

# Welcome to the College Budget Planner



USE THIS WORKSHEET TO HELP YOU COMPARE THE COST OF EACH COLLEGE AND MAKE A PLAN TO PAY FOR SCHOOL. DON'T FORGET TO INCLUDE ADDITIONAL OUT-OF-POCKET EXPENSES.

COLLEGE COSTS	School #1	School #2	School #3
TUITION & FEES			
ROOM & BOARD: On or off campus vs home			
BOOKS & SUPPLIES: Consider chosen area of study			
TRAVEL: Gas, bus, plane tickets & hotels			
CAMPUS ACTIVITIES: Clubs & events			
LIVING EXPENSES: Laundry, phone & eating out			
<b>TOTAL COST OF ATTENDANCE</b>			

GIFT AID (GRANTS & SCHOLARSHIPS) - MONEY YOU WON'T HAVE TO PAY BACK			
Grants & scholarships from the school			
Federal Pell Grant			
Grants from your state			
Other scholarships			
<b>TOTAL GIFT AID</b>			
<b>TOTAL NET PRICE</b> (Cost of Attendance minus Gift Aid)			

Now that you know how much your family is responsible for, start making a plan on how you'll pay the **NET PRICE**.  
*Tip: Don't forget to factor in these costs each year your student is in school.*

OPTIONS FOR PAYING THE NET PRICE			
Work-Study Program			
<b>FEDERAL LOAN OPTIONS</b>			
Federal Perkins Loan			
Federal Direct Subsidized Loan			
Federal Direct Unsubsidized Loan			
<b>OTHER OPTIONS</b>			
Savings (personal, 529 plan, etc.)			
Payment plan offered by the institution			
Federal Parent PLUS Loans			
Private student or parent loans			

For more helpful tips on paying for college, visit: [BRADFORDBANK.COM/STUDENTLOANS](http://BRADFORDBANK.COM/STUDENTLOANS)