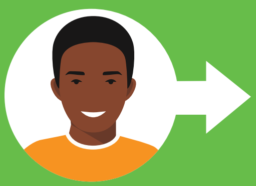
SCAN HERE TO DOWNLOAD A FILLABLE VERSION OF THIS WORKSHEET



WORKSHEET: MAKE YOUR DECISION

Use this worksheet to help you analyze your financial aid offers and choose the right college for you. A quick way to compare offers and determine your net price (overall cost) is to subtract all of your awarded grants and scholarships from your cost of attendance. Keep in mind that colleges have different ways of offering financial aid as well as different costs of attendance.[1]

ACADEMIC YEAR TOTAL COSTS

			COLLEGE (FILL-IN)					
			Sample college					
COST OF ATTENDANCE[2]	DIRECT COSTS	Tuition	$10,000					
		Fees	$1,000					
		Housing *(This is the average cost of housing. Once you have made your housing choice, an actual cost will be provided.)*	$10,000					
		Food	$2,000					
		Loan fees	$100					
	INDIRECT COSTS	Books and supplies	$1,500					
		Transportation	$1,500					
		Personal expenses	$2,000					
		Total College Costs (A)[3]	$28,100					
GRANT/SCHOLARSHIPS/WORK-STUDY		Scholarships and grants from institution	$7,500					
		Federal Pell Grant	$6,000					
		State/other grants	$1,000					
		Federal Supplemental Educational Opportunity Grant (FSEOG)	-					
		Scholarships	$1,000					
		Total Grant/Scholarship Aid (B)	$15,500					
		Your Net Price (Overall Cost) (A – B)	$12,600					
		Work-Study (Work-to-Earn)	$1,000					
LOANS			Offered	Accept/Decline $	Offered	Accept/Decline $	Offered	Accept/Decline $
		Direct Subsidized Loan	$3,500	Accept $3,500				
		Direct Unsubsidized Loan	$2,000	Accept $2,000				
		Direct Parent PLUS Loan	$6,000	Decline -				
		Private loan	-	-				
		Total Loan Offer (C)	$5,500					
SUMMARY		**Total Financial Aid (B + C = D)**	$21,000					
		Your Net Cost (Immediate Cost) (A – D)[4]	$7,100					

[1] Not all colleges participate in all of the financial aid programs listed above.

[2] To find the average estimated budgets for full-time undergraduate students, visit **https://research.collegeboard.org/trends/college-pricing**.

[3] For definitions of direct and indirect costs, go to page 11.

[4] Loans, which are part of the net price, or overall cost, will need to be paid back at a later time. Net cost can be paid using family contributions, earnings and work-study income.

This worksheet is part of ECMC's *2026–2027 Opportunities: Preparing for College Guide and Workbook*. Scan the QR code above or visit **www.ecmc.org/opportunities** to download a fillable version, print additional copies or access the full guide in English or Spanish.