

# College Aid Pro™ Reports for Riley

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Know Before You Go!



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SAMPLE

# Overview for Riley

## No Sibling Scenario

### First Year Federal EFC: \$39,000

The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.

The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. Schools use the EFC to determine your federal student aid eligibility and financial aid award.

Note: Your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.

#### Federal EFC for 2022 (\$39,342) =

Parent Contribution (\$39,342) +  
Student Contribution from Available Income (\$0) +  
Student Contribution from Assets (\$0)

### First Year Institutional EFC: \$47,000

Institutional Methodology (IM) is a formula developed by financial aid professionals, in consultation with economists, to measure a family's ability to pay for college. The result of the formula is an expected family contribution (EFC)—the family's share of college costs. The EFC produced by the IM is not the same as the figure calculated by the federal government to determine eligibility for federal student aid dollars. The family contribution is not something most families can realistically take out of one year's income—most families finance their share of college costs through a combination of saving, paying out of current income, and borrowing.

A basic principle of IM is the idea that a family's capacity to pay is a function of income and assets. The first step in calculating the family contribution is to define income in a reasonable way. After subtracting appropriate allowances from income, a portion of the remainder is available to pay college costs. The same process takes place for assets.

#### Institutional EFC for 2022 (\$46,983) =

Parent Contribution (\$44,208) +  
Second Parent Contribution (\$0) +  
Student Contribution (\$2,775)

### First Year Consensus EFC: \$33,000

The Consensus Methodology begins with the understanding that the College Board's Institutional Methodology (IM), is an appropriate base for institutional need analysis and provides a platform for further work.

Consequently, the 568 President's Group has focused on those aspects of the current IM that are most often subject to local interpretation or professional judgment. The desire to serve the "greater good" rather than individual institutional needs and capabilities has required compromise in some areas, but the 568 Group believes that the resulting methodology remains true to both the institutional and professional principles that

# Overview for Riley

## No Sibling Scenario

underlie its cooperative efforts.

### **Consensus EFC for 2022 (\$32,870) =**

Parent Contribution (\$30,220) +  
Second Parent Contribution (\$0) +  
Student Contribution (\$2,650)

### **Four Year College Pre-Approval™: \$111,000**

Your First Year College Pre-Approval is a simple calculation dividing your Four Year Pre-Approval number by each of the four years of college. This amount reflects what a family can realistically afford to pay for college in a given year (without borrowing) as opposed to what the colleges and government assume you can pay via your EFC. This does not guarantee admission, financial aid, merit award, or private loans for funding college expenses.

### **Your Four-Year College Pre-Approval (\$111,000) =**

Funds from Parent (\$71,400) +  
Funds from Student (\$19,600) +  
Funds from Others (\$20,000)

### **Your One-Year College Pre-Approval (\$27,750) =**

( Funds from Parent (\$71,400) +  
Funds from Student (\$19,600) +  
Funds from Others (\$20,000) ) / 4

SAMPLE

# Facts for Riley

## No Sibling Scenario

### Parent Bio

Marital Status	Married
Tax Filing Status	Married filing jointly
Schedule 1 Filed	Not Specified
Email	Joem+99@collegeaidpro.com
Birth Year	1970
Name	Kate Ohio
Email	
Birth Year	1970
Household Size	4

### Student Income

AGI
Earnings
Income Tax Paid
Retirement Payments
IRA Deductions
Child Support
Tax Exempt Interest
Untaxed IRA Distributions
Untaxed Pensions
Living Allowances
Veterans Benefits
Other Untaxed Income
Other Monies Received
Education Credits
Child Support Paid
Need Based Employment Income
Taxable College Aid
Co-op Earnings
Combat Pay

### Eric Ohio Income

Self-Employed	No
Earnings	\$150,000
AGI	
Income Tax Paid	
Health Savings Account	
Pre-Tax Retirement Plan Contributions	
IRA Deductions	
Child Support	
Tax Exempt Interest	
Untaxed IRA Distributions	
Untaxed Pensions	
Living Allowances	
Veteran Non-Education Benefits	
Other Untaxed Income	
Education Credits	
Child Support Paid	
Need Based Employment Income	
Taxable College Aid	
Co-op Earnings	
Combat Pay	

### Student Equity

Cash, Savings and Checking
Net Worth of Investments
Net Worth of Business/Investment Farm

### Pre-Approval

529 Savings Plan Balance (as of today)	\$25,000
Monthly 529 Plan Contributions	$200 \times 12 = \$2,400$
Total 529 Savings Plan (start of college)	\$27,400
Parent Pledged Assets	\$10,000
Parent Pledged Monthly Cash Flow	$500 \times 48 = \$24,000$
American Opportunity Tax Credit (AOTC)	\$10,000
Student Pledged Assets	\$10,000
Student Pledged Monthly Cash Flow	$200 \times 48 = \$9,600$
Grandparent and Other Help	\$20,000
<b>Four Year College Pre-Approval(tm)</b>	<b>\$111,000</b>
<b>First Year College Pre-Approval(tm)</b>	<b>\$27,750</b>

### Kate Ohio Income

Self-Employed	No
Earnings	
AGI	\$150,000
Income Tax Paid	\$25,000
Health Savings Account	
Pre-Tax Retirement Plan Contributions	\$10,000
IRA Deductions	
Child Support	
Tax Exempt Interest	
Untaxed IRA Distributions	
Untaxed Pensions	
Living Allowances	
Veteran Non-Education Benefits	
Other Untaxed Income	
Education Credits	
Child Support Paid	
Need Based Employment Income	
Taxable College Aid	
Co-op Earnings	
Combat Pay	

### Eric Ohio Equity

Cash, Savings and Checking	\$25,000
Net Worth of Investments	\$100,000
Home Equity	\$500,000
Other Real Estate	
Net Worth of Business/Investment Farm	

# Facts

## No Sibling Scenario

Over 100 Employees?	N/A
Non-Qualified Annuity	
401(k)/403(b)	
Traditional IRA	
Roth IRA	

### Kate Ohio Equity

Cash, Savings and Checking	
Net Worth of Investments	
Home Equity	
Other Real Estate	
Net Worth of Business/Investment Farm	
Over 100 Employees?	N/A
Non-Qualified Annuity	
401(k)/403(b)	
Traditional IRA	
Roth IRA	

### Student Bio

GPA		3.900
Weighted GPA		0.000
SAT	0	
ACT	33	
National Merit Award	No	
High School Class of	2022	
High School Name	Big Walnut	

SAMPLE

# Terms

## No Sibling Scenario

<b>Top Quartile Student</b>	Must have an ACT score of 26 or higher and a GPA of 3.4 or higher.
<b>AGI</b>	Adjusted Gross Income (AGI) is an individual's total gross income minus specific deductions. Taxable income is adjusted gross income minus allowances for personal exemptions and itemized deductions. Skip this question if you did not file taxes. Adjusted gross income is on IRS Form 1040—line 11.
<b>Parent Pledged Assets</b>	Are there other assets like mutual funds or stocks that you have earmarked for college or are willing to pledge towards college?
<b>Parent Pledged Monthly Cash Flow</b>	Think of this as "pay as you go". Many Schools even have zero-interest payment plan you can set up with them directly. Things to consider: <ul style="list-style-type: none"> <li>• What is currently being set aside every month for college?</li> <li>• Kids are not free while they live at home. A meal plan typically is around \$2,400 for the year, so \$200/month may be a good starting point.</li> <li>• What do you spend on extracurricular activities on average per month or per year that will go away once the student is in college? Club lacrosse? Band dues?</li> </ul>
<b>American Opportunity Tax Credit (AOTC)</b>	This is a credit for qualified education expenses paid for an eligible student for the first four years of higher education. You can get a maximum annual credit of \$2,500 per eligible student. The amount of the credit is 100 percent of the first \$2,000 of qualified expenses paid for each eligible student and 25% of the next \$2,000 of qualified education expenses paid for the student. Income limits: to claim full credit, your MAGI (modified adjusted gross income) must be \$80,000 or less (\$160,000 or less for married filing jointly)
<b>Student Pledged Assets</b>	Does the student have any savings accounts or custodial accounts (UTMA/UGMA) that will be used to pay for college?
<b>Student Pledged Monthly Cash Flow</b>	Kids working in college and/or breaks and can pledged a monthly amount toward paying for college.
<b>First Year College Pre-Approval(tm)</b>	Your First Year College Pre-Approval is a simple calculation dividing your Four Year Pre-Approval number by each of the four years of college. This amounts reflects what a family can realistically afford to pay for college in a given year (without borrowing) as opposed to what the colleges and government assume you can pay via your EFC. This does not guarantee admission, financial aid, merit award, or private loans for funding college expenses.
<b>Four Year College Pre-Approval(tm)</b>	Before you go shopping, determine your family's college funding budget for all four years of college. The College Pre-Approval™ 3-step process ensures students graduate with manageable student-loan debt without robbing retirement. You will know exactly how you will pay for all 4 years of college down to the penny. This does not guarantee admission, financial aid, merit award, or private loans for funding college expenses.

# Terms

## No Sibling Scenario

<b>First Year Federal EFC</b>	<p>The Expected Family Contribution (EFC) is a measure of your family's financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.</p> <p>The information you report on your Free Application for Federal Student Aid (FAFSA) or your FAFSA4caster is used to calculate your EFC. Schools use the EFC to determine your federal student aid eligibility and financial aid award.</p> <p>Note: Your EFC is not the amount of money your family will have to pay for college nor is it the amount of federal student aid you will receive. It is a number used by your school to calculate the amount of federal student aid you are eligible to receive.</p>
<b>First Year Institutional EFC</b>	<p>Institutional Methodology (IM) is a formula developed by financial aid professionals, in consultation with economists, to measure a family's ability to pay for college. The result of the formula is an expected family contribution (EFC)—the family's share of college costs. The EFC produced by the IM is not the same as the figure calculated by the federal government to determine eligibility for federal student aid dollars. The family contribution is not something most families can realistically take out of one year's income—most families finance their share of college costs through a combination of saving, paying out of current income, and borrowing.</p> <p>A basic principle of IM is the idea that a family's capacity to pay is a function of income and assets. The first step in calculating the family contribution is to define income in a reasonable way. After subtracting appropriate allowances from income, a portion of the remainder is available to pay college costs. The same process takes place for assets.</p>
<b>First Year Consensus EFC</b>	<p>The Consensus Methodology begins with the understanding that the College Board's Institutional Methodology (IM), is an appropriate base for institutional need analysis and provides a platform for further work. Consequently, the 568 President's Group has focused on those aspects of the current IM that are most often subject to local interpretation or professional judgment. The desire to serve the "greater good" rather than individual institutional needs and capabilities has required compromise in some areas, but the 568 Group believes that the resulting methodology remains true to both the institutional and professional principles that underlie its cooperative efforts.</p>



# First Year for Riley

## No Sibling Scenario

College	COA	EFC	Need	Need Based Grants	Merit Scholarship	First Year Net Cost
Carnegie Mellon University	\$80,300	\$38,000 <sup>1</sup>	\$42,300	\$38,489		\$41,811
Miami University	\$35,787	\$39,000 <sup>F</sup>			\$4,000	\$31,787*
Penn State University Park	\$58,553	\$39,000 <sup>F</sup>	\$19,553			\$58,553*
The Ohio State University at Columbus	\$30,145	\$39,000 <sup>F</sup>			\$3,000	\$27,145*
University of Dayton	\$65,310	\$39,000 <sup>F</sup>	\$26,310	\$21,494	\$26,000	\$39,310
University of Pennsylvania	\$85,738	\$32,000 <sup>2</sup>	\$53,738	\$52,121		\$33,617

<sup>1</sup> Institutional - (CSS Profile) <sup>F</sup> Federal - (FAFSA)

\* Public Universities (FAFSA only) are not generous with need-based aid, especially for out of staters, and generally do not match their reported percentages.

<sup>1</sup> IM - Modified EFC - a reduced influence of home equity in analysis

<sup>2</sup> IM - Modified EFC - a reduced influence of home equity in analysis.

- COA** Tuition + Room/Board + Fees + Books
- EFC** Expected Financial Contribution. If the school uses the Institutional Method, that amount is used. Otherwise, the Federal amount is used.
- Need** Cost of Attendance - Expected Financial Contribution
- Need Met with Grants %** Average need-based grant / average financial aid package, as reported by the school
- Need Based Grants** Gift aid/free money awarded when a student demonstrates need at a particular college
- Merit Scholarship** Scholarship awarded based on student's credentials; typically tied to GPA and SAT/ACT score. Subjective criteria make projections difficult. Download scholarship report to see where your student ranks at each school.
- First Year Net Cost** First year Cost of Attendance (COA) minus the greater of Need Based Grants or Merit Scholarship.

# Borrowing Analysis for Riley

## No Sibling Scenario

College	Four Year Net Cost	Pre-Approval Amount	Funding Gap (Loans)	10-Year Loan Payments	10-Year Total Payments	25-Year Loan Payments	25-Year Total Payments
Carnegie Mellon University	\$171,300	\$111,000	\$60,300	\$669	\$80,334	\$389	\$116,554
Miami University	\$133,718	\$111,000	\$22,718	\$252	\$30,266	\$146	\$43,912
Penn State University Park	\$244,962	\$111,000	\$133,962	\$1,487	\$178,470	\$863	\$258,936
The Ohio State University at Columbus	\$114,114	\$111,000	\$3,114	\$35	\$4,149	\$20	\$6,019
University of Dayton	\$165,145	\$111,000	\$54,145	\$601	\$72,134	\$349	\$104,657
University of Pennsylvania	\$137,851	\$111,000	\$26,851	\$298	\$35,772	\$173	\$51,900

**Four Year Net Cost**

Based on a 3% increase in tuition and fees per year. The inflation rate is static and intended to be a reasonable assumption on average cost of attendance growth.

**Pre-Approval Amount**

The resources that are available, now and in the future, to pay for college, for this individual student.

**Funding Gap**

Four Year Net Cost - Pre-Approved Amount

**Total Loans**

Pre-Approved Loans (Direct Loans, if chosen in the Pre-Approval tab) + Funding Gap

**10-Year Loan Payments**

Total loans paid off over 10 years at an interest rate of 6%. The student loan rate is static and based on an average blended rate of available student loan options as per research done by College Aid Pro.

**25-Year Loan Payments**

Total loans paid off over 25 years at an interest rate of 6%.

# Outcomes for Riley

No Sibling Scenario

## Outcomes for Engineering Graduates

College	Funding Gap Loans	Year 1 Salary	Monthly Payment 10 Year	Monthly Take Home Pay	Affordability Profile
Carnegie Mellon University	\$60,305	\$65,810	\$670	\$3,839	Good
Miami University	\$22,718	\$63,440	\$252	\$3,701	Great
Penn State University Park	\$133,962	\$62,840	\$1,487	\$3,666	Caution
The Ohio State University at Columbus	\$3,114	\$63,040	\$35	\$3,677	Great
University of Dayton	\$54,145	\$61,060	\$601	\$3,562	Good
University of Pennsylvania	\$26,851	\$67,020	\$298	\$3,910	Great

### Affordability Profile

No loans Ideal  
 Loans under \$27,000 (FDSL) Great  
 Loans under 1st year salary Good  
 Loans over 1st year salary Caution

SAMPLE

# How to Pay for Riley

No Sibling Scenario

## How to Pay: Carnegie Mellon University

<b>\$60,305</b> Total Loans at Carnegie Mellon University: Good	<b>\$670/m</b> Total Repayment for 10-year plan, \$80,341	<b>\$389/m</b> Total Repayment for 25-year plan, \$116,564	<b>\$3,839/m</b> Estimated Monthly Take-Home Pay for Engineering
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	'22/'23	'23/'24	'24/'25	'25/'26	Total
Tuition	\$60,854	\$62,680	\$64,560	\$66,497	\$254,591
Room and Board	\$16,796	\$17,300	\$17,819	\$18,354	\$70,269
Books and Supplies	\$1,000	\$1,030	\$1,061	\$1,093	\$4,184
Travel and Misc	\$1,650	\$1,700	\$1,751	\$1,804	\$6,905
Other Fees					
Cost of Attendance	\$80,300	\$82,710	\$85,191	\$87,748	\$335,949
Need Based Grants	\$38,489	\$39,772	\$42,029	\$44,354	\$164,644
Merit Scholarship					
Private Scholarships					
<b>Net Cost</b>	\$41,811	\$42,938	\$43,162	\$43,394	\$171,305
SAMPLE					
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Monthly Cash Flow	\$2,400	\$2,400	\$2,400	\$2,400	\$9,600
Grandparent and Other Help	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
<b>Pre-Approval Amount</b>	\$27,750	\$27,750	\$27,750	\$27,750	\$111,000
<b>Funding Gap</b>	\$14,061	\$15,188	\$15,412	\$15,644	\$60,305
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$14,061	\$15,188	\$15,412	\$15,644	\$60,305

# How to Pay for Riley

No Sibling Scenario

## How to Pay: Miami University

<b>\$22,722</b> Total Loans at Miami University: Great	<b>\$252/m</b> Total Repayment for 10-year plan, \$30,271	<b>\$146/m</b> Total Repayment for 25-year plan, \$43,919	<b>\$3,701/m</b> Estimated Monthly Take-Home Pay for Engineering
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	'22/'23	'23/'24	'24/'25	'25/'26	Total
Tuition	\$17,463	\$17,987	\$18,527	\$19,083	\$73,060
Room and Board	\$15,824	\$16,299	\$16,788	\$17,292	\$66,203
Books and Supplies	\$1,500	\$1,545	\$1,591	\$1,639	\$6,275
Travel and Misc	\$1,000	\$1,030	\$1,061	\$1,093	\$4,184
Other Fees					
Cost of Attendance	\$35,787	\$36,861	\$37,967	\$39,107	\$149,722
Need Based Grants					
Merit Scholarship	\$4,000	\$4,000	\$4,000	\$4,000	\$16,000
Private Scholarships					
<b>Net Cost</b>	\$31,787	\$32,861	\$33,967	\$35,107	\$133,722
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Monthly Cash Flow	\$2,400	\$2,400	\$2,400	\$2,400	\$9,600
Grandparent and Other Help	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
<b>Pre-Approval Amount</b>	\$27,750	\$27,750	\$27,750	\$27,750	\$111,000
<b>Funding Gap</b>	\$4,037	\$5,111	\$6,217	\$7,357	\$22,722
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$4,037	\$5,111	\$6,217	\$7,357	\$22,722

# How to Pay for Riley

No Sibling Scenario

## How to Pay: Penn State University Park

<b>\$133,964</b> Total Loans at Penn State University Park: Caution	<b>\$1,487/m</b> Total Repayment for 10-year plan, \$178,473	<b>\$863/m</b> Total Repayment for 25-year plan, \$258,940	<b>\$3,666/m</b> Estimated Monthly Take-Home Pay for Engineering
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	'22/'23	'23/'24	'24/'25	'25/'26	Total
Tuition	\$39,181	\$40,356	\$41,567	\$42,814	\$163,918
Room and Board	\$12,744	\$13,126	\$13,520	\$13,926	\$53,316
Books and Supplies	\$1,840	\$1,895	\$1,952	\$2,011	\$7,698
Travel and Misc	\$4,788	\$4,932	\$5,080	\$5,232	\$20,032
Other Fees					
Cost of Attendance	\$58,553	\$60,309	\$62,119	\$63,983	\$244,964
Need Based Grants					
Merit Scholarship					
Private Scholarships					
<b>Net Cost</b>	\$58,553	\$60,309	\$62,119	\$63,983	\$244,964
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Monthly Cash Flow	\$2,400	\$2,400	\$2,400	\$2,400	\$9,600
Grandparent and Other Help	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
<b>Pre-Approval Amount</b>	\$27,750	\$27,750	\$27,750	\$27,750	\$111,000
<b>Funding Gap</b>	\$30,803	\$32,559	\$34,369	\$36,233	\$133,964
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$30,803	\$32,559	\$34,369	\$36,233	\$133,964

# How to Pay for Riley

No Sibling Scenario

## How to Pay: The Ohio State University at Columbus

<b>\$3,115</b> Total Loans at The Ohio State University at Columbus: Great	<b>\$35/m</b> Total Repayment for 10-year plan, \$4,150	<b>\$20/m</b> Total Repayment for 25-year plan, \$6,021	<b>\$3,677/m</b> Estimated Monthly Take-Home Pay for Engineering
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	'22/'23	'23/'24	'24/'25	'25/'26	Total
Tuition	\$12,485	\$12,860	\$13,246	\$13,643	\$52,234
Room and Board	\$13,966	\$14,385	\$14,817	\$15,262	\$58,430
Books and Supplies	\$1,012	\$1,042	\$1,073	\$1,105	\$4,232
Travel and Misc	\$2,682	\$2,762	\$2,845	\$2,930	\$11,219
Other Fees					
Cost of Attendance	\$30,145	\$31,049	\$31,981	\$32,940	\$126,115
Need Based Grants					
Merit Scholarship	\$3,000	\$3,000	\$3,000	\$3,000	\$12,000
Private Scholarships					
<b>Net Cost</b>	\$27,145	\$28,049	\$28,981	\$29,940	\$114,115
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Monthly Cash Flow	\$2,400	\$2,400	\$2,400	\$2,400	\$9,600
Grandparent and Other Help	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
<b>Pre-Approval Amount</b>	\$27,750	\$27,750	\$27,750	\$27,750	\$111,000
<b>Funding Gap</b>	-\$605	\$299	\$1,231	\$2,190	\$3,115
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	-\$605	\$299	\$1,231	\$2,190	\$3,115

# How to Pay for Riley

No Sibling Scenario

## How to Pay: University of Dayton

<b>\$54,150</b> Total Loans at University of Dayton: Good	<b>\$601/m</b> Total Repayment for 10-year plan, \$72,141	<b>\$349/m</b> Total Repayment for 25-year plan, \$104,667	<b>\$3,562/m</b> Estimated Monthly Take-Home Pay for Engineering
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	'22/'23	'23/'24	'24/'25	'25/'26	Total
Tuition	\$46,170	\$47,555	\$48,982	\$50,451	\$193,158
Room and Board	\$15,390	\$15,852	\$16,328	\$16,818	\$64,388
Books and Supplies	\$1,000	\$1,030	\$1,061	\$1,093	\$4,184
Travel and Misc	\$2,750	\$2,833	\$2,918	\$3,006	\$11,507
Other Fees					
Cost of Attendance	\$65,310	\$67,270	\$69,289	\$71,368	\$273,237
Need Based Grants	\$21,494	\$23,095	\$27,195	\$28,892	\$100,676
Merit Scholarship	\$26,000	\$26,000	\$26,000	\$26,000	\$52,000
Private Scholarships					
<b>Net Cost</b>	\$39,310	\$41,270	\$42,094	\$42,476	\$165,150
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Monthly Cash Flow	\$2,400	\$2,400	\$2,400	\$2,400	\$9,600
Grandparent and Other Help	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
<b>Pre-Approval Amount</b>	\$27,750	\$27,750	\$27,750	\$27,750	\$111,000
<b>Funding Gap</b>	\$11,560	\$13,520	\$14,344	\$14,726	\$54,150
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$11,560	\$13,520	\$14,344	\$14,726	\$54,150



# How to Pay for Riley

No Sibling Scenario

## How to Pay: University of Pennsylvania

<b>\$26,856</b> Total Loans at University of Pennsylvania: Great	<b>\$298/m</b> Total Repayment for 10-year plan, \$35,779	<b>\$173/m</b> Total Repayment for 25-year plan, \$51,910	<b>\$3,910/m</b> Estimated Monthly Take-Home Pay for Engineering
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	'22/'23	'23/'24	'24/'25	'25/'26	Total
Tuition	\$63,452	\$65,356	\$67,317	\$69,337	\$265,462
Room and Board	\$17,888	\$18,425	\$18,978	\$19,547	\$74,838
Books and Supplies	\$1,358	\$1,399	\$1,441	\$1,484	\$5,682
Travel and Misc	\$3,040	\$3,131	\$3,225	\$3,322	\$12,718
Other Fees					
Cost of Attendance	\$85,738	\$88,311	\$90,961	\$93,690	\$358,700
Need Based Grants	\$52,121	\$53,646	\$56,215	\$58,862	\$220,844
Merit Scholarship					
Private Scholarships					
<b>Net Cost</b>	\$33,617	\$34,665	\$34,746	\$34,828	\$137,856
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Monthly Cash Flow	\$2,400	\$2,400	\$2,400	\$2,400	\$9,600
Grandparent and Other Help	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
<b>Pre-Approval Amount</b>	\$27,750	\$27,750	\$27,750	\$27,750	\$111,000
<b>Funding Gap</b>	\$5,867	\$6,915	\$6,996	\$7,078	\$26,856
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$5,867	\$6,915	\$6,996	\$7,078	\$26,856

### Disclosures

#### College Aid Pro™

Estimates of financial need shown can vary significantly among the colleges to which you are applying for aid. This is because each college sets its own policy about how to determine eligibility for their private funds. Therefore, your final offer of financial aid may be higher or lower than is indicated by this tool. Those differences in aid policies will also affect your net price, which is the full cost of attendance at a college minus the amount of grants and scholarships (“free money”) you receive from the college. The College Aid Pro™ tool is not intended to provide investment advice nor does it reflect all the various institutional aid policies that may affect the student’s final aid award package. The estimate provided using this platform does not represent a final determination, or actual award, of financial assistance. The price of attendance and financial aid availability may change. This estimate shall not be binding on College Aid Pro™.

SAMPLE