\$82,340.00

Tuition Refund Insurance	\$268.00	\$268.00	\$536.00
Student Health Insurance	\$955.00	\$940.00	\$1,894.00

*Multiple Rate; billed amount based on room selected

STEP 1 - DETERMINING YOUR CHARGES

Enter your specific charges on the lines below.

Charges	Fall 2026	Spring 2027	Annual Total
Tuition & Fees	\$ _____	\$ _____	\$ _____
Housing	\$ _____	\$ _____	\$ _____
Food	\$ _____	\$ _____	\$ _____
Tuition Refund Insurance (waivable)	\$ _____	\$ _____	\$ _____
Student Health Insurance (waivable)	\$ _____	\$ _____	\$ _____
Other Miscellaneous Charges	\$ _____	\$ _____	\$ _____
TOTAL BILLED CHARGES (LINE 1)	\$ _____	\$ _____	\$ _____

*This is an optional tool and should not be returned to the Financial Aid Office.
Exact charges will be listed on the billing statements received from the Business Office each semester*

Continued on back

STEP 2 - SCHOLARSHIPS & GRANTS (GIFT AID)

Enter scholarship and grant aid listed on your aid offer. Include external scholarships you are receiving.

Scholarship/Grant Aid	Fall 2026	Spring 2027	Annual Total
Scholarships & Grants (listed on aid offer)	\$ _____	\$ _____	\$ _____
External Scholarships	\$ _____	\$ _____	\$ _____
TOTAL GIFT AID (LINE 2)	\$ _____	\$ _____	\$ _____

STEP 3 - FEDERAL STUDENT LOANS YOU PLAN TO ACCEPT

Federal Direct Student Loan eligibility can be found on your aid offer. A federal loan origination fee of 1.057% is deducted from the gross loan amount prior to disbursement.

Federal Student Loan Type	Fall 2026	Spring 2027	Annual Total
Direct Subsidized Loan	\$ _____	\$ _____	\$ _____
Direct Unsubsidized Loan	\$ _____	\$ _____	\$ _____
TOTAL LOANS ACCEPTED (LINE 3)	\$ _____	\$ _____	\$ _____

STEP 4 - CALCULATE YOUR ESTIMATED BALANCE DUE

Total Billed Charges (Line 1)	\$ _____	\$ _____	\$ _____
Minus Gift Aid (Line 2)	\$ _____	\$ _____	\$ _____
Minus Loans Accepted (Line 3)	\$ _____	\$ _____	\$ _____
*Minus Credit Balance, if applicable	\$ _____	\$ _____	\$ _____
*Plus Prior Unpaid Balance, if applicable	\$ _____	\$ _____	\$ _____
ESTIMATED BALANCE DUE	\$ _____	\$ _____	\$ _____

*Credit or unpaid balances can be found through your Student Account on the Colleague Self Service portal.

Additional Financing Options

Nelnet Monthly Payment Plan allows families to spread out their remaining balance due in an interest-free monthly payment. Several plan options are available: a 12-month plan (enrollment ends in March), a 10-month plan (ends in May), and an 8-month plan (ends in July). Visit mycollegepaymentplan.com/collegeofwooster for more information and to sign up for a plan.

Federal Parent PLUS Loan is offered through the Department of Education for credit-worthy parents to assist with covering the remaining balance due. For more information, or to apply, visit studentaid.gov/plus-app.

Private Education Loans are available to credit-worthy student borrowers, most often with a co-signer, and some lenders offer loans for parent borrowers. Families can borrow through the lender of their choice, but we recommend two comparison tools to assist. You can find both tools online at wooster.edu/elmsselect and wooster.edu/sparrow.