

Eastern West V

SECTION III: MY FUTURE

- ❖ Current major: _____
- ❖ Anticipated graduation date: _____
- ❖ Anticipated monthly salary for your degree from Eastern WV: \$ _____
You should attach a printout from the Bureau of Labor Statistics: <http://www.bls.gov>
(The printout needs to support the anticipated salary you reported above, in the area you plan to live, for your intended career based on your major here at Eastern WV.)
- ❖ Estimated student loan balance after graduation from Eastern WV CTC:
\$ _____
- ❖ Estimated monthly payment after graduation: \$ _____
(You may use the chart on the Subsidized and Unsubsidized Loan Information page for payment estimates.)
- ❖ Anticipated monthly expenses after graduation (complete chart below):

Monthly Expense Type	Monthly Expense Amount
My Student Loan Payment	\$ _____
Mortgage/Rent	\$ _____
Car Payment	\$ _____
Utilities	\$ _____
Groceries	\$ _____
Transportation	\$ _____
Medical/Dental Expenses	\$ _____
Phone	\$ _____
Insurance	\$ _____
TV/Cable	\$ _____
Entertainment	\$ _____
Miscellaneous	\$ _____
TOTAL EXPENSES	\$ _____

SECTION

Eastern West Virginia Community and Technical College
Financial Aid Office
Subsidized and Unsubsidized Loan Information

Think about how much you are borrowing:

- ❖ Borrow only what you need as loans must be repaid in full along with any accumulated interest.

Uses of federal student loan money:

- ❖ You may use the money you receive only to pay for education expenses at Eastern WV. Education expenses include school tuition and fees, room and board, books and supplies, dependent child care expenses, transportation and a personal computer.

General Information:

- ❖ Subsidized Loans have a fixed interest rate of 4.45% with a 6 month grace period after graduation or period of non-enrollment.
- ❖ Unsubsidized Loans have a fixed interest rate of 4.45% and interest will be charged from the time of disbursement until it is paid in full. You have the option to pay the interest while in school or to allow the interest