



Succeed. In Education. In Career. In Life.

# UNDERSTANDING COLLEGE COSTS

## NET PRICE VS. STICKER PRICE

It's important to **assess the costs** associated with each college to which you are applying. College costs can be difficult to fully understand. Remember that a college's sticker price doesn't necessarily reflect what you would actually pay at that school. The following charts will help you understand the difference between Sticker Price and Net Price.

College: _____	College: _____
Sticker Price: _____	Sticker Price \$ _____
<b>DIRECT EXPENSES</b> (Billed by the college)	State Grants \$ _____
Tuition \$ _____	Federal Aid \$ _____
Student Fees \$ _____	Institutional Grants \$ _____
Room and Board \$ _____	Institutional Scholarships \$ _____
<b>TOTAL</b> = \$ _____	<b>NET PRICE</b> = \$ _____
<b>INDIRECT EXPENSES</b> (Estimated expenses)	Net Price is what your family will actually pay to attend a college or university. It can often be less than the listed "sticker" price on a college's website.
Books and Supplies \$ _____	Compare colleges based on Net Price to determine which schools will be most affordable.
Transportation \$ _____	
Miscellaneous \$ _____	
<b>TOTAL</b> \$ _____	
<b>TOTAL EXPENSES</b> = \$ _____	
(Direct and Indirect)	

### Finding the Best Deal

Private colleges can sometimes be more affordable than they first appear.

Scholarships and grants exist for all kinds of students—not only the best scholars or athletes.

Middle-class families often qualify for need-based aid depending on their family situation.

### Consider College Raptor

Create a free account on **CollegeRaptor.com**

Quickly and easily estimate your net price at any 4-year college.

See which colleges may offer you the "best deal" in grants and scholarships.

All-in-one tool that also provides information on academic match, admissions chances, and details about each campus.

See how Net Price can vary from the sticker price by estimating your Net Price at three different colleges and comparing those to the published costs.

	Name	Published Cost (Sticker Price)	Your Estimated Net Price
▶	College 1		
▶	College 2		
▶	College 3		

How will your pay for college? Take your Estimated Net Price from above.

College: _____	College: _____
Estimated Net Price \$ _____	Estimated Net Price \$ _____
Outside Scholarships \$ _____	Outside Scholarships \$ _____
Savings \$ _____	Savings \$ _____
Out of Pocket/Work \$ _____	Out of Pocket/Work \$ _____
Loans \$ _____	Loans \$ _____
<b>TOTAL</b> = \$ _____	<b>TOTAL</b> = \$ _____