

# College Money Report™ for Sample Student

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Know Before You Go!





# Welcome to Your College Money Report™

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Dear Sample Student,

At The College Funding Coach, we believe that the smartest college choices are made when individuals are well informed and understand ahead of time their out-of-pocket (net) college costs. We are thrilled to provide this report to help you understand how financial aid works and which schools will give you the most free money.

We encourage you to read your fully customized College Money Report™ carefully to better understand how financial aid works and what it means for Sample Student. If you have questions about your unique situation and want to learn how we can help you navigate the college funding maze, reach out to find a time to review your report with our college planning team.

*Please note that the award estimates presented below are not guaranteed. The projections in this report are estimated based on the information you provided and how that information is likely to be interpreted by different schools. Award estimates are subject to change based on regulations, federal/state appropriations, any changes in your financial circumstances, and other factors. This report is providing estimates of the cost of college. It does not address if the student is qualified for admission at the individual institutions.*



# Know before you go!

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- 1 How much do colleges think we can afford to pay for Sample Student's education each year.
- 2 Will Sample Student qualify for Grants and/or Scholarships?
- 3 How much will we be expected to pay out of pocket each year for Sample Student's education?
- 4 What's next?



# Financial aid is confusing

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Here are a few terms you need to understand.

**COA** Cost of Attendance  
*A college's sticker price*

**SAI** Student Aid Index  
*What colleges think you can pay annually*

**Need** Eligibility for need-based financial aid  
*Your **potential** discount from the sticker price*

**Need-Based Grant** *A discount Sample Student could receive if the family's SAI is less than a college's COA*

**Merit-Based Scholarship** *A discount Sample Student could receive based on GPA and SAT/ACT scores*

**Net Cost**  $\text{COA} - \text{Grants and Scholarships}$



## Understanding Your Need Based Aid Eligibility

### HOW IT WORKS

$$\begin{array}{rcl} \text{COA} & & \text{Cost of attendance/sticker price} \\ - \text{SAI} & & \text{Student Aid Index} \\ \hline \text{NEED} & & \$ \text{ Amount of your potential discount} \end{array}$$

### FOR EXAMPLE

Let's assume your SAI is \$30K. How would this work at Harvard?

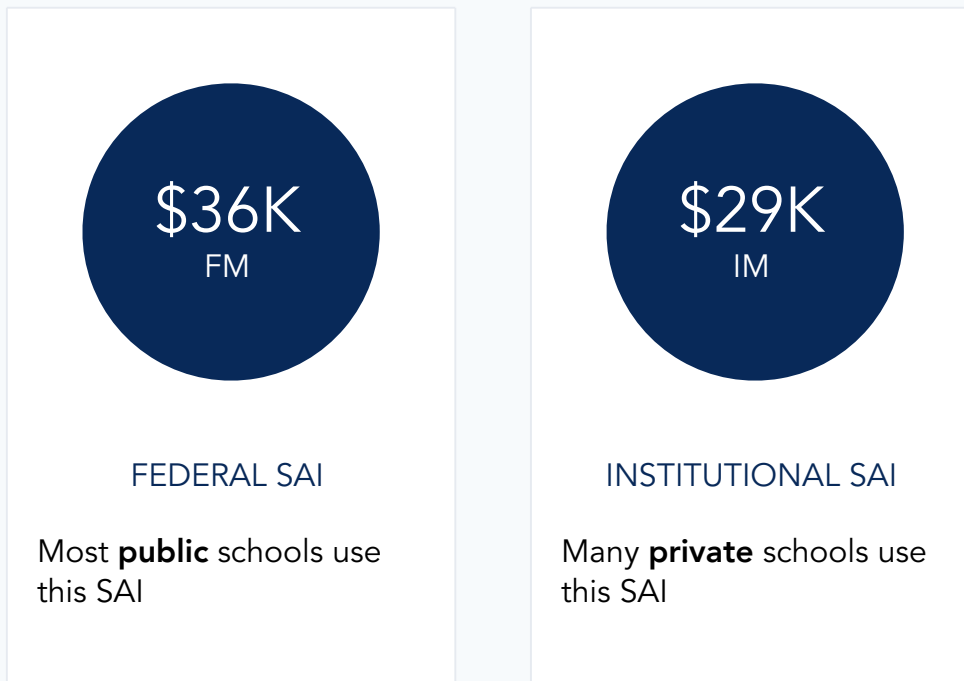
$$\begin{array}{rcl} \$75\text{K} & & \text{Harvard COA} \\ - 30\text{K} & & \text{Student Aid Index} \\ \hline \$45\text{K} & & \text{Need Eligibility} \end{array}$$

*\* Every college meets a different % of need*

## Sample Student's SAI's and Recommended Strategy

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To further complicate matters, colleges use one of two SAI approaches: the Federal Methodology or the Institutional Methodology. Based on your answers to our questions we know Sample Student's SAIs. Drumroll please...



### NOW WHAT?

Sample Student will **NOT** be eligible for need-based grants at most public colleges, but **WILL** be eligible at most private colleges.

Sample Student will also be eligible for merit-based scholarships at some colleges!

# Sample Student's One and Four Year Net Costs

Here's what Sample Student's top 3 choices will actually cost in Year 1 & the 4 Year Total.

Some colleges will offer a deeper discount when Sample Student has a sibling that is also enrolled in college.

## Estimated costs, after financial aid:



Dartmouth College

1 YEAR NET COST  
\$29,900

4 YEAR NET COST  
\$117,400



Vanderbilt University

1 YEAR NET COST  
\$32,642

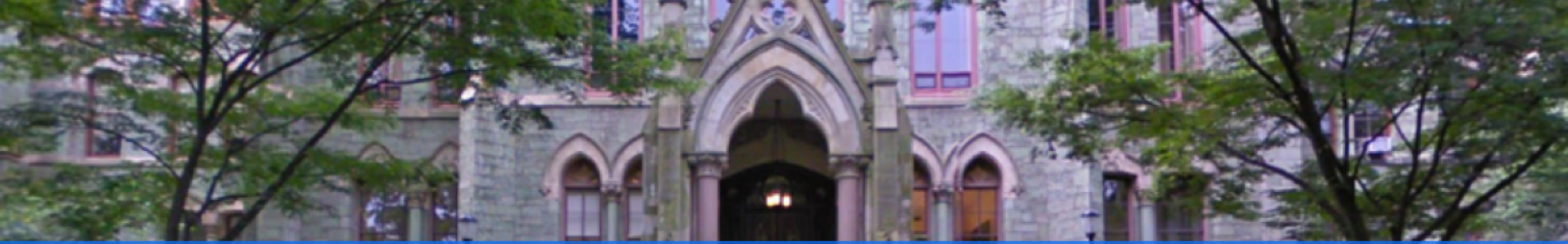
4 YEAR NET COST  
\$129,178



University of Virginia-Main Campus

1 YEAR NET COST  
\$37,005

4 YEAR NET COST  
\$157,132

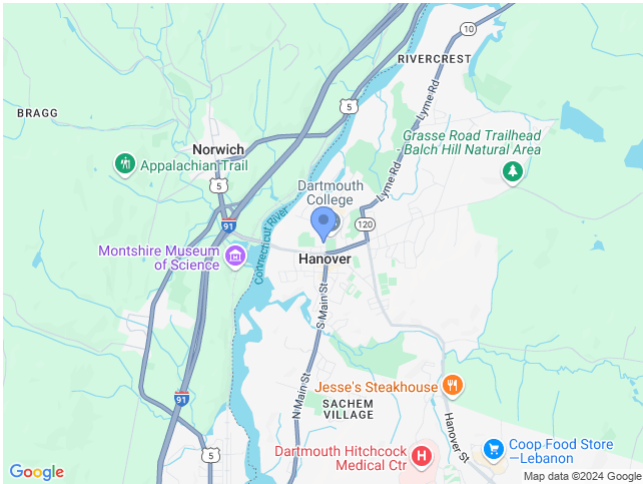


Dartmouth College



NET COSTS

1 YEAR NET COST	4 YEAR NET COST
\$29,900	\$117,400



This is a private institution but thanks to need-based financial aid Sample Student's net cost will be similar to a state college.

YEAR	COA	SAI	NEED	TOTAL NEED MET %	NEED MET W/ GRANTS %	NEED BASED GRANTS	MERIT SCHOLARSHIP	NET COST
'26-'27	\$94,823	\$29,900	\$64,923	100%	100%	\$64,923		\$29,900
'27-'28	\$97,667	\$30,900	\$66,767	100%	100%	\$66,767		\$30,900
'28-'29	\$100,597	\$30,800	\$69,797	100%	100%	\$69,797		\$30,800
'29-'30	\$103,615	\$25,800	\$77,815	100%	100%	\$77,815		\$25,800
TOTAL	\$396,702	\$117,400	\$279,302			\$279,302		\$117,400

Admissions

GPA	3.90
SAT Verbal Range	720-770
SAT Math Range	750-800
ACT Range	33-35
Common App	Yes
Test Optional	Yes
Website	dartmouth.edu
Forbes Ranking	#16
Enrollment	4,869
% Admitted	6%
Graduation Rate	84%

Financial Aid

SAI Basis	Institutional
Cost of Attendance	\$94,823
Tuition	\$68,107
Fees	\$2,723
Room and Board	\$20,599
Book Fees	\$1,035
Travel, Misc.	\$2,359
Total Need Met %	100%
Need Met with Grants %	100%
Merit Transparency Grade	N/A



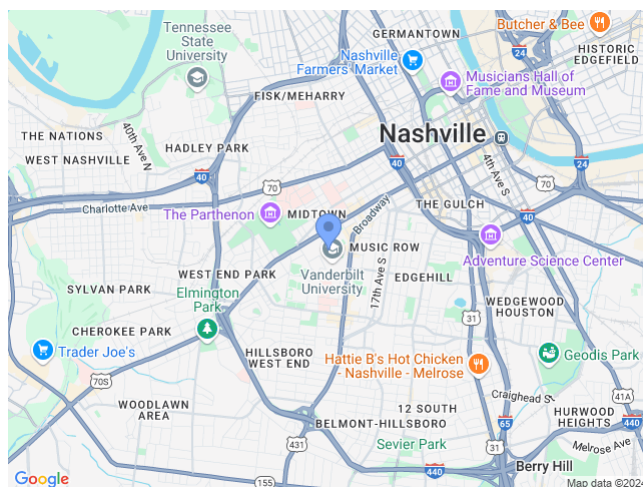


## Vanderbilt University

### NET COSTS

1 YEAR NET COST  
\$32,642

4 YEAR NET COST  
\$129,178



This is a private institution but thanks to need-based financial aid Sample Student's net cost will be similar to a state college when siblings are enrolled in college.

YEAR	COA	SAI	NEED	TOTAL NEED MET %	NEED MET W/ GRANTS %	NEED BASED GRANTS	MERIT SCHOLARSHIP	NET COST
'26-'27	\$98,440	\$29,900	\$68,540	100%	96%	\$65,798		\$32,642
'27-'28	\$101,393	\$30,900	\$70,493	100%	96%	\$67,673		\$33,720
'28-'29	\$104,434	\$30,800	\$73,634	100%	96%	\$70,689		\$33,745
'29-'30	\$107,568	\$25,800	\$81,768	100%	96%	\$78,497		\$29,071
TOTAL	\$411,835	\$117,400	\$294,435			\$282,657		\$129,178

#### Admissions

GPA	3.90
SAT Verbal Range	740-770
SAT Math Range	770-790
ACT Range	34-35
Common App	Yes
Test Optional	Yes
Website	vanderbilt.edu
Forbes Ranking	#15
Enrollment	7,233
% Admitted	6%
Graduation Rate	89%

#### Financial Aid

SAI Basis	Institutional
Cost of Attendance	\$98,440
Tuition	\$66,959
Fees	\$2,565
Room and Board	\$22,716
Book Fees	\$1,230
Travel, Misc.	\$4,971
Total Need Met %	100%
Need Met with Grants %	96%
Merit Transparency Grade	D
% Receiving Non-Need Merit	7.6%
Avg Non-Need Merit	\$27,995

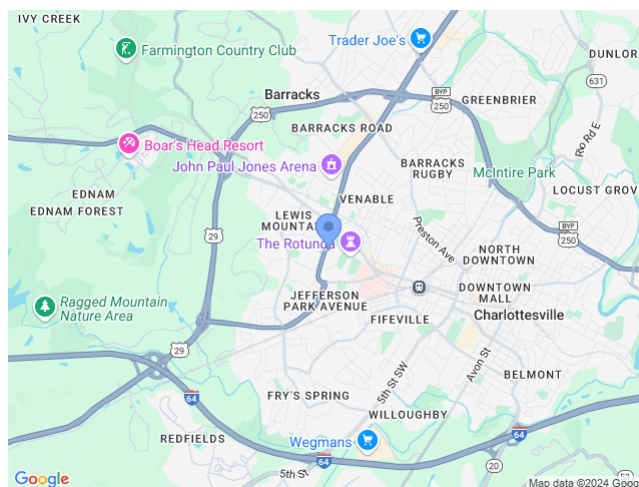
## University of Virginia-Main Campus



### NET COSTS

1 YEAR NET COST  
\$37,005

4 YEAR NET COST  
\$157,132



Sample Student can expect to receive some need-based grants at University of Virginia-Main Campus based on the family's relatively low SAI.

YEAR	COA	SAI	NEED	TOTAL NEED MET %	NEED MET W/ GRANTS %	NEED BASED GRANTS	MERIT SCHOLARSHIP	NET COST
'26-'27	\$42,005	\$26,500	\$15,505	100%	83%	\$5,000		\$37,005
'27-'28	\$43,265	\$27,500	\$15,765	100%	83%	\$2,800		\$40,465
'28-'29	\$44,563	\$27,500	\$17,063	100%	83%	\$2,800		\$41,763
'29-'30	\$45,899	\$23,600	\$22,299	100%	83%	\$8,000		\$37,899
TOTAL	\$175,732	\$105,100	\$70,632			\$18,600		\$157,132

#### Admissions

GPA	4.00
SAT Verbal Range	690-750
SAT Math Range	710-790
ACT Range	32-34
Common App	Yes
Test Optional	Yes
Website	virginia.edu
Forbes Ranking	#34
Enrollment	18,888
% Admitted	19%
Graduation Rate	91%

#### Financial Aid

SAI Basis	Institutional
Cost of Attendance	\$42,005
Tuition	\$16,257
Fees	\$3,747
Room and Board	\$15,244
Book Fees	\$1,524
Travel, Misc.	\$5,232
Total Need Met %	100%
Need Met with Grants %	83%
Merit Transparency Grade	F
% Receiving Non-Need Merit	4.7%
Avg Non-Need Merit	\$5,870

## The most affordable colleges for Sample Student will be:

Colleges that are generous with need-based financial aid and meet a high % of need with grants/free money.



Washington and Lee University

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Colleges that historically offer generous merit-based scholarships.



Roanoke College

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In-state, state colleges.



University of Virginia-Main Campus

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## The most expensive colleges for Sample Student will be:

Out-of-state, state colleges.



The Ohio State University at Columbus

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Private colleges that are not generous with need-based financial aid and meet a low % of need with grants/free money.



New York University



## You may be wondering...

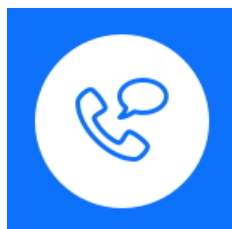
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How much can we afford for Sample Student's college?

How do we ensure Sample Student graduates with manageable student loan debt without robbing our retirement?

How can Sample Student get more free money for college?

What about student loans?



Contact Us At:  
The College Funding Coach  
(800) 969-2362  
[Schedule Online](#)