

Course Title	Credits
ENV 1001 The Life Blood of Our World: Rivers, Lakes, and Streams	3

This is the first course you take as a bachelor's student!

Previous Balance: \$0.00

This is your term code. It contains your start date in MM.DD.YY format.

Term	Description		Debits	Credits
IE5W07.14.25	SEBU Fee	1.	\$170.00	\$0.00
IE5W07.14.25	Insurance	2.	\$392.00	\$0.00
IE5W07.14.25	Standard Tuition	3.	\$1,125.00	\$0.00
IE5W07.14.25	Unsubsidized Loans	4.	\$0.00	\$248.00
IE5W07.14.25	Subsidized Loans	5.	\$0.00	\$557.00
IE5W07.14.25	Pell Grant	6.	\$0.00	\$925.00

NEGATIVE NUMBER:

You're getting more grants or loans than what you owe for tuition. This amount is refunded to you.

POSITIVE NUMBER:

You still owe money to Unity, which is called an "out-of-pocket" cost."

Total You Owe:	\$1,687.00
Total Credits:	-\$1,730.00
<u>Overall Total:</u>	-\$43.00

In the example above, your grants and loans more than cover the cost of tuition. If your financial aid doesn't cover the total balance you owe, you have options! You can break the remaining amount into small payable chunks through our flexible payment plans. For example, if you owe a remaining balance of \$250, you can break that up over the 5 weeks while you're in school and pay \$50 per week.

1.

SEBU FEE

This covers your student services, like access to tech platforms, support teams, and other resources that help you succeed. It's not just a line item, it's what helps keep your learning smooth and supported.

2.

INSURANCE

If you don't already have health insurance, this is a **temporary student health coverage** to help protect you while you're enrolled. Already covered? You may be able to waive this.

3.

STANDARD TUITION

Paid on a term basis. Unity Distance Education has frozen this rate through 2030, and there are **no recurring fees** each term.

4.

UNSUBSIDIZED LOANS

This loan is **available to all students**, regardless of financial need. Unlike subsidized loans, interest starts adding up right away, but it can still be a helpful tool to close your tuition gap.

5.

SUBSIDIZED LOANS

This is a low-interest federal loan for **students with financial need**. The best part? The government covers the interest while you're in school, so it's a student-friendly borrowing option if you need it.

6.

PELL GRANT

This is **free money from the federal government**, so you don't have to pay it back (unless you withdraw or your award changes). It is based on financial need and are meant to make education more accessible.