

1

ESTIMATED COST OF ATTENDANCE IN THE 2015 - 2016 ACADEMIC YEAR

(Subject to legislative changes)

Costs*

Tuition and fees: _____
Housing and meals: _____
Books and supplies: _____
Transportation: _____
Other educational costs: _____

*Costs can vary based on your individual situation

Estimated Total Cost of Attendance: _____

Direct Costs

Indirect Costs

2

GRANTS AND SCHOLARSHIPS OFFERED – ESTIMATED GIFT AID

(Aid is subject to change based upon verification, enrollment confirmation, and legislative changes)

TAP Estimate: _____
PELL: _____
SEOG: _____
SUNY Tuition Credit Estimate: _____

Total Grants and Scholarships (No repayment required): _____

Fall

Spring

Total

3

ESTIMATED REMAINING COST AFTER GRANTS AND SCHOLARSHIPS

(Cost of attendance minus total grants and scholarships)

Net Cost: _____

4

OPTIONS TO PAY NET COST – LOANS OFFERED

Federal Direct Subsidized Loan: _____
Federal Direct Unsubsidized Loan: _____
NOTE: You can borrow less than the loan amount offered

Total Loans (Repayment required): _____

Fall

Spring

Total

5

OPTIONS TO PAY NET COST – FEDERAL WORK-STUDY (FWS)

Federal Work-Study: _____

6

STUDENT AND FAMILY OPTIONS

Calculated Expected Family Contribution (EFC) from FAFSA

- Private payment plan offered by the college
- Military and/or National Service Benefits
- Federal Direct PLUS/Parent loan
- Private education loans

COLLEGE OVERVIEW

GRADUATION RATE

Percentage of full-time students who graduate within 6 years

72.9%

LOW

MEDIUM

HIGH

7

LOAN DEFAULT RATE

Percentage of borrowers entering repayment and defaulting on their loan

4.5%

13.7%

University at Buffalo

National

8

MEDIAN BORROWING

Students at University at Buffalo typically borrow \$17,125 in Federal loans for their undergraduate study.

The Federal loan payment over 10 years for this amount is approximately \$167.00 per month.

Your borrowing may be different.

9

REPAYING YOUR LOANS

To learn more about loan repayment choices and work out your Federal Loan monthly payment, go to:

<http://studentaid.ed.gov/steps-to-understand-purs>

10

FOR MORE INFORMATION:

University at Buffalo
Office of Financial Aid
115 Porter Quad #2
Phone: 716-645-8220
Email: UBFA@buffalo.edu

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The information on this SUNY Smart Track Award Letter is to provide you with a general summary of financing your education at University at Buffalo. For more detailed information, log into HUB Student Center through <http://myhub.buffalo.edu> using your UBIDname and Password. Click on HUB Student Center tab at the top of your MyUB homepage and scroll down to the section titled Finances.

For general financial aid information, please visit our website: <http://www.financialaid.buffalo.edu>

Award Notification Date: 3/16/2015

Name:

ID:

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Smart Home Financial Aid Review

Roman Wölfel



Smart Home Financial Aid Review:

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Hybrid Artificial Intelligent Systems Francisco Javier de Cos Juez, José Ramón Villar, Enrique A. de la Cal, Álvaro Herrero, Héctor Quintián, José António Sáez, Emilio Corchado, 2018-06-09 This volume constitutes the refereed proceedings of the 13th International Conference on Hybrid Artificial Intelligent Systems HAIS 2018 held in Oviedo Spain in June 2018 The 62 full papers published in this volume were carefully reviewed and selected from 104 submissions They are organized in the following topical sections Neurocomputing fuzzy systems rough sets evolutionary algorithms Agents and Multiagent Systems and alike

Energy Review, 1990

College Financial Aid David Hoy, 1998 College Financial Aid The Best Resources to Help You Find The Money reviews the best resources available books websites CD ROMs software and online services and then recommends the best to use during each stage in the financial aid search A helpful overview of the entire college financial aid process is provided

Journal of the Association of College Admissions Counselors, 1968

The Princeton Review, 2005

Random House Webster's Student Notebook Dictionary Plus Random House (Firm), 2004 Over 56 000 easy to read definitions for students at all levels Three hole punched to fit into a standard 3 ring binder Includes new student resource reference

The Best 311 Colleges Edward T. Custard, Princeton Review (Firm), John Katzman, 1997 More than 56 000 students told us what they think and we've included their comments in the most comprehensive and informative college guide ever produced Loaded with facts on faculty workload class size social life sports entrance requirements financial aid options and more Find out why The Princeton Review's The Best 311 Colleges makes national news year after year

Kliatt Young Adult Paperback Book Guide, 2003

The Official College

Entrance Examination Board Guide to Financial Aid for Students and Parents Elizabeth W. Suchar,1975 Bottom
Line Year Book 1998 ,1997 *CIS Federal Register Index* ,1991 *The Best 361 Colleges* Robert Franek,Tom
Meltzer,Christopher Maier,2006 110 000 college students currently in the trenches speak out about their colleges classes
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