

Expected college expenses

Choose one college and estimate costs for ONE academic year.

School: _____ Academic year: _____

Start with the school's cost of attendance and housing estimates.

Add costs you may pay outside the tuition bill, too.

COST TO PLAN FOR		YOUR ESTIMATE
Tuition and required fees	Classes and school charges	\$ _____
Housing	Dorm or rent	\$ _____
Food	Meal plan or groceries	\$ _____
Books and supplies	Books, course materials, laptop	\$ _____
Transportation	Local travel and trips home	\$ _____
Personal expenses	Phone, laundry, clothing	\$ _____
Health and insurance	Care, prescriptions, coverage	\$ _____
Other / one-time costs	Deposits, move-in, orientation	\$ _____

Annual cost total	\$ _____	Estimated net price
Grants + scholarships	\$ _____	\$ _____

Net price = annual cost - grants and scholarships. Compare this across schools.

Ways to fund college

Explore aid first, then compare what each school will actually cost.

1

FAFSA: apply for federal student aid

The free form opens access to federal grants, work-study and loans.

studentaid.gov/h/apply-for-aid

2

Grants and scholarships: money you keep

Check the school, local groups and state programs; review eligibility.

studentaid.gov/articles/scholarship-tips/

3

Work-study: earn while in school

An aid offer may list work-study, but earnings depend on getting a job.

studentaid.gov/understand-aid/types/work-study

4

Loans: borrowed money to repay

Compare loan type, interest and total borrowing before accepting.

studentaid.gov/understand-aid/types/loans

5

Compare each financial aid offer

Subtract grants and scholarships from annual cost to find net price.

studentaid.gov/articles/evaluating-financial-aid-offers/

MY NEXT STEPS

- [] Ask my counselor or financial aid office about local and school aid.
- [] Check each school's net price calculator and aid deadlines.
- [] Record offer amounts and renewal rules for each year.
- [] Use my expense tracker to plan what I will actually spend.

Sources: Federal Student Aid pages linked above. Aid rules and deadlines may change.