The following information is provided to assist you in estimating your cost of attendance at Niagara University.

TUITION & FEES:

<table>
<thead>
<tr>
<th></th>
<th>SUMMER 2012</th>
<th>FALL 2012</th>
<th>SPRING 2013</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition ($610/credit hour)</td>
<td>$12,810.</td>
<td>$11,590.</td>
<td>$9,150.</td>
<td>$33,550.</td>
</tr>
<tr>
<td>Accelerated Nursing Cohort Fee</td>
<td>400.</td>
<td>400.</td>
<td>400.</td>
<td>1,200.</td>
</tr>
<tr>
<td>Tuition &amp; Fees</td>
<td>$13,210.</td>
<td>$11,990.</td>
<td>$9,550.</td>
<td>$34,750.</td>
</tr>
</tbody>
</table>

OTHER COSTS:

In addition to the charges listed above you should estimate the following additional expenses in your personal college budget.

All students:

books and supplies  \$1,890.

Resident (on-campus) students:

summer on-campus room & board  \$380. per week
school year room & board (double room rate)  \$5,650. per semester
transportation & personal  \$1,933.

Off-Campus students:

housing & food allowance  \$10,667.
transportation & personal  \$6,330.

Commuter students:

at home room & board allowance  \$2,000.
transportation & personal  \$2,750.

SEE REVERSE SIDE FOR MORE INFORMATION

forms:12-13paycalcN
1. All awards are made per semester (summer, fall, spring) and are credited to your account, except federal work-study. You must be matriculated in an approved degree and/or certificate program to qualify for aid.

2. You must remain registered for at least six (6) credit hours during any semester for which aid is awarded.

3. It is your responsibility to notify us of any additional financial aid awards, (private scholarships, etc.) that you receive. The need for financial aid far exceeds the funds available, so it is important that we do not over-fund one student while rejecting another due to lack of funds. Revision of your financial aid package may be required.

4. The aid awarded to you is for 2012-13. All financial aid must be re-applied for annually. The Renewal FAFSA is available January 1 at www.fafsa.gov.

5. The federal and state financial aid awarded to you is contingent upon actual government appropriation.

6. In order to receive financial aid, you must remain in good academic standing and make satisfactory progress as defined in the Niagara University undergraduate and graduate catalogs.

7. The Office of Financial Aid at Niagara University reserves the right to adjust awards based on changes in credit hours, residency status, income verification and/or receipt of other funds, including other NU awards.

8. The cost of attendance is composed of both direct and indirect costs as specified on this cost of attendance sheet. Please note that changes in your enrollment status (changes in credit hours), and/or living arrangements (e.g., resident to commuter) affect your cost of attendance and consequently, your aid eligibility. **You are responsible for reporting such changes to the Financial Aid Office. Revision of your financial aid package may be required.**

9. The sum of all financial aid received may not exceed cost of attendance.

10. Expected Family Contribution – This contribution is the result of the Federal Needs Analysis Methodology and is indicated on the Student Aid Report (SAR) sent to you by the processor of your Free Application for Federal Student Aid (FAFSA).

**NU MONTHLY PAYMENT PLAN**

Payment for each semester is due by the due date indicated on the statement of account. The first billing for summer semester usually occurs by mid-May, with a due date about mid-June. Payment may be made by check, money order, Mastercard, Visa or Discover. Niagara University offers a monthly payment plan. There is a nominal charge for this service. Please look for additional information from the Office of Student Accounts, including the required application and all scheduled due dates, for the upcoming academic year. Information, including downloadable applications, may also be found under the heading of payment plans at our Web address: www.niagara.edu/accounts.

**NURSING STUDENT LOAN (NSL)**

If you have been awarded a Nursing Student Loan, you will be contacted by the Student Loan Office at Niagara University regarding the signing of your promissory note. Each semester you must sign a Promissory Note with the Student Loan Office before credit can be sent to your account.

Borrowers must attend an Entrance Interview, for each academic year you receive loan funds, which fully explains the terms of your loan, as well as cancellation and deferment options.

Before leaving Niagara, you are required to complete exit counseling which will explain repayment of your loan.

The current interest rate is 5 percent and begins accruing nine months after graduation (or withdrawal) from Niagara. Borrowers have up to 10 years in which to repay the loan. The minimum monthly payment is $40.

Termination of nursing study puts a student into repayment status. Contact Niagara's Student Loan Office if you experience difficulties repaying the loan.

**Sample Repayment Schedule**

<table>
<thead>
<tr>
<th>Loan Amount</th>
<th>No. of Payments</th>
<th>Quarterly Payments</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000</td>
<td>21</td>
<td>$120.00</td>
</tr>
<tr>
<td>$4,000</td>
<td>40</td>
<td>$127.69</td>
</tr>
<tr>
<td>$6,000</td>
<td>40</td>
<td>$191.53</td>
</tr>
<tr>
<td>$8,000</td>
<td>40</td>
<td>$255.37</td>
</tr>
</tbody>
</table>

**FEDERAL & PRIVATE ALTERNATIVE LOAN INFORMATION**

Please refer to the enclosed brochure regarding Federal and Private Alternative loan programs.

**SEE REVERSE SIDE FOR ESTIMATED COST OF ATTENDANCE**

forms:12-13paycalcN