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Your Financial Aid Award Letter has been evaluated:

Award Letter (offer of funding) Summary			
College:	Hope Coll	% of Need Met **:	86
Total Cost of Attendance **:	\$33,530	% of Gift Aid Offered **:	70
- Expected Family Contribution:	\$23,180	Target Gift Aid:	\$6,231
= Student's Financial Need:	\$10,350	Gift Aid Awarded:	\$13,900
		Difference:	\$7,669

*CONGRATULATIONS -
EXCELLENT OFFER!!!*

** Figures and percentages are based on the institution's reported cost of attendance and history of awarded funding.

The Student's Financial Need is determined by subtracting the Expected Family Contribution (EFC) from the Total Cost of Attendance (COA). Although this is the most common formula, be advised that some institutions will vary their formula slightly, which will alter the Student's Financial Need and ultimately the funding offered. This generally enables a school to offer students, they most want to attract, additional funding; while others may be offered less.

In the above evaluation, the Student's Financial Need is multiplied by the Percentage of Need Met and Gift Aid Offered to determine the Target Gift Aid. This is the amount of Gift Aid (money that does not have to be repaid) that the student may expect to receive directly from the institution. Please be advised that the amount and type of funding that the student receives is ultimately the decision of the institution's Financial Aid Officer (FAO).

A1474

HOPE COLLEGE
FINANCIAL AID NOTIFICATION



+ 13,900

ESTIMATED CHARGES	
Tuition Charge and Activity Fee	25,660
Estimated On-Campus Room and Board*	7,870
Total Estimated Billed Charges	\$33,530

*Your choice of housing and meal plan determines your actual room and board charges. See page 2 of the *Information Guide* for more detail regarding these and other estimated expenses.

ACTION ITEM 1- REVIEW YOUR FINANCIAL ASSISTANCE OFFER

To decline an award, check the appropriate "Decline" box. To reduce an award, enter the desired amount in the "Reduce To" column. **NOTE:** The Federal Direct/Unsubsidized Loans and Perkins Loan are automatically processed unless you decline the loan.

	<u>Fall</u>	<u>Spring</u>	<u>Year</u>	<u>Decline</u>	<u>Reduce To</u>
Academic Achievement Award	650	650	1,300	[]	_____
Hope Grant	4,750	4,750	9,500	[]	_____
Estimated MI Competitive Schol	1,050	1,050	2,100	[]	_____
Pending Michigan Promise Schol	500	500	1,000	[]	_____
Federal Perkins Loan	500	500	1,000	[]	_____
Federal Direct Subsidized Loan	1,750	1,750	3,500	[]	_____
Federal Direct Unsub Loan	1,000	1,000	2,000	[]	_____
Federal Work Study	750	750	1,500	[]	_____
Total Financial Assistance*	\$10,950	\$10,950	\$21,900		

*To further reduce the cost of attending Hope, additional funds may be obtained through various loan programs not based on financial need. See the enclosed brochure, *Financing Your Hope College Education*.

ACTION ITEM 2- REVIEW OUR ASSUMPTIONS

You are residing in Hope housing or you are enrolled in an off-campus study program for one or more semesters. Please indicate if this is incorrect. _____

ACTION ITEM 3- SIGN and RETURN ONE COPY of this form ONLY IF YOU MADE CHANGES or REDUCED or DECLINED AID to the OFFICE OF FINANCIAL AID. _____

Student Signature: _____ Date: _____