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This Report has been prepared for Sam Sample as of 12/16/2013

Aid Eligibility Comparison Report 1. See footnotes page.

	North Carolina, U of Charlotte NC Public FM 704 687-8622 www.uncc.edu	Clarkson U Potsdam NY Private FM 315 268-6400 www.clarkson.edu	SUNY Oswego Oswego NY Public FM 315 312-2500 www.oswego.edu	Davidson Coll Davidson NC Private IM 704 894-2000 www.davidson.edu	Duke U Durham NC Private IM 919 684-8111 www.duke.edu
Cost of Attendance ²					
Tuition & Fees	18,634	40,610	17,750	42,849	45,376
Room & Board	9,740	12,998	12,610	11,834	12,902
T&F + R&B	0	0	0	0	0
Books and Supplies	1,200	1,416	800	1,000	1,300
Other expenses	2,033	2,560	800	1,775	2,670
Transportation ³	0	0	0	0	0
- SAGE Discount	0	375	0	0	0
2013-14 COA	31,607	57,209	31,960	57,458	62,248
2013-14 COA Inflation Est	5%	5%	5%	5%	5%
Estimates for You					
15-16 cost est. ⁴	34,847	63,073	35,236	63,347	68,628
15-16 EFC est. ⁴	32,657	32,657	32,657	37,889	37,889
= Need (Aid Eligibility) Est. ⁵	2,190	30,416	2,579	25,458	30,739
X Average % Need Met	62%	89%	80%	100%	100%
= Your Aid Estimate	1,358	27,070	2,063	25,458	30,739
Average % Gift Aid ⁶	65%	73%	77%	85%	90%
Your Estimate	883	19,626	1,586	21,690	27,757
X Average % Self-help ⁷	35%	28%	23%	15%	10%
Your Estimate	475	7,444	477	3,768	2,982
+ Unmet Need Estimate	832	3,346	516	0	0
+ EFC	32,657	32,657	32,657	37,889	37,889
+ Self-help	475	7,444	477	3,768	2,982
= Out-of-pocket Cost Est. ⁸					
Eventual Cost	33,964	43,447	33,650	41,657	40,871
Immediate Cost	33,489	36,003	33,173	37,889	37,889
Student Information					
Total Enrollment	13,742	4,199	9,746	4,770	30,374
% freshmen returned	77%	86%	80%	97%	97%
% graduated 4-5-6 years	26-47-53%	56-69-71%	38-55-58%	89-92-93%	87-93-94%
% graduated with debt	47%	80%	80%	22%	40%
\$ Average Debt	23,720	27,866	26,611	23,904	21,713
Need-based Aid ⁹					
Required aid forms ¹⁰	1	1	1	1, 3, 4, 5, 6, 7	1, 3, 4, 5, 6, 7
# that received aid	9,857	2,590	4,787	831	3,043
% that received aid	72	62	49	17	10
Aid Without Need ⁹					
# that received aid	479	417	595	289	401
% that received aid	3	10	6	6	1
\$ Athletic (average)	15,479	38,037	0	16,738	0
\$ Non-athletic (average)	4,220	15,548	3,673	21,747	24,323

Notes:

If 0 appears above where a number or % should appear, this means that the school did not report data for that item. Data used in this Aid Eligibility Report is copyrighted material under license to Wintergreen Orchard House, a division of Alloy Education, and is reproduced here by permission of and Copyright © 2012 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2012 College Cost Navigator. All rights reserved.



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Footnotes for Aid Eligibility Comparison

1. **This Report *only* provides estimates.** Each school's aid administrators use Professional Judgment and have the final say. Schools that use the PROFILE form to supplement Federal aid with their own institutional aid have varied ways of dealing with each family's financial data. It's also important to keep in mind that the percentages reported by the schools only reflect *past* "averages". Therefore, your aid offer may vary significantly from the *estimates* that are shown in this Report.
2. **Cost of Attendance (COA)** is set by each school. Your EFC is subtracted from COA to determine the amount of your eligibility for "need-based" aid. You may pay more than COA if the student travels often, eats in restaurants, etc. Tuition and fees for public colleges are shown as in-state cost if Screen 2 shows state residency; otherwise out-of-state cost is used.
3. **Transportation** cost may not be reported in COA. However, some schools will include in COA the cost of two basic round-trips between home and school. For more information, contact the aid or admissions office.
4. **Expected Family Contribution (EFC)** is the foundation of "need-based" financial aid. Aid formulas analyze income and assets to determine how much a family must contribute towards college costs. For dependent students, EFC includes both Parent Contribution and Student Contribution, but is NOT all of what college will cost. See footnote 8 below.
5. **Need (Aid Eligibility) Est.** is calculated by subtracting EFC from COA. Then, your Aid Estimate is determined by multiplying the *average* need met at each college times its average need met (distributed between gift aid and self-help) as awarded *in the past* to all degree-seeking undergraduates. Being "average" is unlikely, so use this data as a rough guide.
6. **"Gift Aid"** is grants or scholarships that do not need to be repaid.
7. The **"Self-Help"** category in aid packages includes Student loans from all sources (excluding parent loans) *plus* student earnings from Federal Work-Study and State and other work-study/Employment (Parents may borrow PLUS loans to help pay EFC, these are not "self-help" or "aid.")
8. **Out-of-pocket cost** is the amount that college may cost when adding together everything that both student and parent will be expected to pay. We display two figures. **Eventual cost** is what must be paid "upfront," repaid, or earned, including EFC **plus** Unmet Need (the "gap" that results if aid does not meet your full Aid Eligibility) **plus** self-help (See footnote 7 above). **Immediate Cost** is what must be paid "upfront" for the selected year of college; it includes EFC **plus** Unmet Need. Because colleges differ in how they treat grant aid, if a known grant amount has been entered that exceeds the Need, the overage has been applied first to self-help, then to unmet need, and Not Known is displayed for both eventual and immediate cost.
9. **Need-based aid** is based on income/asset-driven formulas. **Aid Without Need** is based on "merit" -- the student's characteristics or accomplishments.
10. **Required Financial Aid Forms** [1] FAFSA [2] Institution's own financial aid form [3] CSS/Financial Aid PROFILE [4] State aid form [5] Noncustodial - Divorced/Separated Parent's Statement [6] Business/Farm Supplement [7] Other.