

COMPARING COSTS & FINANCIAL AID

IT'S A PLAN

COLLEGE				
cost of attendance				
tuition	+	+	+	+
fees	+	+	+	+
housing & meals	+	+	+	+
books & supplies	+	+	+	+
transportation	+	+	+	+
other expenses	=	=	=	=
1 TOTAL COST	+	+	+	+
grants & scholarships				
Pell Grant				
FSEOG	+	+	+	+
Oregon Opportunity Grant	+	+	+	+
College Grant or Scholarship	+	+	+	+
Private Scholarship: _____	+	+	+	+
Private Scholarship: _____	+	+	+	+
Private Scholarship: _____	+	+	+	+
2 TOTAL GRANTS & SCHOLARSHIPS	=	=	=	=

Learn more: oregongoestocollege.org/itsaplan



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COLLEGE				
work-study				
3 TOTAL WORK-STUDY				
Min. wage (\$9.75/hr in OR)	÷	\$ ____	÷	\$ ____
Weeks in an academic year	÷	30	÷	30
Average hours/week	=		=	
loans				
Subsidized Loan				
Unsubsidized Loan	+			
PLUS Loan	+			
Other/Private Loan:	+			
4 TOTAL LOANS	=		=	
GRAND TOTAL FOR ONE YEAR				
1 TOTAL COST				
2 TOTAL GRANT/SCHLSHP	-		-	
3 TOTAL WORK-STUDY	-		-	
4 TOTAL LOANS	-		-	
OUT-OF-POCKET COST	=		=	

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COLLEGE				
loan repayment				
Stafford Unsubsidized Loan: <i>Interest Rate 3.76%</i>	\$ x 1.0376	\$ x 1.0376	\$ x 1.0376	\$ x 1.0376
	=	=	=	=
Stafford Subsidized Loan: <i>Interest Rate 3.76%</i>	\$ x 1.0376	\$ x 1.0376	\$ x 1.0376	\$ x 1.0376
	=	=	=	=
Perkins Loan: <i>Interest Rate 5.0%</i>	\$ x 1.050	\$ x 1.050	\$ x 1.050	\$ x 1.050
	=	=	=	=
PLUS Loan: <i>Interest Rate 6.31%</i>	\$ x 1.0631	\$ x 1.0631	\$ x 1.0631	\$ x 1.0631
	=	=	=	=
Other/Private Loan: <i>Interest Rate ____%</i>	\$ x 1.____	\$ x 1.____	\$ x 1.____	\$ x 1.____
	=	=	=	=
Other/Private Loan: <i>Interest Rate ____%</i>	\$ x 1.____	\$ x 1.____	\$ x 1.____	\$ x 1.____
	=	=	=	=
TOTAL ESTIMATED LOAN REPAYMENT FOR 1 YEAR	=	=	=	=
multiply by the number of years you plan to be in school	x	x	x	x
TOTAL ESTIMATED LOAN REPAYMENT	=	=	=	=

Interest rates and minimum wage are from 2016-17. Check the current rates as needed at <https://studentaid.ed.gov/types/loans/interest-rates>.

Learn more: oregongoescollege.org/itsaplan



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COMPARING COLLEGES



What matters to you? Star or circle the five most important criteria for you before you begin.

COLLEGE				
size & demographics				
total # of students				
male/female ratio				
diversity of student body				
physical size of campus				
location & environment				
location				
distance from home				
school setting (urban, rural)				
average weather/climate				
other (religious affiliation? women only?)				
academics				
type of school (2 year, 4 year)				
type of degree (A.A., B.A.)				
potential majors/programs				
student-to-faculty ratio				
average class size				
accredited?				



COMPARING COLLEGES



COLLEGE				
technology				
internet access				
computer labs				
campus life				
living on campus (required? size? cost?)				
meal plans (required? options? cost?)				
clubs or activities I might join				
support services I might use				
other (Greek life, athletics, sports facilities)				
other pros/cons				
cost for one year (see "Comparing Costs and Financial Aid" worksheet)				
total out-of-pocket cost				
total estimated loan repayment				

