How to Understand Your LLU Financial Aid Offer

Your aid offer reflects our best estimate of the aid that you are eligible to receive based on the information provided on your financial aid application. This offer of aid is intended to cover your entire Estimated Budget with a combination of gift aid, work-study and/or student loans. **THIS IS A SAMPLE ONLY.** Your actual aid offer may look different than the one displayed. The period covered by this award is listed at the top of the aid offer. You have to apply for financial aid every year.

Each section of the aid offer is explained below.

**LLU Debt Summary** - includes only loans borrowed at Loma Linda University, with an estimated monthly payment. This is updated whenever your loan amount changes.

**Your Estimated Budget** - includes the required and optional components of your budget. Also referred to as Cost of Attendance.

**Expected Resources** - the Parent’s and Student’s Contribution values in this section are calculated from your Free Application for Federal Student Aid (FAFSA). This is also referred to as the Expected Family Contribution or EFC. Resources includes any outside resources that have been added to your financial aid such as scholarships, fee waivers, etc. If you have anything that is not listed, please notify the Financial Aid Office.

**Quick Summary** – shows the total “required” and “optional” costs and percentage of each that is met based on the amount of aid you have received/accepted. **NOTE:** Your costs may or may not be covered due to the amount of aid that you have received/accepted.

**Program and Status** lists the following:
- School, Degree & Major
- Expected Graduation date
- Dependency status (Independent or Dependent)
- Housing status (On campus, Off campus or With relatives)
- Estimated Number of months in program for the academic year

**Your Estimated Need** lists:
- Your Total Budget (Both required & optional costs)
- Resources displays any amount listed in “Resources” from Expected Resources section
- Remaining Estimated Need = Total Budget minus (-) Resources and Financial Aid
Cost of Education - consists of required and optional costs that make up your total educational budget. This is based on data provided by your department and the Financial Aid Office.

- **Total Required Program Costs (A):**
  - Tuition & Fees (Based on estimated units for major/program and will be adjusted to actual charges if different) + Enrollment fee (Mandatory Student Enrollment fee, if applicable)
  - Books, Materials, Supplies, and Equipment

- **Total Optional Costs (B):**
  - Loan Fees (Varies based on total amount of loan(s) borrowed)
  - Budgeted Food and Housing Allowance (Intended to assist with costs such as rent, utilities, phone, insurance, and other expenses)
  - Transportation Allowance (Intended to assist with costs such as routine car maintenance, fuel, etc.)
  - Miscellaneous Personal Expenses as determined by your college, if applicable

  - **Total Educational Costs** = the Required program costs (A) + the Optional costs (B)

Financial Aid - includes all aid sources. Federal, state or institutional grants or scholarships, federal or institutional loans as well as federal Work Study that you have been offered and/or accepted.

  - **Total Financial Aid (C)** = All aid that has been offered/accepted

Useful Resources/Information

http://www.llu.edu/students/financial-aid/ - LLU Financial Aid website
http://www.llu.edu/students/ - Loma Linda University (LLU) Student Services website
https://studentaid.gov - to apply for PLUS loans, complete MPN, Entrance/Exit counseling
https://mygrantinfo.csac.ca.gov/logon.asp - Cal Grant information for Undergraduate students
https://https://www.fastweb.com/ - Scholarship Search website
https://www.nslds.ed.gov/ - (NSLDS) - to view Federal grant & loan history