



What is the Financial Aid Shopping Sheet?

The Financial Aid Shopping Sheet is a consumer tool HDS Truck Driving Institute ("HDS") uses to notify students who 1) file a Free Application for Federal Student Aid (FAFSA) and 2) are using Veterans Affairs Educational Benefits about their financial aid packages. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so they can easily compare institutions and make informed decisions about where to attend school.

Will all veteran students have access to a Financial Aid Shopping Sheet?

Only students who file a FAFSA and indicate on their application for admission that they are using VA education benefits will have access to a Financial Aid Shopping Sheet.

Where will I find my Financial Aid Shopping Sheet?

The Financial Aid Shopping Sheet will be provided to those qualifying potential students by the HDS Financial Aid Office.

What is the difference between the Financial Aid Shopping Sheet and the award letter?

HDS makes every effort to provide each financial aid recipient with an award letter that is clear and complete. Since colleges and universities use many different formats for their award letters, students may find it difficult to compare the financial aid offers from various schools. The Financial Aid Shopping Sheet is a standardized form used by schools that have agreed to comply with the VA's Principles of Excellence. The Principles are designed to help ensure that students can make good educational and financial decisions using a clear, comparative tool that evaluates various financial aid awards.

What is the Estimated Cost of Attendance?

The Estimated Cost of Attendance (COA) is intended to provide you with an idea of what it will cost you to attend HDS as a full-time student, living off-campus, for the duration of the education. The COA includes tuition and fees, books, transportation and miscellaneous expenses. Your own expenses will vary depending on a variety of factors, including enrollment, housing and lifestyle choices.

What awards will appear on my Financial Aid Shopping Sheet?

If applicable, Institutional grants and scholarships from HDS will appear on the Shopping Sheet, along with your eligibility for federal grants (including the Federal Pell Grant), and Federal Direct Student Loans.

Please note that while the Shopping Sheet will indicate the maximum amount of federal loans for which you may be eligible, you are strongly encouraged to postpone borrowing student loans until you know the amount of your military benefits. Many veteran students at HDS find it unnecessary to take on student loan debt, and are able to cover their expenses using their VA education benefits and grant assistance. If you must borrow, we encourage you to borrow only the amount you really need in order to minimize your long-term indebtedness.

Why aren't my military-related education benefits included on my Shopping Sheet?

Veteran-related or active duty education benefits for new, incoming students are not included on the Shopping Sheet because the amounts cannot be determined until you have applied to the Veterans Administration or Department of Defense and received a certificate of eligibility.

Returning students who have already been certified will find information about military-related benefits on their financial aid award letters.

What are the "Net Costs" on the Shopping Sheet? Is that what I can expect to pay?

The net cost on the Financial Aid Shopping Sheet merely reflects a calculation showing the estimated cost of attendance minus the total grants and scholarships awarded to you based on your eligibility after filing the FAFSA. It does not reflect the amount which you are responsible to pay after your VA educational benefits are applied, and it does not factor in personal choices that may increase or reduce your actual cost of attendance.

How do I apply for student loans at HDS?

If you do decide to borrow a federal student loan at HDS, you can get more information on the student loan process by contacting the Director of Financial Aid.

Who do I contact if I have questions?

If you have any questions about your Financial Aid Award Letter or your military-related education benefits, please contact Amy Woods, HDS' School Director and VA Certifying Official, at (520)721-5825 Ext. 4219 Amy_Woods@HDSDrivers.com.



6251 South Wilmot Road, Tucson, AZ 85756

Phone 520-721-5825 / Fax 520-798-3247

Student Name: _____

Date: _____

**COSTS IN THE 2026/2027 AWARD YEAR
(JULY 1 - JUNE 30)**

Estimated cost of Attendance (not living at home)	<u>\$33,092</u>
Tuition & Fees	<u>\$12,755</u>
Housing & Meals	<u>\$10,653</u>
Books & Supplies	<u>\$240</u>
Transportation	<u>\$2,208</u>
Other Educational Costs	<u>\$7,236</u>

**GRANTS & SCHOLARSHIPS TO PAY FOR
COLLEGE**

Total Grants & Scholarships ("Gift" Aid; no repayment required)	
Grants from your School	NA
Maximum Federal Pell Grant (If applicable - based on your Student Aid Index)	<u>\$5,998</u>
Grants from your State	NA
Other Scholarships you can use	_____

**WHAT WILL YOU PAY FOR COLLEGE
NET COSTS**

(Cost of Attendance minus total grants and scholarships)	<u>\$27,094</u>
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OPTIONS TO PAY NET COSTS

WORK OPTIONS

Work Study (Federal, state or institutional)	NA
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LOAN OPTIONS*

Federal Direct Subsidized Loan	<u>\$2,839</u>
Federal Direct Unsubsidized Loan	<u>\$4,866</u>

*Recommended amounts shown here. You may be eligible for a different amount; please contact your financial aid office.

OTHER OPTIONS

Family Contribution/Student Aid Index	<u>0</u>
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(As calculated by the Institution using information reported on the FAFSA or directly to your institution)

GRADUATION RATE

Percentage of Full-time students who graduate within 9 months	<u>76%</u>
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LOAN DEFAULT RATE

Percentage of Borrowers entering repayment and defaulting on their loan	<u>3.70%</u>
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MEDIAN BORROWING

Students at HDS Truck Driving Institute typically borrow **\$7,075** in federal loans to cover the course tuition.

The federal loan payments over 10 year for this amount is approximately \$100 per month.

Your borrowing may be different.

Questions about this information should be addressed to the Financial Aid Office; ; (520) 622-0419 Ext 4232, or via email at StudentServices@HDSDrivers.com