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September 24, 2021

**2021-22 Estimated Direct Costs**

Tuition and Fees	36,650
On-Campus Room and Board	10,620
<b>Total</b>	<b>\$47,270</b>

*We estimate your total cost of attendance will be \$50,610. This includes amounts for your books and supplies, transportation and personal expenses. These costs will vary based on your circumstances, spending habits and choice of housing and meal plan.*

**Your Next Steps**

- Review the awards listed below, the messages on the backside and all accompanying materials.
- To DECLINE an award, place a check in the appropriate "Decline" box.
- To REDUCE an award, enter the desired amount on the appropriate line in the "Reduce To" column.
- **If you decline or reduce any awards**, sign and return a copy of this notice to the Hope College Office of Financial Aid.
- You must inform the Office of Financial Aid of ANY resources (*for example, scholarships, awards, benefits, waivers, etc.*) you expect to receive that are not listed below.

Your awards were based on the following assumption: You are residing in Hope housing or enrolled in an off-campus study program for at least one semester. **Please notify the Office of Financial Aid if this assumption is incorrect.**

<b>2021-22 Aid</b>	<b>Fall</b>	<b>Spring</b>	<b>Year</b>	<b>Decline</b>	<b>Reduce To</b>
Hope Grant	6,650	6,650	13,300	[ ]	_____
Road to Hope Award	2,500	2,500	5,000	[ ]	_____
Federal Direct Subsidized Loan	1,750	1,750	3,500	[ ]	_____
Federal Direct Unsub Loan	1,000	1,000	2,000	[ ]	_____
Federal Work Study	1,500	1,500	3,000	[ ]	_____
<b>Total Financial Assistance</b>	<b>\$13,400</b>	<b>\$13,400</b>	<b>\$26,800</b>		
Develop your personalized financing plan, including the consideration of additional loan options, using the Expense Planner on page 8 of your award packet.					

**NOTE:** We will proceed with processing Federal Direct Loans unless you decline them.

**Student Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Sign and return a copy of this notice ONLY if you wish to Decline or Reduce your award(s).**

Mail to: Hope College OFFICE of FINANCIAL AID at the address above.

*This financial aid award is based on consideration of the special circumstances you reported.*

**AWARD MESSAGES:**

Hope Grant: This award is based on financial need and is renewable in future years contingent upon continued financial need. Eligibility is limited to fulltime students for a maximum of 8 semesters.

Road to Hope Award: Eligibility is limited to fulltime students for a maximum of 8 semesters, contingent upon academic performance. For specific eligibility and renewal criteria, refer to your award notification letter.

Federal Direct Subsidized Loan: This loan, which must be repaid, is available to students who enroll at least half-time and demonstrate financial need. For more important information about this loan, refer to the Types of Aid section at [hope.edu/financialaid](http://hope.edu/financialaid).

Federal Direct Unsubsidized Loan: This loan, which must be repaid, is available to students who enroll at least half time and is not based on financial need. Interest accrues on this loan while you are enrolled, if not paid. For more information about this loan, refer to the Types of Aid section at [hope.edu/financialaid](http://hope.edu/financialaid).

Federal Work Study (FWS): This program allows you to work on campus and earn money to help pay your expenses. While employment is not guaranteed, FWS students are offered the highest priority in the job placement process. FWS funds are not applied to your student account until they are earned. Learn more about FWS at [hope.edu/finaid](http://hope.edu/finaid) and [hope.edu/handshake](http://hope.edu/handshake).