FINANCIAL AID SPREADSHEET

College	Merit Scholars	University Grant	Federal Pell Grant	Fed Grant SEOG & ACG	Cal Grant	Subsidiz Stafford Loan	Unsubs Stafford Loan	Federal Perkins Loan	Federal Work Study	Total Financial Award	Tuition	Room & Board	Airfare, Books, Extras	Est. Cost of Attendence	Cost to Family	Included Student Loans

EFC: Estimated Family Contribution; federal government estimated amount of money a student's family can contribute per year to the cost of college
Merit Scholarship: Money given by the instituition that does not need to be paid back
University Grant: Additional money given by the institution that does not need to be paid back. Usually based on financial need.
Federal Pell Grant: Need based federal financial aid that doesn not need to be paid back
Additional Grants: SEOG, ACG, etc; Federal supplemental education opportunity grants; Grant program that supplements the Pell Grant
Federal Subsidized Stafford Loan: A low interest loan that does not accrue interest while a student is in school
Federal Unsubsidized Stafford Loan: A low interest loan that accrues interest while the student is in school
Federal Perkins Loan: A low interest loan where payback begins nine months after a student leaves school
Federal Work Study: A campus based program where students are paid a government-subsidized wage to work on campus. Usually based on financial need.
Cal Grant: Need-based type of state financial aid that does not need to be paid back. Can only be used at a California school.
Cost of Attendance: An estimated total of all college costs; includes tuition, housing, meals, books, personal, travel and miscellaneous expenses.