



Utilize this worksheet to calculate the loan amount(s) you should borrow to cover your direct and indirect costs.

Direct Costs	
Tuition & Semester Fees	
UNC Health Insurance	
Indirect Costs	
Books/supplies	
Living expenses	
TOTAL COSTS	

These are charges that are owed to the Cashier's Office for the year.

See estimates below. [Cashier's Office](#) publishes exact charges.

All students are automatically enrolled in the student health insurance plan unless they waive out by the deadline each semester. 22-23 total \$2,704.16.

These are expenses outside charges from the Cashier's Office that you would like to cover with your financial aid. **Total financial aid cannot exceed Total Cost of Attendance.**

"Gift" Aid	
ESOP Scholarship	
Pharmacy need-based scholarship	
Private Scholarships etc.	
COSTS MINUS GIFT AID	

These are awarded through the admission process.

Awarded to students who exhibit financial need via the FAFSA.

This represents the amount of loan funding you would need to borrow.

Student Loans	
Unsubsidized Loan	
Grad PLUS Loan	
Health Professions Student Loan	
Forgivable Education Loans for Service	
Private Loan	
TOTAL STUDENT LOANS	

Always borrow as conservatively as possible. Utilize the Federal Student Aid [Loan Simulator](#) for an idea of monthly payment amounts.

	NC Residents	Non-NC residents
Tuition¹	\$25,074	\$48,200
Semester fees¹	\$1,960	\$1,960
Books & supplies	\$1,290	\$1,290
Food	\$5,650	\$5,650
Health insurance	\$2,616	\$2,616
Housing	\$14,028	\$14,028
Miscellaneous	\$3,400	\$3,400
Unsubsidized Loan fee	\$306	\$306
Grad PLUS Loan fee	\$804	\$804
Travel	\$1,850	\$1,850
TOTAL (WITH LIVING EXPENSES)²	\$56,978	\$80,104

¹Tuition and fees for the upcoming academic year will not be finalized until July. This is an estimate to assist students in planning and in no way implies the actual charges for the academic year. Tuition and fees are charged through the University Cashier's Office.

²A student's total financial aid (including: scholarships, fellowships, and all education loans) cannot exceed the total financial aid budget. Living expense estimates are the amounts used to determine financial aid eligibility and are based on a reasonable cost of living in Chapel Hill. The monthly amounts as follows:

Food	\$628
Insurance	\$290
Housing	\$1,559
Miscellaneous*	\$202
Travel	\$205
Monthly Total	\$2,884

*Yearly total of \$3,400 includes \$1,580 for equipment, screenings, uniforms, iloupes, certifications, and