Gap Analysis Calculator

Estimate your tuition, fees, and aid for the length of your program to help plan for any anticipated financial gap.

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
$0	$0	$0

1 Review your school's information

View Catalog

View Tuition & Fees

Clear Inputs

Select Program Length In Years: 4

2 Tuition & credit load

Tuition charged per credit ($)

0

Credits needed per year

0

Program tuition for Year 1 is calculated as tuition charged per credit × credits per year. For programs that have flat rates, enter the annual tuition cost for tuition and enter 1 for the number of credits.

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	YEAR 5	YEAR 6	EST. TOTAL
Program Tuition	$0	$0	$0	$0	$0	$0	$0
Annual Fees	0	$0	$0	$0	$0	$0	$0
Total Estimated Cost	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

Enter the annual fee amount to carry over subsequent years.

4 Expected aid per year

Access the Determining Future Loan Eligibility handout (https://www.saybrook.edu/wp-content/uploads/2026/06/Determining-Future-Loan-Eligibility-Handout-6-29-2026.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	YEAR 5	YEAR 6	EST. TOTAL
Federal Loans	0	0	0	0	0	0	$0
Private Loans	0	0	0	0	0	0	$0
Scholarships/Grants	0	0	0	0	0	0	$0
Total Estimated Aid	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**	**$0**

To use the full functionality of this calculator tool, please download the file and open it locally. Using directly via the online link shows limited functionality than intended.

Estimated funding gap

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	EST. TOTAL
Total Estimated Cost	$0	$0	$0	$0	$0	$0	$0
Total Estimated Aid	$0	$0	$0	$0	$0	$0	$0
Total Estimated Gap	$0	$0	$0	$0	$0	$0	$0

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	YEAR 5	YEAR 6
Payment 1 per term	$0	$0	$0	$0	$0	$0
Payment 2 per term	$0	$0	$0	$0	$0	$0
Payment 3 per term	$0	$0	$0	$0	$0	$0
Payment 4 per term	$0	$0	$0	$0	$0	$0

3-month payment plan (3 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
Payment 1 per term	$0	$0	$0	$0	$0	$0
Payment 2 per term	$0	$0	$0	$0	$0	$0
Payment 3 per term	$0	$0	$0	$0	$0	$0

Three terms per year

4-month payment plan (4 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
Payment 1 per term	$0	$0	$0	$0	$0	$0
Payment 2 per term	$0	$0	$0	$0	$0	$0
Payment 3 per term	$0	$0	$0	$0	$0	$0
Payment 4 per term	$0	$0	$0	$0	$0	$0

3-month payment plan (3 payments/term)

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
Payment 1 per term	$0	$0	$0	$0	$0	$0
Payment 2 per term	$0	$0	$0	$0	$0	$0
Payment 3 per term	$0	$0	$0	$0	$0	$0

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