

Understanding Your Aid Offer

1. Your name, USF ID number and email. Make sure you have activated your NetID and USF email to receive future communications.
2. **Your Offer Summary** (This is not a bill)
 - (a) Your Total Cost Before Aid: Estimated costs before financial aid awards are applied.
 - (b) Scholarships and Grants: Total amount of scholarships and grants offered. These sources of aid do not have to be paid back.
 - (c) Your Net Costs After Scholarships and Grants: Estimated costs after scholarships and grants are subtracted from Your Total Cost Before Aid.
 - (d) Loans: Total amount of loans offered.
NOTE:
 - If your parent applied for and was approved for a [PLUS loan](#), or you are a graduate student and you applied for and were approved for a [GradPLUS loan](#), it will be included here.
 - Any loans that have been approved by a private lending institution will also be included here.
 - (e) Your Net Costs If You Accept Loans: If you [accept your loans](#), this is your estimate of the remaining costs not covered by financial aid
3. **Estimated Cost of Attendance (COA)**: This is an estimate of college expenses for a full-time student based on residency for tuition purposes and living arrangements (off-campus housing and food estimates will appear in the Payable to Others section).
 - (a) Payable to USF: These costs are paid directly to USF. If living on-campus, housing and food cost estimates will appear here.
 - (b) [Tuition & fees](#): estimated cost of classes for the terms financial aid is awarded.
 - (c) Housing: estimated cost of on campus housing. Your actual charges will depend on your room choice.
 - (d) Food: estimate of food costs. Your actual charges will depend on your meal plan choice.
4. **Total**: Total of tuition, fees, and (if living on campus) housing and food.
5. **Payable to Others**: Estimated costs you're likely to have that are paid to sources outside of USF.
 - (a) Books & Supplies: estimate of textbooks and supplies
 - (b) Transportation: estimate of costs to be incurred for transportation to and from school and basic vehicle maintenance
 - (c) Personal Allowance: miscellaneous/personal expenses which vary based on your spending habits
6. **Total**: Total estimated college costs payable to others outside of USF.
7. **Total Estimated COA**: Sum of costs payable to USF and others outside of USF.
8. †May be payable to USF if you use [BAPP](#), otherwise, this payment is made from other sources of funding.
9. **Award Programs**: Listing of aid sources you have been offered or are estimated to receive.
 - (9a) [Scholarships & Grants](#)
 - (9b) [Loans](#)
 - (9c) Work: [Federal Work Study \(FWS\)](#)
10. **Total Awards**: Total amount of scholarships, grants, loans and work study (if offered).
11. **Total Other Financial Assistance/Resources**: If you have additional sources of aid not in section 9, they will be listed here with a notation to [`Check OASIS`](#) for more details.
12. **Total Awards & Other Financial Assistance/Resources**: Total amount of financial aid available. If you are a

dependent student and have remaining financial need not covered by other aid, you will see an estimated amount of PLUS loan your parent may apply for to assist in covering your costs.

13. **Your Next Steps:** List of requirements you must complete to finalize your aid offer.
14. **Unsatisfied Requirements:** Additional documents or requirements that you must submit in order to receive aid. In the example, the [Financial Aid Terms and Conditions \(T&C\)](#) are needed. Acceptance of the T&C is required for certain grant funds to be paid. Acceptance of the T&C also allows you to accept, reduce or decline Federal Direct Loans and Federal Work Study awards.
15. **Award Program Details:** These are the requirements you must adhere to for each type of funding you receive during each term and school year. In some cases, you must meet specific requirements each term or annually. Review them carefully so you don't lose your aid!
16. **Disbursement of Aid:** This section lets you know [when your aid will be paid each semester](#) and is your reminder that your aid may be reduced or cancelled if you are not in compliance with the T&C.

NOTE: Based on when your aid offer is prepared, actual costs may be used to determine your cost of attendance.
17. **Cost Calculator:** This award offer is based on estimated costs. Our [Cost Calculator](#) contains the actual costs of tuition, on-campus housing, and meal plans. You can enter your other expenses in addition to the aid from your aid offer to get an accurate cost to attend USF.
18. **College Financing Plan:** Log into OASIS and use this tool to easily compare aid offers from multiple institutions.
19. **Confidentiality of Financial Aid Records:** Carefully review [this information](#).