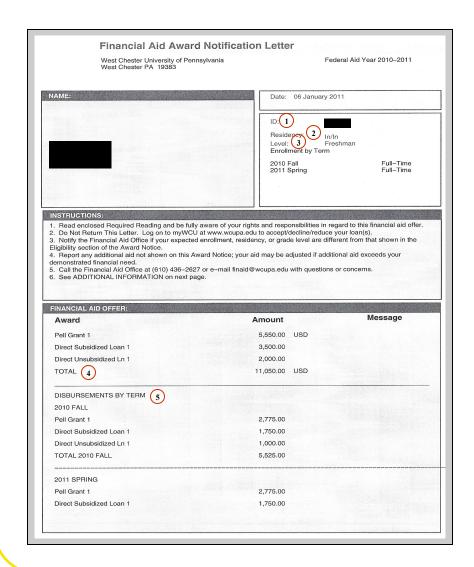
Financial Aid Office

UNDERSTANDING YOUR FINANCIAL AID AWARD NOTIFICATION LETTER

Congratulations on navigating the financial aid process this far! This document will help you understand your **Financial Aid Award Notification Letter (FAANL)**. The FAANL is a summary of the tentative resources you can expect to receive. These resources can include federal, state, institutional, and private sources of funding. To assist you in making additional financial plans, an **Estimate of Costs (EOC)** has been provided. The EOC is an estimate of possible expenses for the academic year-this is an inflated budget that will not reflect your actual bill.

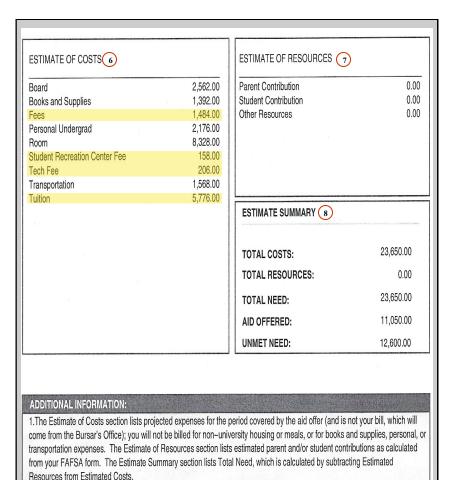


- 1 ID-This is your WCU Student ID number
- Residency-This indicates whether you are an in-state or an out-of-state student. This is NOT an indicator of your housing status for the academic year
- 3 Level-This indicates your academic record. This information is obtained based on the number of credits earned and/or transferred at the time the letter was printed.
- 4 This is the total amount of resources you can anticipate on receiving for the academic year
- (5) All resources are disbursed in equal proportions, half for the fall and half for the spring semester

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The Estimate of Costs (EOC) is a budget based on **average possible** expenses for the academic year. It contains items that are billed directly by West Chester University (WCU) and items that are not billed by WCU (miscellaneous items). This allows students to access funds for items that do not appear on their tuition bill.



If additional funding options are needed such as the Direct Plus Loan or Private Education Loan programs, please visit our website for additional information.

http://www.wcupa.edu/_services/fin_aid/

6 Estimate of Costs

- -The items highlighted are the items billed by WCU
- -The items NOT highlighted are the items which are not billed by WCU. With the exception of Room & Board if the student is living on campus
- -Room & Board are the estimated expenses for housing & a meal plan

7 Estimate of Resources

-the figures in this section represent the EFC number calculated through the FAFSA. The EFC number is an indicator used to calculate the family's financial strength to determine the students eligibility for funding. This is **NOT** an indicator of the family's out-of-pocket expense

(8) Estimate Summary

-this section summarizes the information on the FAANL **Total Costs**-total from Estimate of Costs

Total Recourses-total form Estimate of Resources (the EFC number)

Total Need-figure used by the Financial Aid Office. This is NOT an indicator of what you will need to cover the tuition bill

Aid Offered-total aid offered

Unmet Need-figure used by the Financial Aid Office. This is NOT an indicator of the balance due