

2015-2016 Cost of Education Budgets

Blue Cliff Career College

2015-2016

Message Therapy days

1. The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
2. Standard tuition or average tuition and fees for the academic year will be used.
3. Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%.
4. For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition* 9600
Fees 550
Bks/KIT. 350

CALCULATIONS FOR
9 MONTH BUDGET
For Student loans

Use EFC appropriate
to length of program.

EFFECTIVE 07-01-2015

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	3200	4267	5333	6400	7467	8533	9600	10667	11733	12800		
FEES	183	244	306	367	428	489	550	611	672	733		
BOOKS & SUPPLIES	117	156	194	233	272	311	350	389	428	467		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	1200	0	0	0	
TOTAL	>>>>	6269	8359	10448	12538	14628	16717	20007	20897	22986	25076	

* 2015-2016 ROOM AND BOARD, PERSONAL EXPENSE AND TRANSPORTATION HAVE BEEN INCREASED BY 0.8% FROM 2014-2015. THIS IS ALIGNED WITH THE U.S. DEPT. OF LABOR CONSUMER PRICE INDEX FOR 2014. THESE FIGURES MAY, WITH DOCUMENTATION, BE ADJUSTED TO MEET INDIVIDUAL STUDENT SPECIAL NEEDS.

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DOL - CPI
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ASSOCIATES

STUDENT DOES NOT LIVE WITH PARENT

STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	3200	4267	5333	6400	7467	8533	9600	10667	11733	12800		
FEES	183	244	306	367	428	489	550	611	672	733		
BOOKS & SUPPLIES	117	156	194	233	272	311	350	389	428	467		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	1200	0	0	0	
TOTAL	>>>>	8861	11815	14768	17722	20676	23629	27783	29537	32490	35444	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used. Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months.

In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Massage Therapy nights

2015-2016

- The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
- Standard tuition or average tuition and fees for the academic year will be used.
- Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%
- For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition* 9600
Fees 550
Bks/KIT. 350
CALCULATIONS FOR 12 MONTH BUDGET For Student loans
Use EFC appropriate to length of program.
EFFECTIVE 07-01-2015

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months In The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2400	3200	4000	4800	5600	6400	7200	8000	8800	9600		
FEES	138	183	229	275	321	367	413	458	504	550		
BOOKS & SUPPLIES	88	117	146	175	204	233	263	292	321	350		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	1200	
TOTAL	>>>>	5394	7192	8990	10788	12586	14384	16182	17980	19778	22776	

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STUDENT DOES NOT LIVE WITH PARENT	Months In The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2400	3200	4000	4800	5600	6400	7200	8000	8800	9600		
FEES	138	183	229	275	321	367	413	458	504	550		
BOOKS & SUPPLIES	88	117	146	175	204	233	263	292	321	350		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	1200	
TOTAL	>>>>	7986	10648	13310	15972	18634	21296	23958	26620	29282	33144	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used. Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months. In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Esthetics Year 1 days

2015-2016

1. The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
2. Standard tuition or average tuition and fees for the academic year will be used.
3. Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%
4. For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition* 8490
Fees 1600
BKS/KIT. 500
CALCULATIONS FOR 9 MONTH BUDGET
For Student loans

Use EFC appropriate to length of program.
EFFECTIVE 07-01-2015

*** TUITION, BOOKS & SUPPLIES, ALL FEES PROPORTED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2830	3773	4717	5660	6603	7547	8490	9433	10377	11320		
FEES	533	711	889	1067	1244	1422	1600	1778	1956	2133		
BOOKS & SUPPLIES	167	222	278	333	389	444	500	556	611	667		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	1185	0	0	0	
TOTAL	>>>>>	6299	8399	10498	12598	14698	16797	20082	20997	23096	25196	

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ASSOCIATES

STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2830	3773	4717	5660	6603	7547	8490	9433	10377	11320		
FEES	533	711	889	1067	1244	1422	1600	1778	1956	2133		
BOOKS & SUPPLIES	167	222	278	333	389	444	500	556	611	667		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	1185	0	0	0	
TOTAL	>>>>>	8891	11855	14818	17782	20746	23709	27858	29637	32600	35564	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used. Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months. In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

PR

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Esthetics Year 2 days

2015-2016

1. The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
2. Standard tuition or average tuition and fees for the academic year will be used.
3. Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%
4. For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition* 5660
Fees 0
BKS/KIT. 0
CALCULATIONS FOR 6 MONTH BUDGET For Student loans
Use EFC appropriate to length of program.
EFFECTIVE 07-01-2015

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2830	3773	4717	5660	6603	7547	8490	9433	10377	11320		
FEES	0	0	0	0	0	0	0	0	0	0		
BOOKS & SUPPLIES	0	0	0	0	0	0	0	0	0	0		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	>>>>>	5599	7465	9332	11198	13064	14931	16797	18663	20530	22396	DOL - CPI ON FILE AT WEBER & ASSOCIATES

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STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2830	3773	4717	5660	6603	7547	8490	9433	10377	11320		
FEES	0	0	0	0	0	0	0	0	0	0		
BOOKS & SUPPLIES	0	0	0	0	0	0	0	0	0	0		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	>>>>>	8191	10921	13652	16382	19112	21843	24573	27303	30034	32764	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used. Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months. In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Cosmetology Year 2 days

2015-2016

Tuition*	4740
Fees	0
Bks/KIT.	0
CALCULATIONS FOR 6 MONTH BUDGET For Student loans	
Use EFC appropriate to length of program.	
EFFECTIVE 07-01-2015	

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2370	3160	3950	4740	5530	6320	7110	7900	8690	9480		
FEES	0	0	0	0	0	0	0	0	0	0		
BOOKS & SUPPLIES	0	0	0	0	0	0	0	0	0	0		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	>>>>>	5139	6852	8565	10278	11991	13704	15417	17130	18843	20556	

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STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2370	3160	3950	4740	5530	6320	7110	7900	8690	9480		
FEES	0	0	0	0	0	0	0	0	0	0		
BOOKS & SUPPLIES	0	0	0	0	0	0	0	0	0	0		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	>>>>>	7731	10308	12885	15462	18039	20616	23193	25770	28347	30924	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used. Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months. In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Cosmetology Year 1 days

2015-2016

1. The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
2. Standard tuition or average tuition and fees for the academic year will be used.
3. Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%
4. For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition* 7110
Fees 1400
Bks/KIT 500
CALCULATIONS FOR 9 MONTH BUDGET For Student loans
Use EFC appropriate to length of program.
EFFECTIVE 07-01-2015

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2370	3160	3950	4740	5530	6320	7110	7900	8690	9480		
FEES	467	622	778	933	1089	1244	1400	1556	1711	1867		
BOOKS & SUPPLIES	167	222	278	333	389	444	500	556	611	667		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752		
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695		
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706		
OTHER	0	0	0	0	0	0	0	1300	0	0		
TOTAL	>>>>>	5772	7696	9621	11545	13469	15393	18617	19241	21165	23089	

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ASSOCIATES

STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	2370	3160	3950	4740	5530	6320	7110	7900	8690	9480		
FEES	467	622	778	933	1089	1244	1400	1556	1711	1867		
BOOKS & SUPPLIES	167	222	278	333	389	444	500	556	611	667		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902		
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049		
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706		
OTHER	0	0	0	0	0	0	0	1300	0	0		
TOTAL	>>>>>	8364	11152	13941	16729	19517	22305	26393	27881	30669	33457	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used. Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months. In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Cosmetology Year 2 nights

2015-2016

1. The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
2. Standard tuition or average tuition and fees for the academic year will be used.
3. Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%
4. For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition* 4740
Fees 0
Bks/KIT. 0
CALCULATIONS FOR 8 MONTH BUDGET For Student loans
Use EFC appropriate to length of program.
EFFECTIVE 07-01-2015

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	1778	2370	2963	3555	4148	4740	5333	5925	6518	7110		
FEES	0	0	0	0	0	0	0	0	0	0		
BOOKS & SUPPLIES	0	0	0	0	0	0	0	0	0	0		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	>>>>>	4547	6062	7578	9093	10609	12124	13640	15155	16671	18186	DOL - CPI ON FILE AT WEBER & ASSOCIATES

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STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	1778	2370	2963	3555	4148	4740	5333	5925	6518	7110		
FEES	0	0	0	0	0	0	0	0	0	0		
BOOKS & SUPPLIES	0	0	0	0	0	0	0	0	0	0		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	0	
TOTAL	>>>>>	7139	9518	11898	14277	16657	19036	21416	23795	26175	28554	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used.

Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months.

In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year.
REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.

2015-2016 Cost of Education Budgets

Blue Cliff Career College
Cosmetology Year 1 nights

2015-2016

1. The institution's standard academic year will be used, i.e. 900 hours, two semesters, three quarters, three terms, etc.
2. Standard tuition or average tuition and fees for the academic year will be used.
3. Room and board, personal expenses, and maintenance are based upon a conservative national average. Increases from year to year normally follow the national CPI used and reported by the U.S. Department of Labor. Change from 2014 to 2015 = 0.8%.
4. For purposes of the Federal Direct Loan Program, if the institution charges the full tuition and fees UP FRONT and the program's length is greater than the length of the academic year, the full tuition and fees are placed in the first year's cost of education. The cost of education for the second year, or portion thereof, should be room/board, other second year fees, travel, or personal expenses only.

Tuition*	7110
Fees	1400
Bks/KIT.	500
CALCULATIONS FOR	
12 MONTH BUDGET	
For Student loans	
Use EFC appropriate to length of program.	
EFFECTIVE 07-01-2015	

*** TUITION, BOOKS & SUPPLIES, ALL FEES PRORATED BY MONTH**

STUDENT LIVES WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	1778	2370	2963	3555	4148	4740	5333	5925	6518	7110		
FEES	350	467	583	700	817	933	1050	1167	1283	1400		
BOOKS & SUPPLIES	125	167	208	250	292	333	375	417	458	500		
ROOM AND BOARD	432	1296	1728	2160	2592	3024	3456	3888	4320	4752	5184	
PERSONAL EXPENSE	245	735	980	1225	1470	1715	1960	2205	2450	2695	2940	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	1300	
TOTAL	>>>>>	5022	6695	8369	10043	11717	13391	15065	16738	18412	21386	

* 2015-2016 ROOM AND BOARD, PERSONAL EXPENSE AND TRANSPORTATION HAVE BEEN INCREASED BY 0.8% FROM 2014-2015. THIS IS ALIGNED WITH THE U.S. DEPT. OF LABOR CONSUMER PRICE INDEX FOR 2014. THESE FIGURES MAY, WITH DOCUMENTATION, BE ADJUSTED TO MEET INDIVIDUAL STUDENT SPECIAL NEEDS.

To receive a copy of the Consumer Price Index go to www.bls.gov

STUDENT DOES NOT LIVE WITH PARENT	Months in The Academic Year											
	Per Month	3	4	5	6	7	8	9	10	11	12	
* TUITION	1778	2370	2963	3555	4148	4740	5333	5925	6518	7110		
FEES	350	467	583	700	817	933	1050	1167	1283	1400		
BOOKS & SUPPLIES	125	167	208	250	292	333	375	417	458	500		
ROOM AND BOARD	1082	3246	4328	5410	6492	7574	8656	9738	10820	11902	12984	
PERSONAL EXPENSE	459	1377	1836	2295	2754	3213	3672	4131	4590	5049	5508	
TRANSPORTATION	246	738	984	1230	1476	1722	1968	2214	2460	2706	2952	
OTHER	0	0	0	0	0	0	0	0	0	0	1300	
TOTAL	>>>>>	7614	10151	12689	15227	17765	20303	22841	25378	27916	31754	

When completing a Direct Loan Loan certification ALWAYS use an EFC which is comparable to the loan period used.

Use standard EFC for 9 month loan period; reduced EFC for loan periods less than 9 months.

In addition, the loan period should parallel the time period which normally elapses for a full-time student to complete the academic year. REMINDER - The standard length of a full-time academic year is 30 weeks for term and 26 weeks for a clock hour schools.