

Gap Analysis Calculator

Estimate your tuition, fees, aid, funding gap, and payment plan amounts over a four-year program.

Disclaimer: This guide is provided for general informational purposes only and does not constitute financial aid advice or a guarantee of eligibility, funding, or outcomes. Financial aid programs, policies, and individual circumstances may vary. Students with questions regarding their specific financial aid circumstances should contact their financial aid advisor for individualized assistance and guidance.

4-YEAR EXPECTED COST	4-YEAR EXPECTED AID	4-YEAR FUNDING GAP
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1 Review your school's information

2 Tuition & credit load

Tuition charged per credit (\$)

Credits needed per year

Program tuition for Year 1 = tuition per credit x credits per year. Years 2–4 increase 3% annually.

Disclaimer: Tuition projections use an estimated average annual increase of 3%, but these are just estimates and actual cost may differ from year to year.

3 Annual Tuition & Fees

Tuition & Fees	YEAR 1	YEAR 2	YEAR 3	YEAR 4	EST. TOTAL
Program Tuition					
Annual Fees					
Total Estimated Cost					

Enter the annual fee amount once — it's applied across all four years (matches the original spreadsheet, which copies Year 1 forward).

4 Expected aid per year

Access the [Determining Future Loan Eligibility handout](https://www.tcsedsystem.edu/wp-content/uploads/2026/05/Determining-Future-Loan-Eligibility-Handout.pdf)

(<https://www.tcsedsystem.edu/wp-content/uploads/2026/05/Determining-Future-Loan-Eligibility-Handout.pdf>) for info on what loans you may qualify for.

Note that if attending less than full time, there may be a gap difference.

Expected Aid	YEAR 1	YEAR 2	YEAR 3	YEAR 4	EST. TOTAL
Federal Loans					
Private Loans					
Scholarships/Grants					
Total Estimated Aid					

Estimated funding gap

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	EST. TOTAL
Total Estimated Cost					
Total Estimated Aid					
Total Estimated Gap					

Estimated payment plan amounts

Each plan splits the annual gap evenly across the selected number of terms, then into equal payments per term.

Disclaimer: Regardless of payment plan status, be aware that all balances due for a term must be paid within 90 days after add/drop has ended.

Disclaimer: The payment plan amounts indicated are estimates based on the calculated figures but may not be accurate to the actual cost owed, and are just for example purposes.

Two terms per year

4-month payment plan (4 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4
Payment 1 per term				
Payment 2 per term				
Payment 3 per term				
Payment 4 per term				

3-month payment plan (3 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4
Payment 1 per term				
Payment 2 per term				
Payment 3 per term				

Three terms per year

4-month payment plan (4 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4
Payment 1 per term				
Payment 2 per term				
Payment 3 per term				
Payment 4 per term				

3-month payment plan (3 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4
Payment 1 per term				
Payment 2 per term				
Payment 3 per term				