Net Price Calculator Quick Start Guide

For use in configuring and hosting a customized version of the U.S. Department of Education's Net Price Calculator application on your institution's website.

*For use with Internet Explorer 7.0 and above.
Introduction

In accordance with the Higher Education Opportunity Act of 2008 (HEOA), beginning on October 29, 2011, each postsecondary institution in the United States that participates in Title IV federal student aid programs and enrolls full-time, first-time degree- or certificate-seeking undergraduate students will be required to post a net price calculator on its website that uses institutional data to provide estimated net price information to current and prospective students and their families based on a student’s individual circumstances.

In order to assist institutions in meeting this obligation, the U.S. Department of Education, in cooperation with IT Innovative Solutions Corp., has designed and developed a fully functional net price calculator available to all Title IV postsecondary institutions for use on their institutional websites.

Using both institution-provided and student-entered data, this calculator will allow prospective students to calculate an estimated net price at an institution, defined as cost (price) of attendance minus grant and scholarship aid, based on what similar students paid in a previous year. The calculator was developed with input from the IPEDS Technical Review Panel (TRP), which met on January 27-28, 2009, and included 58 individuals representing the federal government, state governments, student financial aid and institutional research offices at postsecondary institutions from all sectors, association representatives, and others. There was also a 30-day public comment period following the meeting of the TRP from which additional feedback was received.

Institutions may use either the Net Price Calculator developed by the U.S. Department of Education, or develop their own, so long as the calculator includes “at a minimum the same data elements” found in the Department’s calculator. For more information about the minimum elements required of institutionally developed calculators, visit http://nces.ed.gov/ipeds/resource/net_price_calculator.asp.

The following instructions are designed to walk you through the steps required to configure and host a customized version of the U.S. Department of Education’s Net Price Calculator application on your institution’s website. For immediate assistance with any additional questions or problems related to system usage, please contact the Net Price Calculator Help Desk toll-free at (877) 299-3593 or npc@inovas.net.
How it Works

The U.S. Department of Education’s Net Price Calculator is comprised of two components:

1. **Institution application**: Institutions input the data used to calculate estimated institutional net price via a web-based application. This includes price of attendance data (including values for tuition and required fees, books and supplies, room and board, and other related expenses) and the median amount of grant and scholarship aid awarded to, and accepted by, first-time, full-time degree/certificate seeking students by expected family contribution (EFC) ranges.

2. **Student application**: Based on the data entered by the institution, a customized net price calculator is generated for use on the institution’s website. The calculator asks nine questions of the student to determine: dependency status, approximated EFC, and estimated cost (price) of attendance (see table below). The approximated EFC is used to identify a median grant and scholarship aid amount as was entered by the institution. Based on this information, an estimated net price is generated.

<table>
<thead>
<tr>
<th>Determining a student’s dependency status</th>
<th>Determining a student’s approximate EFC</th>
<th>Determining the student’s cost (price) of attendance</th>
</tr>
</thead>
</table>
| A student’s dependency status is determined based on the following:  
• Age: If the student’s age is >23, then the student’s dependency status is **Independent**  
• Marital status: If the student is married, then the student’s dependency status is **Independent**  
• Dependents: If the student has dependent children, then the student’s dependency status is **Independent with dependent children**  
If a student does not meet any of these criteria, the student’s dependency status is considered **Dependent** for the purposes of the calculator.  
The student’s dependency is then used to help determine the approximated EFC. | The calculator uses a look-up table populated with data compiled from FAFSA applications to identify a median EFC based on the following:  
• Dependency status  
• Number in family  
• Number in college  
• Income level  
The approximated EFC is used to identify a median grant and scholarship aid amount as was entered by the institution. | The calculator determines the appropriate cost of attendance to use based on the student’s:  
• Eligibility for in-state/in-district tuition  
• Planned living arrangements |
Technical Information

Section 508 Compliance

The U.S. Department of Education’s Net Price Calculator application complies with Section 508 of the Rehabilitation Act of 1973, as amended 29 U.S.C. § 794d. The current amendment went into effect June 21, 2001 and requires that federal agencies make their electronic and information technology accessible to people with disabilities. The U.S. Department of Education’s Net Price Calculator application was designed to fully integrate with any additional adaptive equipment or software that may be required.

Javascript

In order to use both the institution and student Net Price Calculator applications, you must have Javascript enabled in your browser. To enable Javascript, please follow the instructions below:

1. Click the Tools menu.
2. Select Internet Options.
3. Click the Security tab.
4. Click the Custom Level button.
5. Scroll down until you see the “Scripting” section.
6. Select the "Enable" radio button under "Active Scripting."
7. Click the OK button.
Using the Net Price Calculator Template

Step 1: Access the Net Price Calculator Template

Click on the link below to access the Institutional Data Maintenance portion of the U.S. Department of Education’s Net Price Calculator template. Here you will answer a series of questions and enter the data necessary to produce a calculator customized for your institution.

http://nces.ed.gov/ipeds/netpricecalculator

Once you have accessed this link, the opening screen is displayed:

Carefully review the information on this screen; then click Continue to begin creating your institution’s Net Price Calculator.

Step 2: Enter Institutional Data

1. You must start by completing all screening questions applicable to your institution. Your responses here will determine which data elements you will be required to provide in the subsequent data input tables.

   Note: Which screens you see will vary based on your institution’s predominant calendar system. This is indicated in the screenshots shown below:
Step 1: Representative Year and Calendar System (applicable to all institutions):

Net Price Calculator

Step 1: Determine representative year and calendar system

HEOA requires that your institution use the data from the most recent year available when setting up this calculator. Data should be provided for full-time, first-time degree/certificate-seeking undergraduate students. Price and aid data must be for the same year - e.g., the most recent year for which data are available for both.

1. The data you are entering are representative of the year:
   - 2008-09
   - 2009-10

2. What is your institution’s predominant calendar system?
   - Academic (semester, quarter, trimester, 4-1-4, or other academic)
   - Program (offers by program, continuous basis)

Step 2: Set up your data entry screens (for academic year tuition reporters - based on your response to question 2 above):

Net Price Calculator

Predominant Calendar System: Academic
Representative Year: 2008-09

Step 2: Set up your data entry screens

To get started, answer the questions below. Your responses will determine which data elements you are required to provide in the subsequent data input screen.

1. Does your institution offer institutionally controlled housing (either on or off campus)?
   - Yes
   - No

2. If yes, are all full-time, first-time degree/certificate seeking students required to live on campus or in institutionally-controlled housing?
   - Yes
   - No

3. Does your institution charge different tuition for in-district, in-state, or out-of-state students?
   - Yes >> check all that apply:
     - In-district
     - In-state
     - Out-of-state
   - No
Step 2: Set up your data entry screens (for program tuition reporters):

Net Price Calculator

Predominant Calendar System: Program
Representative Year: 2008-09

Step 2: Set up your data entry screens
To get started, answer the questions below. Your responses will determine which data elements you are required to provide in the subsequent data input screen.

1. Does your institution offer institutionally controlled housing (either on or off campus)?
   - Yes
   - No

2. If yes, are all full-time, first-time degree/certificate seeking students required to live on campus or in institutionally-controlled housing?
   - Yes
   - No

3. Please specify the largest program your institution offered to entering students during the 2008-09 data year, and the average number of months it took a full-time student to complete the program. This is the program that will appear on the output screen for the calculator, and upon which all calculations will be based.

   Note: The largest program is the program with the most students, not the program with the longest length.

   Largest Program: FineVides and Photographic Arts, Other
   Average number of months it takes a full-time student to complete this program: 24

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2. Once you have completed the screening questions in Steps 1 and 2, the data input tables are displayed. Enter the amounts requested for your institution, as shown in the example tables below.

   -- Fill in each table as completely as possible.
   -- Data in both tables should be for full-time, first-time degree-certificate-seeking undergraduate students, and should be for the same year (e.g., the most recent year for which both price and aid data are available.)
   -- Review the on-screen instructions carefully for additional information related to what data to include/exclude in the construction of the data tables.
Please note: The example shown below is for an academic year tuition reporter with institutionally controlled housing and variable tuition rates for in-district, in-state, and out-of-state students. This is simply an example of one version of the data input tables and is not representative of the information required from all institutions. Certain columns (e.g., on-campus housing, variable tuition rates, etc.) will not be displayed if you have indicated that your institution does not offer these options.

Step 3: Enter your institution’s data; Table 1: Price of Attendance for Full-time, First-time Undergraduate Students 2008-09:

<table>
<thead>
<tr>
<th></th>
<th>In-state</th>
<th>In-district</th>
<th>Out-of-state</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>On-campus</td>
<td>Off-campus</td>
<td>On-campus</td>
</tr>
<tr>
<td></td>
<td></td>
<td>not with</td>
<td>Off-campus</td>
</tr>
<tr>
<td></td>
<td></td>
<td>family</td>
<td>not with</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>family</td>
</tr>
<tr>
<td>Price of attendance</td>
<td>19722</td>
<td>19850</td>
<td>11826</td>
</tr>
<tr>
<td>Tuition and</td>
<td>7234</td>
<td>7234</td>
<td>7234</td>
</tr>
<tr>
<td>required fees</td>
<td></td>
<td>7234</td>
<td>7234</td>
</tr>
<tr>
<td>Books and</td>
<td>7896</td>
<td>7896</td>
<td>7896</td>
</tr>
<tr>
<td>supplies</td>
<td>948</td>
<td>948</td>
<td>948</td>
</tr>
<tr>
<td>Room and board</td>
<td>3644</td>
<td>3772</td>
<td>3644</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>3772</td>
<td>3644</td>
<td>3772</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3644</td>
<td>3644</td>
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<td></td>
<td>3772</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>3644</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report in whole dollars only.
Step 3: Enter your institution's data; Table 2: Grants and Scholarships for Full-time, First-time Undergraduate Students 2008-09:

Table 2: Grants and Scholarships for Full-time, First-time Undergraduate Students: 2008-09

Enter the amounts requested below. Data should represent the median amount of both need and non-need grant and scholarship aid from Federal, State, or Local Governments, or the Institution (exclude private source grant or scholarship aid) awarded to, and accepted by, all first-time, full-time degree/certificate-seeking students with the indicated living and residency category for each Expected Family Contribution (EFC) range. If you have fewer than three (3) observations for a cell, leave the cell blank. The system will calculate and insert the average of the surrounding cells. In the bottom row of the table, report the median amount of grant or scholarships aid for students for whom you do not know an EFC (i.e., they did not file a FAFSA or apply for need-based financial aid).

Report in whole dollars only

<table>
<thead>
<tr>
<th>EFC Range</th>
<th>In-state</th>
<th>In-state not with family</th>
<th>In-district</th>
<th>Out-of-state</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>On-campus</td>
<td>Off-campus</td>
<td>On-campus not with family</td>
<td>Off-campus not with family</td>
</tr>
<tr>
<td></td>
<td>15500</td>
<td>15500</td>
<td>8500</td>
<td>24000</td>
</tr>
<tr>
<td>21-40</td>
<td>15250</td>
<td>15250</td>
<td>7250</td>
<td>20000</td>
</tr>
<tr>
<td>41-50</td>
<td>14000</td>
<td>14000</td>
<td>6000</td>
<td>12500</td>
</tr>
<tr>
<td>51-60</td>
<td>9000</td>
<td>9000</td>
<td>5500</td>
<td>11000</td>
</tr>
<tr>
<td>61-70</td>
<td>7250</td>
<td>7250</td>
<td>5250</td>
<td>10000</td>
</tr>
<tr>
<td>71-80</td>
<td>5500</td>
<td>5500</td>
<td>5000</td>
<td>8000</td>
</tr>
<tr>
<td>81-90</td>
<td>4750</td>
<td>4750</td>
<td>4000</td>
<td>7000</td>
</tr>
<tr>
<td>91-100</td>
<td>4000</td>
<td>4000</td>
<td>3000</td>
<td>6000</td>
</tr>
<tr>
<td>101-110</td>
<td>3000</td>
<td>3000</td>
<td>2000</td>
<td>5000</td>
</tr>
<tr>
<td>111-120</td>
<td>2700</td>
<td>2700</td>
<td>1700</td>
<td>4000</td>
</tr>
<tr>
<td>121-130</td>
<td>2300</td>
<td>2300</td>
<td>1300</td>
<td>3000</td>
</tr>
<tr>
<td>131-140</td>
<td>2000</td>
<td>2000</td>
<td>1000</td>
<td>3000</td>
</tr>
<tr>
<td>Non-FAFSA filers/unknown EFC</td>
<td>1000</td>
<td>1000</td>
<td>500</td>
<td>1500</td>
</tr>
</tbody>
</table>

Once you are satisfied with all entries, click Continue.

Note: An opportunity to review your input data will be available in Step 5.
Blank Cell Averaging

Blank cell averaging is used in Table 2 of the data input tables so that if one or more cells are left blank, the system will calculate and insert an appropriate value based on the average of the surrounding cells. The formula for this is as follows:

Where:

\[ X = \text{The difference between the values of the two closest filled cells in the column (} X_1 \text{ and } X_2). \]

\[ Y = \text{The difference between the mid-point (median) of the corresponding EFC ranges for } X_1 \text{ and } X_2. \]

\[ Z = \text{The difference between the mid-point of the EFC range for } X_1 \text{ and the mid-point of the EFC range for the missing cell.} \]

Then:

\[ Z \times \left( \frac{X}{Y} \right) = \text{The deviation of the value of the missing cell from } X_1. \]

So that \( Z \times \left( \frac{X}{Y} \right) + X_1 = \text{The value of the missing cell.} \)

Note: In order for this functionality to work, data must be entered in at least two cells per column of the Estimated Total Grant Aid look-up table for the EFC ranges $0 to $30,001 - $40,000.

**The only exception to the above rule relates to the last two rows of the Estimated Total Grant Aid look-up table (> $40,000 and Non-FAFSA filers / unknown EFC). For these two rows, blank cells will automatically be replaced with a value of zero.**

3. On the next screen, enter any additional information you wish to display in the form of Explanations and Caveats at the bottom of the calculator output screen.

   --Review the on-screen instructions carefully for information on the recommended use and placement of each optional Explanation field.
Step 4: Enter Explanations and Caveats:

Net Price Calculator

Predominant Calendar System: Academic
Representative Year: 2008-09

Step 4: Enter Explanations and Caveats

The following information will appear at the bottom of the output screen for the calculator:

Please note: The estimates above apply to full-time, first-time degree/certificate-seeking undergraduate students only.

These estimates do not represent a final determination, or actual award, of financial assistance or a final net price; they are estimates based on price of attendance and financial aid provided to students in 2008-09. Price of attendance and financial aid availability changes year to year. These estimates shall not be binding on the Secretary of Education, the institution of higher education, or the State.

Not all students receive financial aid. In 2008-09, XX% of our full-time students enrolling for college for the first time received grant/scholarship aid. Students may also be eligible for student loans and work-study. Students must complete the Free Application for Federal Student Aid (FAFSA) in order to determine their eligibility for Federal financial aid that includes Federal grant, loan, or work-study assistance. For more information on applying for Federal student aid, go to http://www.fafsa.ed.gov.

1. Please enter the following information to fill in the XX% above: What percentage of all first-time, full-time, degree/certificate-seeking students received any grants or scholarship aid from Federal, State, or Local Governments, or the Institution (exclude those who only received private source grant or scholarship aid)?

2. Would you like to add explanations to appear on the output screen (e.g., exclusions, URL for your financial aid web site, assumptions regarding room and meal-plan type; range of credits; level of personal expenses; etc.)? Please enter text for institutional explanations below. When you are done, click Continue.

Explanation #1, which appears at end of first paragraph on the output screen, is optional but can be used to describe any groups excluded from the calculator (e.g., athletes, students receiving employee tuition remission grants).

Explanation #2, which appears after the URL for the FAFSA site, is optional but can be used to provide 1) instructions on how to access your institution's financial aid web site; 2) possible advice on how to use this estimate (e.g., particular factors, such as the year of the estimate, to keep in mind when comparing with estimates from other institutions; expenses you include that other institutions may not; or 3) notification of any major planned changes to price or grants that could affect the validity of these estimates.

Explanation #3, which appears at this very end, is optional but can be used for any other explanations or caveats you want to include, such as explaining parameters underlying price estimates (e.g., number of credits covered by tuition estimate, room and board plan included in on-campus estimate, expenses covered in "other expenses"); explaining of types of costs not reflected (e.g., differential tuition rates associated with certain academic programs or guaranteed tuition plans); or explaining types of grants not included (e.g., private scholarships, employee tuition remission, ROTC scholarships not included); or other caveats.
Step 3: Review the Data You Have Provided
A summary screen will be displayed detailing the information you have provided. You can click **Modify** to return to Step 1 and edit this information as needed, or if you are satisfied with your responses, click **Continue** to generate your institution’s Net Price Calculator based on the specifications shown.

Step 4: Download and Extract the Net Price Calculator Files
1. A zip file will be produced containing the files necessary to host the Net Price Calculator on your institution’s website. When prompted, click **Save** to save the zip file to your computer’s hard drive, as shown below:

   ![File Download](image)

2. Enter the desired file name and destination; then click **Save**.

   ![Save As](image)
3. When prompted, select **Open** to view the downloaded zip folder on-screen:

![Download complete dialog box](image)

4. Then, click “Extract all files” to unzip the files, as shown below:

![Extract files dialog box](image)

**Note:** While extracting the files, be sure to preserve the structure of the directory. In the example shown above, this is done automatically. When using Winzip, you will need to make sure that the box marked “Use Folder Names” is checked.

5. You may preview a local version of your institution’s customized Net Price Calculator at this time by double-clicking the HTML document that appears as a browser link within the unzipped folder (in the example shown above, this is the file named *npcalc.htm*). If after previewing the calculator you wish to modify any of the data provided for your institution, you may do so by returning to **Step 1** of this Quick Start Guide and repeating the process outlined above to generate a new version of the Net Price Calculator for your institution.
Step 5: Host the Application on your Institution’s Website

Once you have downloaded and extracted the necessary files, you are ready to host the application on your institution’s website.

1. Start by creating a new folder for the Net Price Calculator within your website’s home directory.

   Note: The name chosen for this folder will be included in the link used to access the application, therefore a simple name, such as NetPrice, is recommended.

2. Move the files extracted in Step 4 of this Quick Start Guide from their previous destination to this new folder.

3. The Net Price Calculator should now be accessible on your institution’s website! You can verify this by entering the URL into your web browser as follows:

   http://[Homepage URL]/[Folder Name]/[File Name]

   For example, in the case illustrated above, the URL would look something like this:

   http://institution.edu/NetPrice/npcalc

   Tip: To change the URL above, you can rename the folder created within your home directory, or you can rename the HTML file within that folder. Just be sure to preserve the structure of the directory when making these changes.

Disclaimer: If you choose to modify the files provided in any way, please be aware that we will no longer be able to guarantee assistance with any questions or issues regarding system usage.
## Glossary of Terms

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Academic year</strong></td>
<td>The period of time generally extending from September to June; usually equated to two semesters or trimesters, three quarters, or the period covered by a 4-1-4 calendar system.</td>
</tr>
<tr>
<td><strong>Board charges</strong></td>
<td>Charges assessed students for an academic year for meals.</td>
</tr>
<tr>
<td><strong>Books and supplies</strong></td>
<td>The average cost of books and supplies for a typical student for an entire academic year (or program). Does not include unusual costs for special groups of students (e.g. engineering or art majors), unless they constitute the majority of students at an institution.</td>
</tr>
<tr>
<td><strong>Calendar system</strong></td>
<td>The method by which an institution structures most of its courses for the academic year.</td>
</tr>
<tr>
<td><strong>Continuous basis (calendar system)</strong></td>
<td>A calendar system classification that is used by institutions that allow students to enroll/start classes at any time during the year. For example, a cosmetology school or word processing school might allow students to enroll and begin studies at various times, with no requirement that classes begin on a certain date.</td>
</tr>
<tr>
<td><strong>Degree/certificate seeking students</strong></td>
<td>Students enrolled in courses for credit and recognized by the institution as seeking a degree, certificate, or other formal award. High school students also enrolled in postsecondary courses for credit are not considered degree/certificate seeking.</td>
</tr>
<tr>
<td><strong>Differs by program (calendar system)</strong></td>
<td>A calendar system classification that is used by institutions that have occupational/vocational programs of varying lengths. These schools may enroll students at specific times depending on the program desired. For example, a school might offer a 2-month program in January, March, May, September, and November; and a 3-month program in January, April, and October.</td>
</tr>
<tr>
<td><strong>Expected Family Contribution (EFC)</strong></td>
<td>The Expected Family Contribution (EFC) is the amount a family can be expected to contribute toward a student’s college costs. Financial aid administrators determine an applicant’s need for federal student aid from the U.S. Department of Education and other sources of assistance by subtracting the EFC from the student’s cost of attendance (COA).</td>
</tr>
</tbody>
</table>
Federal grants
Grants provided by federal agencies such as the U.S. Department of Education, including Title IV Pell Grants and Supplemental Educational Opportunity Grants (SEOG). Also includes need-based and merit-based educational assistance funds and training vouchers provided from other federal agencies and/or federally sponsored educational benefits programs, including the Veteran’s Administration, Department of Labor, and other federal agencies.

Federal work-study program (FWS)
(Higher Education Act of 1965, as amended, Title IV, Part C; Public Laws 89-329, 92-318, 94-482, et al; 42 USC 2751-2756b.) FWS provides part-time employment to eligible postsecondary students to help meet educational expenses. The program provides grants to institutions for partial reimbursement of wages paid to students.

Financial aid
Grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran’s benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses. This includes Title IV subsidized and unsubsidized loans made directly to students.

First-time student (Undergraduate)
A student who has no prior postsecondary experience (except as noted below) attending any institution for the first time at the undergraduate level. This includes students enrolled in academic or occupational programs. It also includes students enrolled in the fall term who attended college for the first time in the prior summer term, and students who entered with advanced standing (college credits earned before graduation from high school).

Full-time student (Undergraduate)
A student enrolled for 12 or more semester credits, 12 or more quarter credits, or 24 or more contact hours per week each term.

In-district student
A student who is a legal resident of the locality in which he/she attends school and thus is entitled to reduced tuition charges if offered by the institution.

In-district tuition
The tuition charged by the institution to those students residing in the locality in which they attend school. This may be a lower rate than in-state tuition if offered by the institution.

In-state student
A student who is a legal resident of the state in which he/she attends school and thus is entitled to reduced tuition charges if offered by the institution.
<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-state tuition</td>
<td>The tuition charged by institutions to those students who meet the state’s or institution’s residency requirements.</td>
</tr>
<tr>
<td>Institutional grants</td>
<td>Scholarships and fellowships granted and funded by the institution and/or individual departments within the institution (i.e. instruction, research, public service) that may contribute indirectly to the enhancement of these programs. Includes scholarships targeted to certain individuals (e.g., based on state of residence, major field of study, athletic team participation) for which the institution designates the recipient.</td>
</tr>
<tr>
<td>Institutionally controlled housing</td>
<td>Any residence hall or housing facility located on- or off-campus that is owned or controlled by an institution and used by the institution in direct support of or in a manner related to, the institution’s educational purposes.</td>
</tr>
<tr>
<td>Integrated Postsecondary Education Data System (IPEDS)</td>
<td>The Integrated Postsecondary Education Data System (IPEDS), conducted by the NCES, began in 1986 and involves annual institution-level data collections. All postsecondary institutions that have a Program Participating Agreement with the Office of Postsecondary Education (OPE), U.S. Department of Education (throughout IPEDS referred to as “Title IV”) are required to report data using a web-based data collection system. IPEDS currently consists of the following components: Institutional Characteristics (IC); 12-month Enrollment (E12); Completions (C); Human Resources (HR); Fall Enrollment (EF); Graduation Rates (GRS); Finance (F); and Student Financial Aid (SFA).</td>
</tr>
<tr>
<td>Loans to students</td>
<td>Any monies that must be repaid to the lending institution for which the student is the designated borrower. Includes all Title IV subsidized and unsubsidized loans and all institutionally- and privately-sponsored loans. Does not include PLUS and other loans made directly to parents.</td>
</tr>
<tr>
<td>Off-campus housing</td>
<td>Any housing facility that is occupied by students but is not owned or controlled by the educational institution.</td>
</tr>
<tr>
<td>On-campus housing</td>
<td>Any residence halls owned or controlled by an institution within the same reasonably contiguous geographic area and used by the institution in direct support of, or in a manner related to, the institution’s educational purposes.</td>
</tr>
<tr>
<td>Other academic calendar</td>
<td>Category used to describe non-traditional calendar systems at 4-year and 2-year degree-granting institutions. These can include schools that offer primarily on-line courses or “one course at a time.”</td>
</tr>
</tbody>
</table>
Other expenses: The amount of money (estimated by the financial aid office) needed by a student to cover expenses such as laundry, transportation, and entertainment. For the purposes of providing pricing data, room and board and tuition and fees should not be included here.

Out-of-state student: A student who is not a legal resident of the state in which he/she attends school.

Out-of-state tuition: The tuition charged by institutions to those students who do not meet the institution’s or state’s residency requirements.

Quarter (calendar system): A calendar system in which the academic year consists of three sessions called quarters of about 12 weeks each. The range may be from 10 to 15 weeks as defined by the institution. There may be an additional quarter in the summer.

Required fees: A fixed sum charged to students for items not covered by tuition and required of such a large proportion of all students that the student who does not pay the charge is an exception.

Room charges: The charges for an academic year for rooming accommodations for a typical student sharing a room with one other student.

Scholarships: Grants-in-aid, trainee stipends, tuition and fee waivers, prizes, or other monetary awards given to undergraduate students.

Semester (calendar system): A calendar system that consists of two sessions called semesters during the academic year with about 15 weeks for each semester of instruction. There may be an additional summer session.

State/Local Government Grants: Grant monies provided by the state such as Leveraging Educational Assistance Partnerships (LEAP) (formerly SSIG’s); merit scholarships provided by the state; and tuition and fee waivers for which the institution was reimbursed by a state agency. Local government grants include scholarships or gift-aid awarded directly to the student.

Trimester (calendar system): An academic year consisting of three terms of approximately 15 weeks each.
| **Tuition** | The amount of money charged to students for instructional services. Tuition may be charged per term, per course, or per credit. |
| **4-1-4 (calendar system)** | The 4-1-4 calendar usually consists of four courses taken for four months, one course taken for one month, and four courses taken for four months. There may be an additional summer session. |