

Financial Aid Package COMPARISON WORKSHEET

The amount of financial aid you receive will depend on the price of the school and the amount that you and your family are expected to contribute. The difference between the **total price of attendance** and your **expected family contribution** is your **financial need**. To meet this need, the financial aid administrator puts together a package from various sources—beginning with federal, state or institutional grants and scholarships and then with work study and loans. The total amount of aid will depend on the availability of funds as well as state and school policies.

Instructions

To determine the price of attendance, talk with admissions and financial aid administrators at the schools that interest you.

To determine your family's expected contribution, use our online **Financial Aid Estimator** (www.getreadyforcollege.org). While not a substitute for the Free Application for Federal Student Aid (FAFSA), the Estimator will give you a general idea about how much aid you may receive. The FAFSA still must be completed to apply for aid.

PRICE OF ATTENDANCE	Private College Example	School 1	School 2
Tuition & Fees (9 months)	\$20,000		
Room & Board	5,200		
Books & Supplies	718		
Personal Expenses	1,066		
Transportation Expenses	509		
Miscellaneous Expenses	263		
TOTAL COST:	\$27,756		
EXPECTED FAMILY CONTRIBUTION:			
Parent's Contribution	\$800		
Student's Contribution	300		
TOTAL FAMILY CONTRIBUTION:	\$1,100		
FINANCIAL NEED:			
Total Price of Attendance	\$27,756		
Minus Total Family Contribution	- 1,100		
TOTAL FINANCIAL NEED:	\$26,656		
FINANCIAL AID SOURCES:			
Federal Grants & Scholarships	\$2,950		
State Grants & Scholarships	4,111		
School Grants & Scholarships	7,500		
Other Scholarships	2,500		
Federal or State Work Study	3,500		
Federal Loans	2,625		
State Loans	3,470		
TOTAL AID PACKAGE:	\$26,656		

Visit www.getreadyforcollege.org to learn more about how to prepare and pay for your education after high school.

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Student aid and tax benefits better research and guidance will facilitate comparison of effectiveness and student use. Cornelia M. Ashby, 2002 To assist Congress as it prepares for the reauthorization of the Higher Education Act a study was undertaken of Title IV aid programs and higher education tax provisions designed to assist students and families Focusing on the HOPE and Lifetime Learning tax credits Data from the National Postsecondary Student Aid Study and other databases were used In the 1999 2000 academic year it is estimated that the Lifetime Learning and HOPE tax credits provided more than 4 in 10 undergraduate students with benefits that equaled a varying share of tuition and fees charged and Title IV aid received Some students families had incomes too high to use the credits others had tax liabilities too low to use the credits or to use the credits to the maximum Among all dependent students who received the HOPE credit it equaled on average about 20% of the tuition and fees and for independent students the HOPE credit equaled about 30% of tuition and fees Taken together Title IV student aid and higher education tax credits now assist more than 70% of undergraduate students and families in paying for postsecondary education Five appendixes contain details about methodology and research comments from government agencies and a list of contacts and staff at the General Accounting Office Contains 14 tables 13 figures and 19 references SLD

Student Financial Aid Handbook, 1999 **Refund Policy of State Financial Aid Grant Programs Administered by the Wisconsin Higher Educational Aids Board** Wisconsin. Legislature. Legislative Audit Bureau, 1980

Veterans' Education Benefits: Enhanced Guidance and Collaboration Could Improve Administration of the Post-9/11 GI Bill Program George A. Scott, 2011-05-17

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