



'S PERSONAL COLLEGE REPORT

March 29, 2017



My Tuition Score is 888 out of a possible 2100.

What does this mean?

The return on this investment is somewhat low. While you don't have the lowest Tuition Score, there is still a lot of room for improvement and the opportunity to save a significant amount of money. This score should force you to question the college investment you plan to make. The good news is that there is a lot of money to be saved by raising your score.

Not sure how? Read below for vital information and tips on how to get on the path to college success.

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Projected Cost Summary - Ohio University

Gross Four Year to attend Ohio University :

Based on year of graduation; includes tuition projection, books and all living expenses.

\$143,473
(Out-of-State)

Your Total Current & Future Savings :

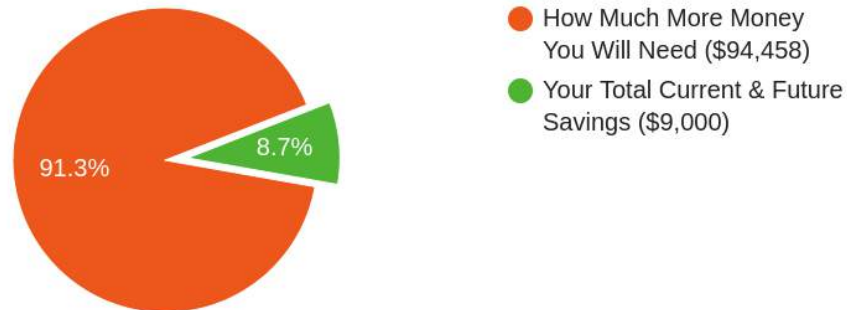
Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.

\$9,000

How Much More Money You Will Need:

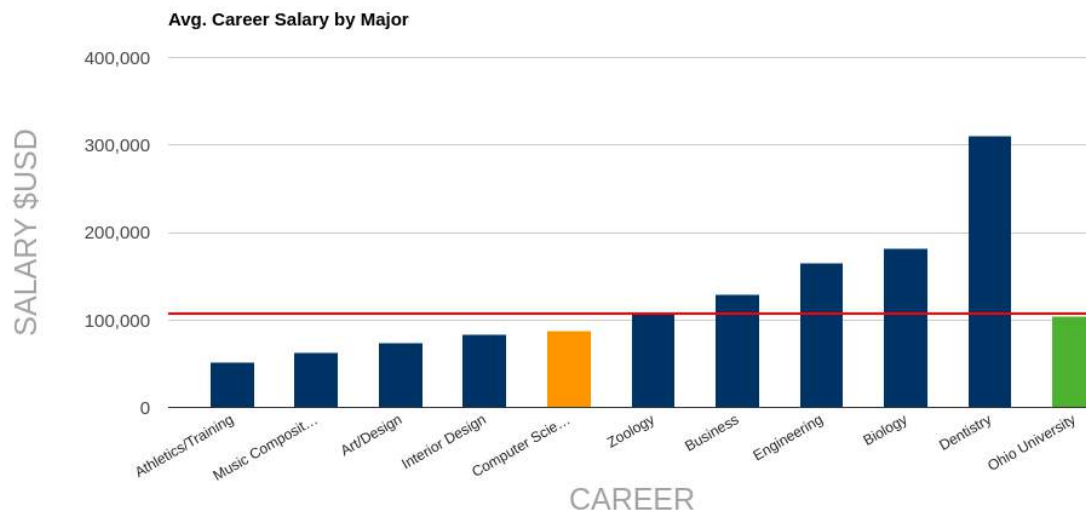
The difference between your savings and the cost of your chosen school.

\$134,473



Average Annual Salary for Computer Science Majors: **\$86,746**

BASED ON AN ENTIRE CAREER SPAN. Salary information accurate as of 2017.



GROSS 4 YEAR COST

Expected Family Contribution - Ohio University


Annual Cost to Attend Ohio University : This number covers one year of tuition, room/board, books and all other expenses.	\$35,868 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Your Estimated EFC Potential:	\$2,071
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$33,697
Estimated Need Met: Your Initial Family Need multiplied by Ohio University's average need met of 53%	\$17,860
Estimated NEED NOT MET: The difference between Ohio University's Estimated Need Met and your Initial Family Need.	\$15,838
Estimated Gift Aid: The Estimated Need Met multiplied by Ohio University's average gift aid of 65	\$11,609
Estimated Self-Help Aid: The Estimated Need Met multiplied by Ohio University's average self-help aid of %.	\$6,251
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Ohio University.	\$24,260
Achievable Annual Net Cost EFC Potential:	\$24,225

Typical Need & Merit Based at Ohio University

Need Based

Ohio University's Generosity Score:
34/100


Generosity Score is based on the school's reputation for assisting students with financial needs.



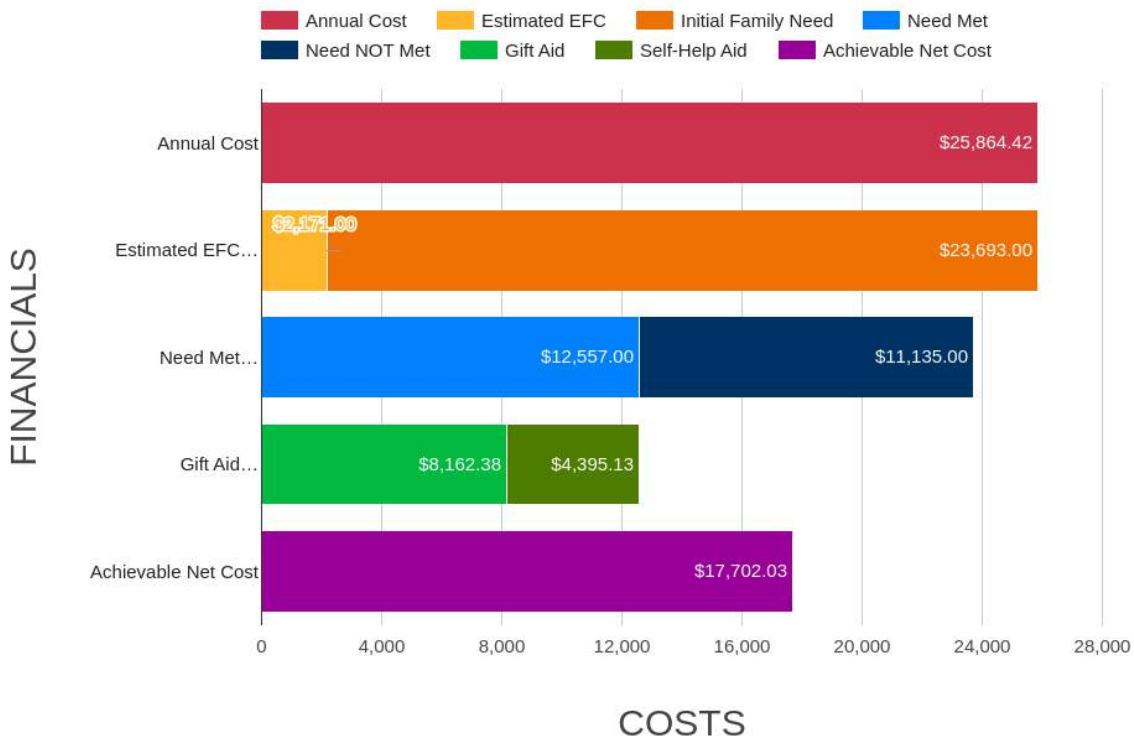
Merit Based

Your ACT Score (25) is **BELOW the 75th Percentile at Ohio University (26)**

Don't panic! This just means the student is less likely to receive merit scholarship money at this school.



Expected Family Contribution Chart



Projected Cost Summary - Mercy College Ohio

Gross Four Year to attend Mercy College Ohio :

Based on year of graduation; includes tuition projection, books and all living expenses.

\$89,860
(Out-of-State)

Your Total Current & Future Savings :

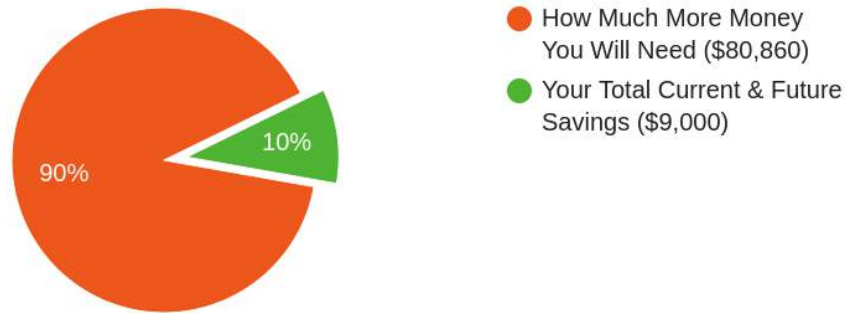
Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.

\$9,000

How Much More Money You Will Need:

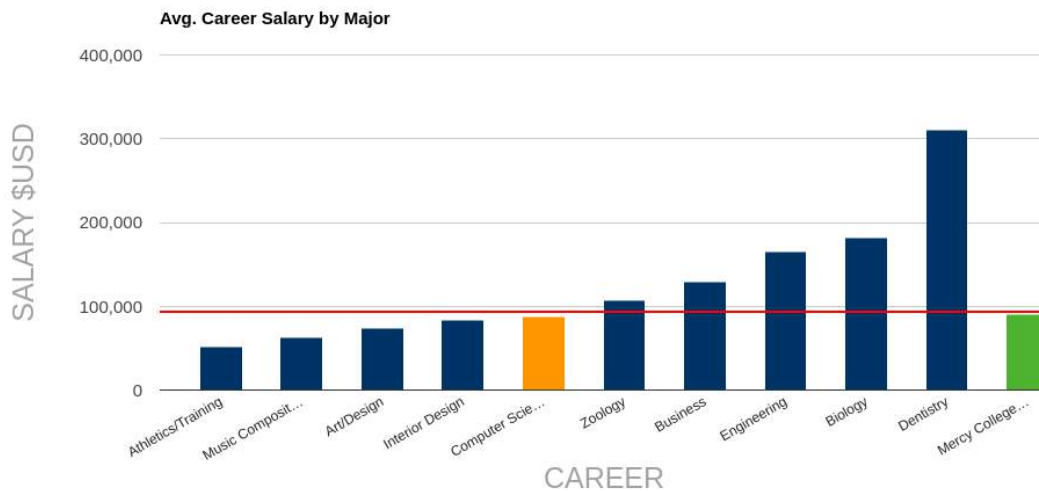
The difference between your savings and the cost of your chosen school.

\$80,860



Average Annual Salary for Computer Science Majors: **\$86,746**

BASED ON AN ENTIRE CAREER SPAN. Salary information accurate as of 2017.



GROSS 4 YEAR COST

Expected Family Contribution - Mercy College Ohio


Annual Cost to Attend Mercy College Ohio : This number covers one year of tuition, room/board, books and all other expenses.	\$22,465 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Your Estimated EFC Potential:	\$2,071
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$20,294
Estimated Need Met: Your Initial Family Need multiplied by Mercy College Ohio's average need met of 53%	\$7,712
Estimated NEED NOT MET: The difference between Mercy College Ohio's Estimated Need Met and your Initial Family Need.	\$12,582
Estimated Gift Aid: The Estimated Need Met multiplied by Mercy College Ohio's average gift aid of 65	\$4,627
Estimated Self-Help Aid: The Estimated Need Met multiplied by Mercy College Ohio's average self-help aid of %.	\$3,085
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Mercy College Ohio.	\$17,838
Achievable Annual Net Cost EFC Potential:	\$17,815

Typical Need & Merit Based at Mercy College Ohio

Need Based

Mercy College Ohio's Generosity Score:
23/100


Generosity Score is based on the school's reputation for assisting students with financial needs.



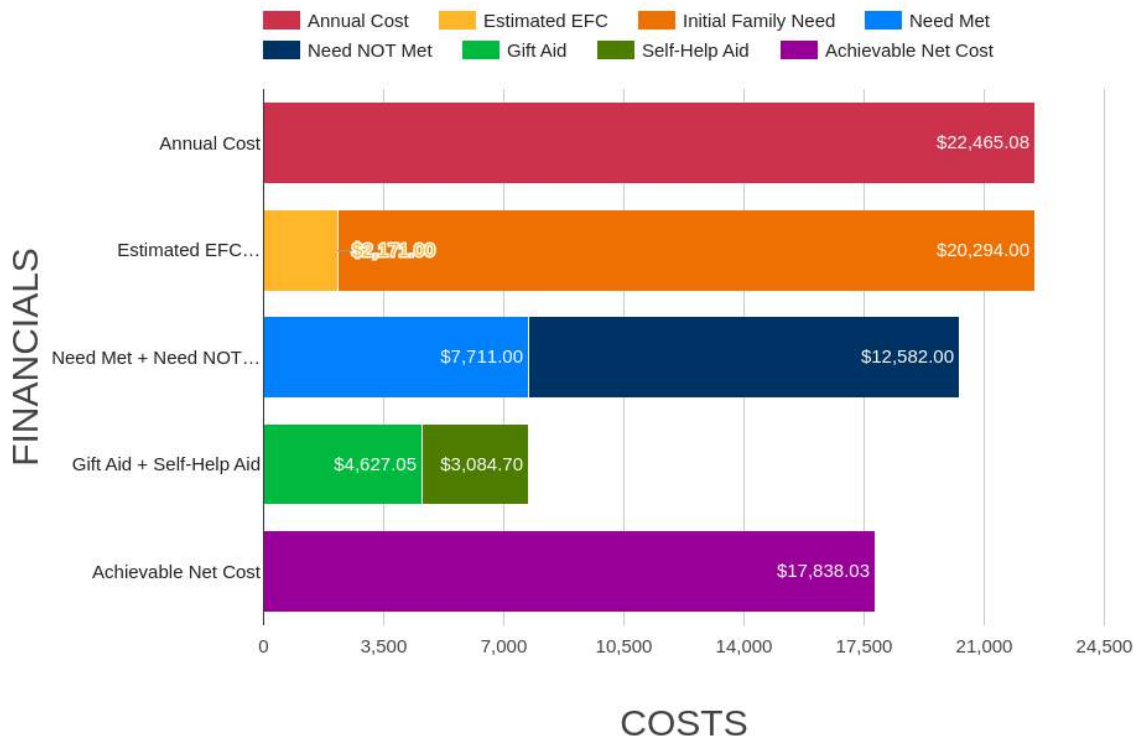
Merit Based

Your ACT Score (25) is **BELOW the 75th Percentile at Ohio University (26)**

Don't panic! This just means the student is less likely to receive merit scholarship money at this school.



Expected Family Contribution Chart



Projected Cost Summary - Ohio State University Newark

Gross Four Year to attend Ohio State University Newark :

Based on year of graduation; includes tuition projection, books and all living expenses.

\$151,597
(Out-of-State)

Your Total Current & Future Savings :

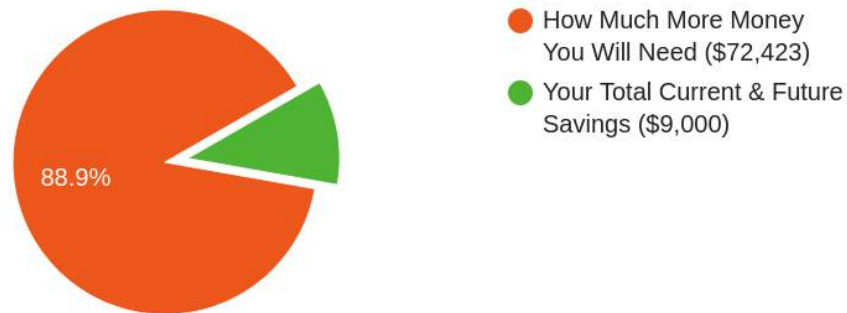
Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.

\$9,000

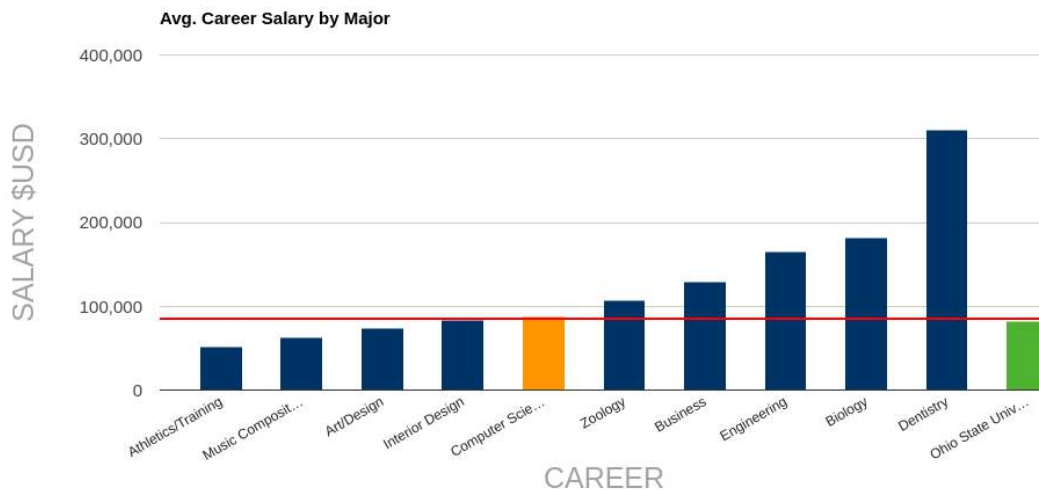
How Much More Money You Will Need:

The difference between your savings and the cost of your chosen school.

\$142,597



Average Annual Salary for Computer Science Majors: \$86,746 BASED ON AN ENTIRE CAREER SPAN. Salary information accurate as of 2017.



GROSS 4 YEAR COST

Expected Family Contribution - Ohio State University Newark

Annual Cost to Attend Ohio State University Newark : This number covers one year of tuition, room/board, books and all other expenses.	\$37,899 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Your Estimated EFC Potential:	\$2,071
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$35,728
Estimated Need Met: Your Initial Family Need multiplied by Ohio State University Newark's average need met of 49%	\$17,507
Estimated NEED NOT MET: The difference between Ohio State University Newark's Estimated Need Met and your Initial Family Need.	\$18,221
Estimated Gift Aid: The Estimated Need Met multiplied by Ohio State University Newark's average gift aid of 65	\$9,629
Estimated Self-Help Aid: The Estimated Need Met multiplied by Ohio State University Newark's average self-help aid of %.	\$7,878
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Ohio State University Newark.	\$28,271
Achievable Annual Net Cost EFC Potential:	\$28,244

Typical Need & Merit Based at Ohio State University Newark

Need Based

Ohio State University Newark's Generosity Score:
27/100

Generosity Score is based on the school's reputation for assisting students with financial needs.



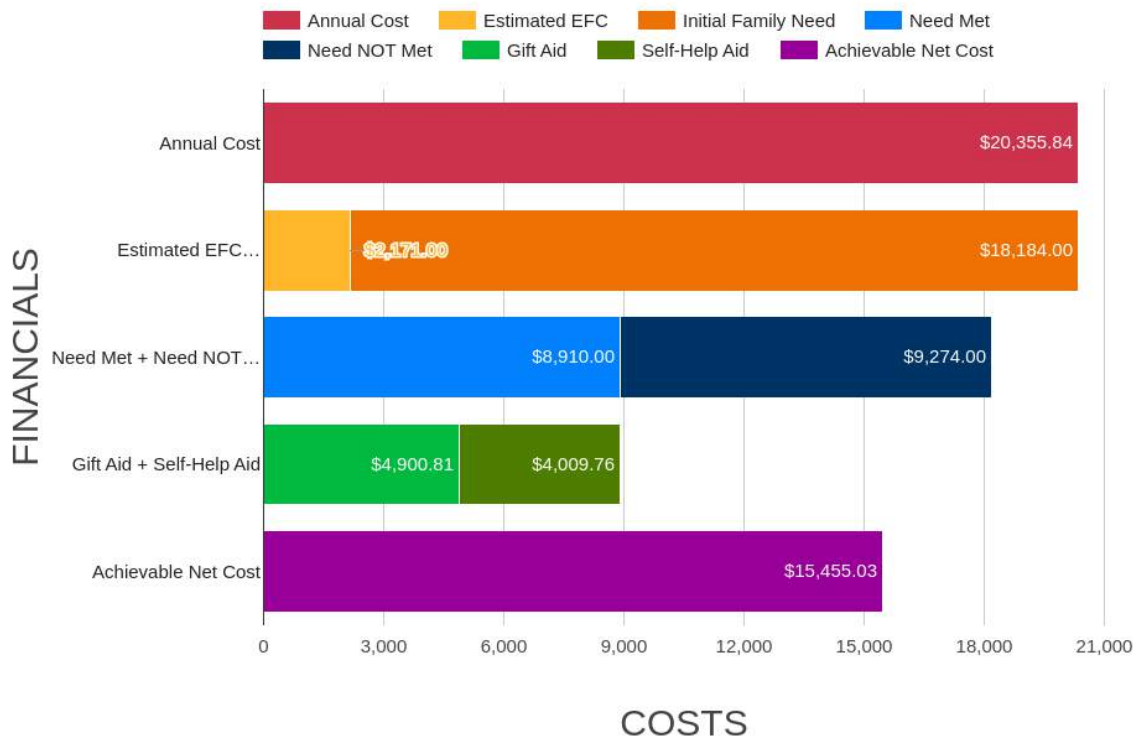
Merit Based

Your ACT Score (25) is EQUAL TO the 75th Percentile at Ohio State University Newark (25)

This gives the student a high likelihood of merit scholarship money at this school.



Expected Family Contribution Chart



8 Generous Schools You Might Consider That Are Within 50 Miles From Home

Hiram College

Hiram, Ohio

Gross Four Year to attend Hiram College : Based on year of graduation; includes tuition projection, books and all living expenses.	\$189,050 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$180,050
Annual Cost to Attend Hiram College : This number covers one year of tuition, room/board, books and all other expenses.	\$47,263 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$45,092
Estimated Need Met: Your Initial Family Need multiplied by Hiram College's average need met of 80%	\$36,073
Estimated NEED NOT MET: The difference between Hiram College's Estimated Need Met and your Initial Family Need.	\$9,018
Estimated Gift Aid: The Estimated Need Met multiplied by Hiram College's average gift aid of 85%	\$30,662
Estimated Self-Help Aid: The Estimated Need Met multiplied by Hiram College's average self-help aid of 15%.	\$5,411
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Hiram College.	\$16,600

Your ACT Score (25) is EQUAL TO the 75th Percentile at Hiram College (25)

This gives the student a high likelihood of merit scholarship money at this school.

Ursuline College

Pepper Pike, Ohio

Gross Four Year to attend Ursuline College : Based on year of graduation; includes tuition projection, books and all living expenses.	\$169,453 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$160,453
Annual Cost to Attend Ursuline College : This number covers one year of tuition, room/board, books and all other expenses.	\$42,363 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$40,192
Estimated Need Met: Your Initial Family Need multiplied by Ursuline College's average need met of 80%	\$32,154
Estimated NEED NOT MET: The difference between Ursuline College's Estimated Need Met and your Initial Family Need.	\$8,038
Estimated Gift Aid: The Estimated Need Met multiplied by Ursuline College's average gift aid of 83%	\$26,688
Estimated Self-Help Aid: The Estimated Need Met multiplied by Ursuline College's average self-help aid of 17%.	\$5,466
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Ursuline College.	\$15,676

Your ACT Score (25) is EQUAL TO the 75th Percentile at Ursuline College (25)

This gives the student a high likelihood of merit scholarship money at this school.

Malone University

Canton, Ohio

Gross Four Year to attend Malone University : Based on year of graduation; includes tuition projection, books and all living expenses.	\$163,088 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$154,088
Annual Cost to Attend Malone University : This number covers one year of tuition, room/board, books and all other expenses.	\$40,772 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$38,601
Estimated Need Met: Your Initial Family Need multiplied by Malone University's average need met of 78%	\$30,109
Estimated NEED NOT MET: The difference between Malone University's Estimated Need Met and your Initial Family Need.	\$8,492
Estimated Gift Aid: The Estimated Need Met multiplied by Malone University's average gift aid of 83%	\$24,990
Estimated Self-Help Aid: The Estimated Need Met multiplied by Malone University's average self-help aid of 17%.	\$5,118
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Malone University.	\$15,782

Your ACT Score (25) is EQUAL TO the 75th Percentile at Malone University (25)

This gives the student a high likelihood of merit scholarship money at this school.

Lake Erie College

Painesville, Ohio

Gross Four Year to attend Lake Erie College : Based on year of graduation; includes tuition projection, books and all living expenses.	\$174,725 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$165,725
Annual Cost to Attend Lake Erie College : This number covers one year of tuition, room/board, books and all other expenses.	\$43,681 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$41,510
Estimated Need Met: Your Initial Family Need multiplied by Lake Erie College's average need met of 71%	\$29,472
Estimated NEED NOT MET: The difference between Lake Erie College's Estimated Need Met and your Initial Family Need.	\$12,038
Estimated Gift Aid: The Estimated Need Met multiplied by Lake Erie College's average gift aid of 85%	\$25,051
Estimated Self-Help Aid: The Estimated Need Met multiplied by Lake Erie College's average self-help aid of 15%.	\$4,421
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Lake Erie College.	\$18,630

Your ACT Score (25) is ABOVE the 75th Percentile at Lake Erie College (23)

This gives the student a high likelihood of merit scholarship money at this school.

Walsh University

North Canton, Ohio

Gross Four Year to attend Walsh University : Based on year of graduation; includes tuition projection, books and all living expenses.	\$166,507 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$157,507
Annual Cost to Attend Walsh University : This number covers one year of tuition, room/board, books and all other expenses.	\$41,627 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$39,456
Estimated Need Met: Your Initial Family Need multiplied by Walsh University's average need met of 64%	\$25,252
Estimated NEED NOT MET: The difference between Walsh University's Estimated Need Met and your Initial Family Need.	\$14,204
Estimated Gift Aid: The Estimated Need Met multiplied by Walsh University's average gift aid of 64%	\$16,161
Estimated Self-Help Aid: The Estimated Need Met multiplied by Walsh University's average self-help aid of 36%.	\$9,091
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Walsh University.	\$25,466

Your ACT Score (25) is EQUAL TO the 75th Percentile at Walsh University (25)

This gives the student a high likelihood of merit scholarship money at this school.

Ashland University

Ashland, Ohio

Gross Four Year to attend Ashland University : Based on year of graduation; includes tuition projection, books and all living expenses.	\$185,497 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$176,497
Annual Cost to Attend Ashland University : This number covers one year of tuition, room/board, books and all other expenses.	\$46,374 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$44,203
Estimated Need Met: Your Initial Family Need multiplied by Ashland University's average need met of 70%	\$30,942
Estimated NEED NOT MET: The difference between Ashland University's Estimated Need Met and your Initial Family Need.	\$13,261
Estimated Gift Aid: The Estimated Need Met multiplied by Ashland University's average gift aid of 55%	\$17,018
Estimated Self-Help Aid: The Estimated Need Met multiplied by Ashland University's average self-help aid of 45%.	\$13,924
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Ashland University.	\$29,356

Sorry, we do not have record of Ashland University's Average ACT Scores.

Normally we would tell you if your ACT score is higher than the 75th percentile right here, but we can't!

Kent State University

Kent, Ohio

Gross Four Year to attend Kent State University : Based on year of graduation; includes tuition projection, books and all living expenses.	\$133,081 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$124,081
Annual Cost to Attend Kent State University : This number covers one year of tuition, room/board, books and all other expenses.	\$33,270 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$31,099
Estimated Need Met: Your Initial Family Need multiplied by Kent State University's average need met of 55%	\$17,105
Estimated NEED NOT MET: The difference between Kent State University's Estimated Need Met and your Initial Family Need.	\$13,995
Estimated Gift Aid: The Estimated Need Met multiplied by Kent State University's average gift aid of 66%	\$11,289
Estimated Self-Help Aid: The Estimated Need Met multiplied by Kent State University's average self-help aid of 34%.	\$5,816
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Kent State University.	\$21,981

Your ACT Score (25) is EQUAL TO the 75th Percentile at Kent State University (25)

This gives the student a high likelihood of merit scholarship money at this school.

Cleveland State University

Cleveland, Ohio

Gross Four Year to attend Cleveland State University : Based on year of graduation; includes tuition projection, books and all living expenses.	\$120,742 <i>(Out-of-State)</i>
Your Total Current & Future Savings : Based on year of graduation; includes monthly savings, 529s, student money and all money earmarked for college.	\$9,000
How Much More Money You Will Need: The difference between your savings and the cost of your chosen school.	\$111,742
Annual Cost to Attend Cleveland State University : This number covers one year of tuition, room/board, books and all other expenses.	\$30,186 <i>(Out-of-State)</i>
Your Estimated EFC: Expected Family Contribution (EFC) is used in the college financial aid process to determine eligibility for federal student aid.	\$2,171
Initial Family Need: This is the difference between the total cost of attendance and your EFC.	\$28,015
Estimated Need Met: Your Initial Family Need multiplied by Cleveland State University's average need met of 50%	\$14,007
Estimated NEED NOT MET: The difference between Cleveland State University's Estimated Need Met and your Initial Family Need.	\$14,007
Estimated Gift Aid: The Estimated Need Met multiplied by Cleveland State University's average gift aid of 65%	\$9,105
Estimated Self-Help Aid: The Estimated Need Met multiplied by Cleveland State University's average self-help aid of 35%.	\$4,903
Achievable Annual Net Cost: Based on receiving maximum need-based "free money" typically offered by Cleveland State University.	\$21,081

Your ACT Score (25) is ABOVE the 75th Percentile at Cleveland State University (24)

This gives the student a high likelihood of merit scholarship money at this school.

8 Highly Ranked Schools for Computer Science

<p>University of California-Berkeley Generosity Score: 11 Total Cost (1 year): \$53,766 Total Cost (4 years): \$240,011</p>	<p>Cornell University Generosity Score: 91 Total Cost (1 year): \$60,597 Total Cost (4 years): \$270,505</p>	<p>Brown University Generosity Score: 88 Total Cost (1 year): \$59,732 Total Cost (4 years): \$266,644</p>
<p>University of Pennsylvania Generosity Score: 46 Total Cost (1 year): \$47,639 Total Cost (4 years): \$212,660</p>	<p>Harvard University Generosity Score: 93 Total Cost (1 year): \$59,950 Total Cost (4 years): \$267,617</p>	<p>University of Maryland Generosity Score: 46 Total Cost (1 year): \$41,727 Total Cost (4 years): \$186,269</p>
<p>Georgia Institute of Technology Generosity Score: 40 Total Cost (1 year): \$41,609 Total Cost (4 years): \$185,743</p>	<p>University of Washington Generosity Score: 53 Total Cost (1 year): \$43,252 Total Cost (4 years): \$193,077</p>	

Your Personalized Tuition Score Report

One of the most important things to understand from your report is that you should never initially rule a school out due to sticker price. You must consider all aspects of the school's ability to give you financial aid. Often the most "expensive" college can become the most affordable one on your list. There are so many important factors to consider when preparing for the college investment. Raising your Tuition Score is a proven way to help lower your college cost and maximize the return on the college investment. Let's get going!

How to RAISE your Tuition Score: KNOWLEDGE IS POWER

Understanding the Financial Aid Process

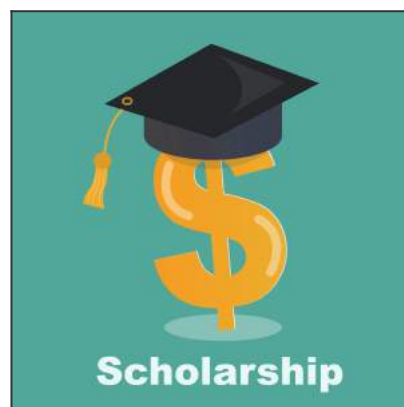


Loans

Knowledge is more than power it's money your pocket. Understanding which loan is right for your family can save you a fortune. The average family taking out loans for college borrows approximately \$40,000. It takes an average of 12 years to pay off those loans in full. If you've done your loan homework, enough to save even 1% of unnecessary interest annually, that's a \$400 savings each year for 12 years, totaling \$4800 savings. Ready to raise the loan-awareness part of your Tuition Score? [Click here*](#) for our Loan Manual.

Scholarships and Grants

Scholarships and grants are "free money" - money for college that doesn't have to be paid back. The words are often used interchangeably, but typically scholarships are based on academic or athletic merit while grants are based on need. There are many different types of scholarships available: Institutional scholarships (from the university itself), athletic scholarships, and private scholarships. Which one, or ones, might your child be awarded? [Click here*](#) for our Scholarship Guide.



EFC Warning

Some schools will use, in addition to the FAFSA, their own institutional methodology (CSS for example) to calculate your EFC. In your case, that EFC could be higher by \$960.00 per year



GPA

Personalized here? Your child's GPA is 3.70. Many schools have merit-based money for good grades and raising one's GPA can improve the chances at merit-based gifts. It is important that you and your child understand the importance of achieving and maintaining a high GPA all the way through graduation. Honors and AP classes can help somewhat, but schools have gotten wise to the inflated value they bring to a GPA. Have your child speak to his or her school's guidance counselor about classes to take in the coming semester to help build up that GPA.

Most schools will accept either the SAT or the ACT test score. Too many students take only one or the other. If you're not satisfied with your score on one, there is no harm in taking the other to see where you fare better. If you're still unsatisfied with your scores, focus your studies on the one test that plays to your strengths and retake that test.

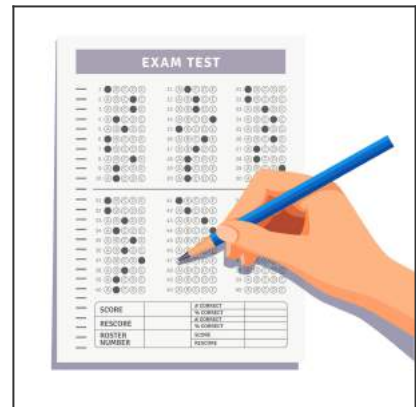
ACT/SAT

Personalized here? Your child's ACT/SAT is 25. These standardized test scores are not only important for getting in to the college of your choice, but also for getting merit-based gifts. Every college is, of course, different, but as a general rule, scoring within the top 25% on either test gives you a decent shot at merit-based money. Our estimates show that raising an ACT score by two points, or an SAT by 100 points (based on 2015-16 scoring) will raise your Tuition Score by approximately 60 points, which translates into about \$3,000-\$4,000 per year in merit aid. This is definitely an area worth your attention!

Mytuitionscore has teamed up with Career Cruising and Method Test Prep to bring you a comprehensive, online, self-paced program to improve ACT and SAT scores. Click here to get started.

If standardized test-taking isn't your child's strong suit, a great college can still be a reality. A rising number of schools do not consider these test scores in the admission decision.

(<http://www.fairtest.org/university/optional>) to view the list of schools that do not factor in ACT and SAT scores.



School Choice

Some students have their hearts set on one reach school or, alternatively, feel resigned to attend a local, less expensive option. But there are literally thousands of schools in the United States. In-state, out-of-state, private, technical, community, etc. It is important to review all the possibilities. Make a list of things that are most important to you and compare that information to what the schools have to offer. Remember, when it comes to cost, sometimes the more expensive sticker price winds up getting knocked down significantly to be in line with less expensive schools. That's the beauty of financial aid!



Savings

Your family has about 2500.00 earmarked for college. Remember that it's never too early--or too late--to start saving. But it's also important to make sure that your savings are being kept in accounts that will be to your advantage when applying for financial aid. Did you know, for example, that UTMA and UGMA accounts can make it appear that you can afford more money for college than other types of accounts? Or that a 529 savings plan held by a grandparent, while not counted as a FAFSA asset can be counted as "student income," in future years, which could translate to less aid? In matters of savings, it's important to consult a professional financial planner about where your money is most, and least beneficial regarding the financial aid formula.

Cash Flow

Increasing your monthly cash flow can help you borrow less for college. Most people find that with little effort, but more awareness, they can lower their monthly bills by about 7%. Here are some suggestions on how to do this:

- Refinance your home if you have a mortgage
- Find lower homeowner's insurance premiums
- Refinance your vehicles
- Find lower vehicle insurance premiums
- Seek out lower monthly health insurance premiums if you pay out of pocket
- Renegotiate your cable, internet, and cell phone plans
- Refinance your credit cards



The College Planning Checklist

Step 1. Fill out and submit the FAFSA

The Free Application for Federal Student Aid is the mother of all financial aid forms, clocking in at 130 questions. Do not expect to fill it out in one night; just collecting the documents you need--everything from your social security number to your tax returns to information on account balances--takes time.

The information you use to fill out the FAFSA will determine your eligibility for need-based financial aid and will affect how much aid you will receive. The importance of this document cannot be underestimated.

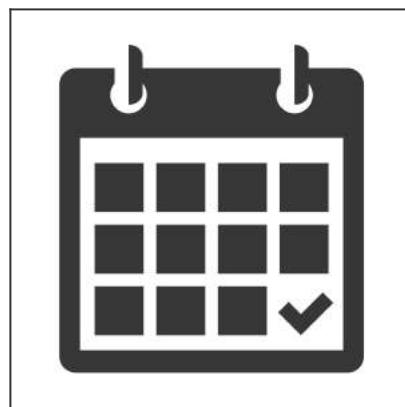
We recommend that everyone, regardless of whether you think you need or will qualify for financial aid, submit a FAFSA



FAFSA Dates to Remember

Available: October 1, 2016 for the 2017-18 school year. This is a brand new date as FAFSA always opened on January 1 of the student's senior year. The earlier availability accompanies another major change: The income used for FAFSA is now the income from the year two years prior to the student's freshman year of college (commonly known as "prior, prior year"). This means that for the '17-'18 school year, you will use the income from 2015's tax returns.

Financial aid is offered by many schools on a first-come, first-served basis, so earlier you submit your form, the better.



Step 2 (If necessary). Fill out and submit the CSS Profile

Your child may or may not need to fill out a College Scholarship Service Profile. Click here [OURLINK](#) to see the list of schools that require the CSS Profile. Similar to the FAFSA but even more detailed (seriously!), the CSS Profile is an application to get aid directly from the schools rather than from federal or state funds. It submitted to the College Board which then sends it to the colleges your child is applying to.

CSS Profile Dates to Remember

Available: October 1st, 2016

Due: CSS Profile dues dates vary from school to school, so check with the schools your child is applying to and make sure your application is on time! Similar to the FAFSA, you can estimate your taxes, based on last year's data, rather than wait for your completed tax returns. There is a fee associated with this application: The first application costs \$25, and each one thereafter costs \$16. You will need to send an application to each of the schools on the CSS Profile list that you're applying to.

Bonus money-saving tip: The CSS profile will ask if you own a home and its value. Overestimating your home's value can cost you. Believe it or not, so can underestimating it. It is best to use the Federal Housing Index, which is utilized by most schools.



Step 3. Receive your EFC

Based on the information you provided in your FAFSA and/or CSS Profile, you will be sent an EFC. The EFC stands for Expected Family Contribution. Do not be misled into thinking that your EFC is the only amount you will have to pay each year. The EFC is really more like a deductible--essentially the minimum amount your family will have to pay. You can find a deeper description of why EFC is such a confusing term in the Glossary section.

Here's how your EFC factors into how much you'll pay for college. Colleges will evaluate how much you need using the following formula: COA (That's Cost of Attendance, which includes tuition fees, room, board, supplies, personal expenses, and transportation costs) - EFC = NEED.

It does not, however, mean that the college of your choice will fill that NEED gap. Here's an example:

- The COA for your desired school is \$35,000 and your EFC is \$15,000.
- $\$35,000 - \$15,000 = \$20,000$, so your NEED is \$20,000
- If the school offers 50% of your NEED, that's \$10,000 (50% of the \$20,000 you needed).
- This leaves \$10,000 in UNMET NEED.
- What you will pay to attend this school for one year is EFC (\$15,000)
- + UNMET NEED (\$10,000) or \$25,000.

Step 4. Receive your Awards Letter(s)

Ah, finally, the details of how much financial aid you are being offered. It will include how much the school is giving, in what form (scholarships, grants, loans, work-study) and the details how of much you are going to owe.

Award letters can be confusing. Make sure you understand what the school is offering and differentiate between free money being awarded and money being loaned to you. Schools tend to use many terms on the letter for the different types of awards they are offering, and in the end, some families think they are getting a better package than they really are.



Step 5. Evaluate the Award Letter(s) to Remember

When a school gives you a financial aid award letter, they may not be offering the maximum available dollars. Financial aid awards can be appealed. There are dozens of reasons that an appeal can be made, like a change in your job status or family illness. If the case is made correctly, awards can increase by thousands and even tens of thousands of dollars per year. If you're unsatisfied with your financial aid offer, inquire about the college's appeal process.



Step 6. Create a payment plan

Once you have the awards finalized and know what school your child has picked, lay out the exact plan to pay for it. Get your deposit in. If you are using loans, make sure you understand all of the loan options. You are on the way to making a terrific investment.

Step 7. Start thinking about next year

Wait, what? Sorry, financial aid is an annual process. Rarely will a school lock in the price and the need-based award for all of the years that a student attends. Use the advice from your mytuitionscore Report to raise your score, and save more, for next year!

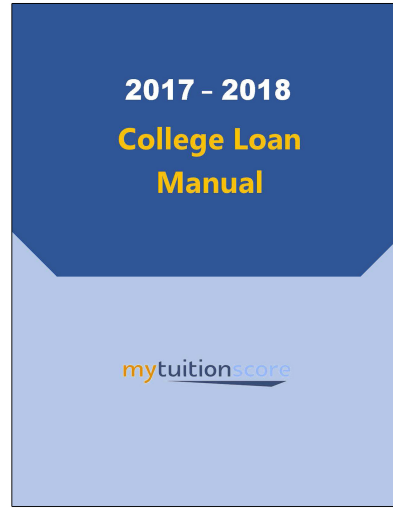
A How To For Financial Aid: The Things You Need To Know



Downloadable Guides



College Scholarship Guide



College Loan Manual



Generosity List

ACT/SAT Test Prep provides a comprehensive online self-paced program for the ACT and SAT that on average results in a 3 point increase for the ACT and a 150 point increase for the SAT. Student preparation is guided by an easy to follow checklist.

SEPARATE CHECKLIST FOR THE ACT AND THE SAT

- Lessons designed with students in mind
- Learning styles are accommodated
- More than 1500 practice questions available
- Two full length exams for each test
- Resource Materials that include but are not limited to: SAT Math packets, sample essays, and videos
- Student Dashboard to identify strengths and weakness and even compare to other students
- Review quiz scores and concepts and identify areas that need review
- Create quizzes that target specific test areas

SPECIAL MYTUITIONSCORE ADDED VALUE THAT ALLOWS YOUR STUDENT TO:

- Learn more about their interests skills, preferences and aspirations to help identify majors and minors
- Search for schools based on their majors and minors
- Explore career possibilities and educational pathways
- Create a plan with actionable steps
- Search for scholarships

Glossary of Terms

529 Plan - A tax-advantaged investment vehicle in the United States designed to encourage saving for the future higher education expenses of a designated beneficiary.

Award Amount - Amount of aid a school expects to pay a student based on the student's current grant and loan eligibility, enrollment, Expected Family Contribution (EFC), and the school's cost of attendance.

Award Letter - An offer from a college or career school that states the type and amount of financial aid the school is willing to provide if you accept admission and register to take classes at that school.

Award Year - School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

COA - A tax-advantaged investment vehicle in the United States designed to encourage saving for the future higher education expenses of a designated beneficiary.

529 Plan - Cost of Attendance, is the total amount it will cost you to go to school—usually stated as a yearly figure. COA includes tuition and fees; room and board (or a housing and food allowance); and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer; costs related to a disability; and reasonable costs for eligible study-abroad programs. For students attending less than half-time, the COA includes tuition and fees and an allowance for books, supplies, transportation, and dependent care expenses, and can also include room and board for up to three semesters or the equivalent at the institution. But no more than two of those semesters, or the equivalent, may be consecutive. Contact the financial aid administrator at the school you're planning to attend if you have any unusual expenses that might affect your COA.

Common Application - An undergraduate admission application used to apply to any of 625 member colleges and universities. Its mission is to encourage the use of "holistic admission."

CSS Profile - College Scholarship Service Profile, is an application distributed by the College Board in the United States allowing college students to apply for financial aid. It is primarily designed to give private member institutions of the College Board a closer look into the finances of a student and family. It is much more detailed than the FAFSA.

Direct Plus Loan - A loan made by the U.S. Department of Education to graduate or professional students and parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

Early Action - An early admission process to schools that demonstrates a stronger desire to attend. This also allows for an earlier decision to be made by the school.

Early Decision - Similar to Early Action, however Early Decision is a binding agreement that upon acceptance the student must and will attend the school accepting them.

EFC - Estimated or Expected Family Contribution, is the number that is used to determine your eligibility for federal student financial aid. It is also the basis for most school's financial aid departments when considering need based aid. This number results from the financial information you provide in your FAFSA®, the application for federal student aid. Your EFC is reported to you on your Student Aid Report (SAR).

FAFSA - Free Application for Federal Student Aid, is a form that must be prepared annually by current and prospective college students (undergraduate and graduate) in the United States to determine their eligibility for student financial aid (including all federal Grants, Loans and Work-Study). Roughly 130 Questions.

Federal Direct Loan - A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans and Direct Consolidation Loans are types of Direct Loans.

Federal Pell Grant - A federal grant for undergraduate students with financial need.

Federal Perkins Loan - A federal student loan, made by the recipient's school, for undergraduate and graduate students who demonstrate financial need.

Federal Student Aid Programs - The programs authorized under Title IV of the Higher Education Act of 1965 that provide grants, loans and work-study funds from the federal government to eligible students enrolled in college or career school.

Federal Student Loans - A loan funded by the federal government to help pay for your education. A federal student loan is borrowed money you must repay with interest.

Financial Need - The difference between the cost of attendance (COA) at a school and your Expected Family Contribution (EFC). While COA varies from school to school, your EFC does not change based on the school you attend.

Federal Work-Study - A federal student aid program that provides part-time employment while you are enrolled in school to help pay your education expenses.

Financial Aid Offer - The total amount of financial aid (federal and nonfederal) a student is offered by a college or career school. The school's financial aid staff combines various forms of aid into a "package" to help meet a student's education costs.

Grant - Financial aid, often based on financial need, that does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

Merit-Based Aid - Based on a student's skill or ability. Example: A merit-based scholarship might be awarded based on a student's high grades.

Need-Based Aid - Based on a student's financial need. Example: A need-based grant might be awarded based on a student's low income.

Priority Filling Date - The date a college sets to submit your FAFSA in order to be eligible for the most financial aid. Submission to a college after this date is allowed but might impact the amount of the financial aid award.

Private Loan - A non-federal loan made by a lender such as a bank, credit union, state agency, or school.

Room and Board - An allowance for the cost of housing and food while attending college or career school.

SAR - Student Aid Report, is a summary of the information you submitted on your Free Application for Federal Student Aid (FAFSA). You receive this report (often called the SAR) via e-mail a few days after your FAFSA has been processed or by mail within 7-10 days if you did not provide an e-mail address. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that's used to determine your eligibility for federal student aid.

Scholarship - Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

Subsidized Loan - A loan based on financial need for which the federal government pays the interest that accrues while the borrower is in an in-school, grace, or deferment status. For Direct Subsidized Loans first disbursed between July 1, 2012, and July 1, 2014, the borrower will be responsible for paying any interest that accrues during the grace period. If the interest is not paid during the grace period, the interest will be added to the loan's principal balance.

TUITION AND FEES - The charge for instruction at a college or university.

TUITION AND FEES - The charge for instruction at a college or university.

Universal Application - A US-based organization which provides college admissions applications that allows students to apply to any of the participating colleges.

Unsubsidized Loan - A loan for which the borrower is fully responsible for paying the interest regardless of the loan status. Interest on unsubsidized loans accrues from the date of disbursement and continues throughout the life of the loan.

Need more help or have questions? Contact info@mytuitionscore.com

ENSURING YOU NEVER OVERPAY FOR COLLEGE