N·A·S·F·A·A
NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

Award Package Comparison Worksheet

Different schools have different resources, so financial aid offers can vary greatly from school to school. Gift aid such as grants and scholarships are ideal, but more limited. Use this worksheet to compare aid offers. When doing so, consider the amount of your federally-calculated expected family contribution (EFC) and the amount offered in "self-help" aid such as work programs and student loans. There may also be unmet need—your need for aid that the school may be unable to fund—meaning that you or your parents may have to borrow additional funds through student, parent, or private loan programs.

You will also need to know and consider each school's packaging philosophy to find out if a similar package will be offered in future years. Will the percentage of costs covered by loans, for example, remain constant from year to year? Will you need to meet more of your costs through work as you progress? If an institutional grant is offered, is it restricted to the first year or can it be renewed? If the school's Web site or publications don't provide this information, call or visit the school's financial aid office.

Award Package from School:	**1.**	**2.**	**3.**
Gift Aid (sources):			
1.	$ Renewable?	$ Renewable?	$ Renewable?
2.	$ Renewable?	$ Renewable?	$ Renewable?
3.	$ Renewable?	$ Renewable?	$ Renewable?
4.	$ Renewable?	$ Renewable?	$ Renewable?
Total Gift Aid:	$	$	$
Self-Help Work (sources):			
1.	$	$	$
2.	$	$	$
Total Work:	$	$	$
Loans (sources and interest rates):			
1. (%)	$	$	$
2. (%)	$	$	$
3. (%)	$	$	$
Total Loans:	$	$	$
TOTAL All Aid:	$	$	$
Cost of Attendance (COA or Budget):	$	$	$
– Expected Family Contribution (EFC):	– $	– $	– $
– Total All Aid:	– $	– $	– $
= Unmet Need (COA - EFC - Aid):	= $	= $	= $
Your Estimated COA/budget (if different from school's estimate):	$	$	$
Revised Unmet Need (based on your estimated COA/budget):	$	$	$