



### Affording Higher Education



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### Do you have these fears about college?

1. What if I choose the wrong major?

2. What if I can't handle the workload?

3. I'll never be able to pay it off.

4. I don't even know where to start.



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### The Cost Trap

• *Major concern* for nearly *all* students and families.

• Studies show many students *overestimate* the actual cost of college and *underestimate* financial aid opportunities, leading them to opt out prematurely.

• Students often *borrow more than they need* or take loans without understanding repayment.



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College Score Card

<https://collegescorecard.ed.gov/>

COMPARE COLLEGES

See how colleges compare

Compare up to 10 colleges at once to make informed decisions about your path to college.

Median Total Debt After Graduation

University of State College

\$31,200

College State University

\$25,500

COLLEGE University of State College

Year Public Suburban Medium

96%

ADMISSION RATE

\$31K

AVERAGE ANNUAL COST

\$72K

MEDIAN EARNINGS

COLLEGE College State University

Year Private City Small

71%

ADMISSION RATE

\$25K

AVERAGE ANNUAL COST

\$96K

MEDIAN EARNINGS

Click the checkboxes to compare colleges

Compare the information that matters most to you

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What is Net Cost?

Net Cost = Total Cost of Attendance – Grants & Scholarships

Many students look only at the **sticker price** (full tuition), but **net cost gives you the real number** that helps you compare schools fairly.

One school might *look* expensive but could end up costing **less** than a cheaper one after aid is applied.

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Choosing the Wrong School or Major

- Students often select schools based on popularity, location, or friends... not based on fit, academic goals, or career outcomes.
- Harvard studies note that students often don't explore enough options or feel pressure to pick a major early.



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Underestimating Non-Tuition Costs

Students often budget for tuition but forget about:

- Housing and meals
- Transportation
- Textbooks
- Hidden registration fees
- Daily personal spending

These “extras” can push them into unplanned debt.



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Not Using Available Support

Many students don’t take advantage of:

- Advising centers
- Career services
- Scholarship offices

First-generation college students are particularly likely to struggle silently, according to research from Harvard and the National Center for Education Statistics.



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Not Understanding Financial Aid

- Studies show that a large percentage of students don’t complete the FAFSA, even when they would qualify for aid.
- Confusion about the process or assumptions that they won’t qualify prevent them from applying.



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Return on Investment (ROI)

- Students worry whether college is “worth it.”
- Studies show students *rarely* research earning outcomes by major or school before choosing a program.
- Studies report that students tend to choose schools with prestige over practicality, *even when cheaper options provide the same degree.*



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True or False?

1. Everyone takes out student loans.
2. More expensive schools get better jobs.
3. College is only for rich families.



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6 Smart Moves to Afford College without Stress

1. “What’s the best education I can get for the least amount of debt?”
2. Apply for FAFSA no matter what.
3. Look local first
4. Apply for scholarships like it’s your part-time job.
5. Talk to people.
6. You have time.



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