COLLEGE ACTION PLANNING SOLUTIONS | PARENT RESOURCE

THE TRUE COST OF COLLEGE

College planning goes beyond tuition. Know the full cost before deciding.

01 WHAT MAKES UP THE TOTAL COST?

Tuition & fees	Classes and required charges
Housing & meals	Dorms, rent, groceries and meal plans
Books & supplies	Textbooks, devices and course materials
Transportation	Commuting and trips home
Personal expenses	Everyday living and other necessities

02 STICKER PRICE IS NOT NET PRICE

Total cost of attendance - Grants & scholarships = Estimated net price

$40,000 - $15,000 = $25,000

Illustrative annual example. Loans must generally be repaid; work-study is earned income.

03 WHAT CHANGES YOUR COST?

Family finances
Income and assets may affect aid.

College choice
In-state and private costs differ.

Aid policies
Awards and renewals vary.

Time to graduate
Extra terms add expenses.

Annual increases
Costs can rise each year.

04 FIVE QUESTIONS TO ASK

1. What is the full annual cost?
2. Which grants are renewable?
3. How much must we pay or borrow?
4. What keeps financial aid in place?
5. What will the full degree cost?

START EARLY. COMPARE THE NET PRICE.

Use each college's Net Price Calculator. Review aid offers and total degree costs.

YOUR NEXT STEP WITH CAPS

Schedule your complimentary 20-minute college planning consultation.

Scan the QR code or visit:
calendly.com/caps-planning-info/introduction-meeting

Educational information only. CAPS does not award or guarantee financial aid.