



# College Aid Pro™ Reports for Riley

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Know Before You Go!



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# First Year for Riley

## SAMPLE REPORT FOR CWP Scenario

College	COA	SAI	Need	Inst. Need Based Grants	Pell Grant	Merit Scholarship	First Year Net Cost
Northwestern University	\$91,236 <i>P</i>	\$48,200 <i>I</i>	\$43,036	\$42,171	\$0		\$49,065
Penn State University Park	\$57,110	\$39,300 <i>F</i>	\$17,810	\$0	\$0	\$5,000	\$52,110*
The Ohio State University at Columbus	\$32,009	\$39,300 <i>F</i>	\$0	\$0	\$0	\$3,000	\$29,009*
University of Dayton	\$67,265 <i>P</i>	\$39,300 <i>F</i>	\$27,965	\$23,330	\$0	\$30,000	\$37,265
University of Pennsylvania	\$87,028 <i>P</i>	\$39,300 <i>I</i>	\$47,728	\$45,814	\$0		\$41,214

*P* Private

*I* Institutional      *F* Federal

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

- COA**      *Tuition + Room/Board + Fees+ Books*
- SAI**      *Student Aid Index. If the school uses the Institutional Method, that amount is used. Otherwise, the Federal amount is used.*
- Need**      *Cost of Attendance - Student Aid Index*
- 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

## SAMPLE REPORT FOR CWP Scenario

College	Four Year Net Cost	Budget Amount	Funding Gap (Loans)	10-Year Loan Payments	10-Year Total Payments	25-Year Loan Payments	25-Year Total Payments
Northwestern University	\$199,535	\$98,700	\$100,835	\$1,119	\$134,337	\$650	\$194,904
Penn State University Park	\$218,925	\$98,700	\$120,225	\$1,335	\$160,169	\$775	\$232,383
The Ohio State University at Columbus	\$121,913	\$98,700	\$23,213	\$258	\$30,925	\$150	\$44,869
University of Dayton	\$161,410	\$98,700	\$62,710	\$696	\$83,545	\$404	\$121,212
University of Pennsylvania	\$168,374	\$98,700	\$69,674	\$774	\$92,823	\$449	\$134,673

**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 of average cost of attendance growth.*

**Budget 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 - My College Budget*

**Total Loans**

*Federal Loans (Direct Loans, if chosen in the My College Budget 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

## SAMPLE REPORT FOR CWP Scenario

### Outcomes for Computer Science Graduates

College	Funding Gap Loans	Year 1 Salary	Monthly Payment 10 Year	Monthly Take Home Pay	Affordability Profile
Northwestern University	\$100,835	\$109,770	\$1,119	\$6,403	Good
Penn State University Park	\$120,227	\$77,466	\$1,335	\$4,519	Caution
The Ohio State University at Columbus	\$23,213	\$89,913	\$258	\$5,245	Great
University of Dayton	\$62,711	\$87,950	\$696	\$5,130	Good
University of Pennsylvania	\$69,678	\$110,510	\$774	\$6,446	Good

#### Affordability Profile

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

# How to Pay for Riley

## SAMPLE REPORT FOR CWP Scenario



### How to Pay: Northwestern University

<b>\$100,835</b> Total Loans at Northwestern University: Good	<b>\$1,119/m</b> Total Repayment for 10-year plan, \$134,337	<b>\$650/m</b> Total Repayment for 25-year plan, \$194,904	<b>\$6,403/m</b> Estimated Monthly Take-Home Pay for Computer Science
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	'24/'25	'25/'26	'26/'27	'27/'28	Total
Tuition	\$65,997	\$67,977	\$70,016	\$72,116	\$276,106
Room and Board	\$20,334	\$20,944	\$21,572	\$22,219	\$85,069
Books and Supplies	\$1,686	\$1,737	\$1,789	\$1,843	\$7,055
Travel and Misc	\$3,219	\$3,316	\$3,415	\$3,517	\$13,467
Other Fees					
Cost of Attendance	\$91,236	\$93,974	\$96,792	\$99,695	\$381,697
Inst. Need Based Grants	\$42,171	\$43,874	\$46,636	\$49,481	\$182,162
Pell Grant					
Merit Scholarship					
Private Scholarships					
<b>Net Cost</b>	\$49,065	\$50,100	\$50,156	\$50,214	\$199,535
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	\$7,200	\$7,200	\$7,200	\$7,200	\$28,800
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help	\$6,250	\$6,250	\$6,250	\$6,250	\$25,000
<b>My College Budget Amount</b>	\$24,675	\$24,675	\$24,675	\$24,675	\$98,700
<b>Funding Gap</b>	\$24,390	\$25,425	\$25,481	\$25,539	\$100,835
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$24,390	\$25,425	\$25,481	\$25,539	\$100,835

# How to Pay for Riley

## SAMPLE REPORT FOR CWP Scenario



### How to Pay: Penn State University Park

<b>\$120,227</b> Total Loans at Penn State University Park: Caution	<b>\$1,335/m</b> Total Repayment for 10-year plan, \$160,172	<b>\$775/m</b> Total Repayment for 25-year plan, \$232,387	<b>\$4,519/m</b> Estimated Monthly Take-Home Pay for Computer Science
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	'24/'25	'25/'26	'26/'27	'27/'28	Total
Tuition	\$39,626	\$40,815	\$42,039	\$43,300	\$165,780
Room and Board	\$12,984	\$13,374	\$13,775	\$14,188	\$54,321
Books and Supplies	\$1,000	\$1,030	\$1,061	\$1,093	\$4,184
Travel and Misc	\$3,500	\$3,605	\$3,713	\$3,824	\$14,642
Other Fees					
Cost of Attendance	\$57,110	\$58,824	\$60,588	\$62,405	\$238,927
Inst. Need Based Grants					
Pell Grant					
Merit Scholarship	\$5,000	\$5,000	\$5,000	\$5,000	\$20,000
Private Scholarships					
<b>Net Cost</b>	\$52,110	\$53,824	\$55,588	\$57,405	\$218,927
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	\$7,200	\$7,200	\$7,200	\$7,200	\$28,800
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help	\$6,250	\$6,250	\$6,250	\$6,250	\$25,000
<b>My College Budget Amount</b>	\$24,675	\$24,675	\$24,675	\$24,675	\$98,700
<b>Funding Gap</b>	\$27,435	\$29,149	\$30,913	\$32,730	\$120,227
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$27,435	\$29,149	\$30,913	\$32,730	\$120,227

# How to Pay for Riley

## SAMPLE REPORT FOR CWP Scenario



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

<b>\$23,213</b> Total Loans at The Ohio State University at Columbus: Great	<b>\$258/m</b> Total Repayment for 10-year plan, \$30,925	<b>\$150/m</b> Total Repayment for 25-year plan, \$44,869	<b>\$5,245/m</b> Estimated Monthly Take-Home Pay for Computer Science
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	'24/'25	'25/'26	'26/'27	'27/'28	Total
Tuition	\$12,859	\$13,245	\$13,642	\$14,051	\$53,797
Room and Board	\$14,382	\$14,813	\$15,257	\$15,715	\$60,167
Books and Supplies	\$1,030	\$1,061	\$1,093	\$1,126	\$4,310
Travel and Misc	\$3,738	\$3,850	\$3,966	\$4,085	\$15,639
Other Fees					
Cost of Attendance	\$32,009	\$32,969	\$33,958	\$34,977	\$133,913
Inst. Need Based Grants					
Pell Grant					
Merit Scholarship	\$3,000	\$3,000	\$3,000	\$3,000	\$12,000
Private Scholarships					
<b>Net Cost</b>	\$29,009	\$29,969	\$30,958	\$31,977	\$121,913
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	\$7,200	\$7,200	\$7,200	\$7,200	\$28,800
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help	\$6,250	\$6,250	\$6,250	\$6,250	\$25,000
<b>My College Budget Amount</b>	\$24,675	\$24,675	\$24,675	\$24,675	\$98,700
<b>Funding Gap</b>	\$4,334	\$5,294	\$6,283	\$7,302	\$23,213
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$4,334	\$5,294	\$6,283	\$7,302	\$23,213



# How to Pay for Riley

## SAMPLE REPORT FOR CWP Scenario



### How to Pay: University of Dayton

<b>\$62,711</b> Total Loans at University of Dayton: Good	<b>\$696/m</b> Total Repayment for 10-year plan, \$83,546	<b>\$404/m</b> Total Repayment for 25-year plan, \$121,214	<b>\$5,130/m</b> Estimated Monthly Take-Home Pay for Computer Science
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	'24/'25	'25/'26	'26/'27	'27/'28	Total
Tuition	\$47,600	\$49,028	\$50,499	\$52,014	\$199,141
Room and Board	\$15,640	\$16,109	\$16,592	\$17,090	\$65,431
Books and Supplies	\$1,000	\$1,030	\$1,061	\$1,093	\$4,184
Travel and Misc	\$3,025	\$3,116	\$3,209	\$3,305	\$12,655
Other Fees					
Cost of Attendance	\$67,265	\$69,283	\$71,361	\$73,502	\$281,411
Inst. Need Based Grants	\$23,330	\$25,013	\$26,747	\$28,533	\$103,623
Pell Grant					
Merit Scholarship	\$30,000	\$30,000	\$30,000	\$30,000	\$120,000
Private Scholarships					
<b>Net Cost</b>	\$37,265	\$39,283	\$41,361	\$43,502	\$161,411
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	\$7,200	\$7,200	\$7,200	\$7,200	\$28,800
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help	\$6,250	\$6,250	\$6,250	\$6,250	\$25,000
<b>My College Budget Amount</b>	\$24,675	\$24,675	\$24,675	\$24,675	\$98,700
<b>Funding Gap</b>	\$12,590	\$14,608	\$16,686	\$18,827	\$62,711
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$12,590	\$14,608	\$16,686	\$18,827	\$62,711

# How to Pay for Riley

## SAMPLE REPORT FOR CWP Scenario



### How to Pay: University of Pennsylvania

<b>\$69,678</b> Total Loans at University of Pennsylvania: Good	<b>\$774/m</b> Total Repayment for 10-year plan, \$92,828	<b>\$449/m</b> Total Repayment for 25-year plan, \$134,681	<b>\$6,446/m</b> Estimated Monthly Take-Home Pay for Computer Science
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	'24/'25	'25/'26	'26/'27	'27/'28	Total
Tuition	\$64,104	\$66,027	\$68,008	\$70,048	\$268,187
Room and Board	\$18,496	\$19,051	\$19,623	\$20,212	\$77,382
Books and Supplies	\$1,358	\$1,399	\$1,441	\$1,484	\$5,682
Travel and Misc	\$3,070	\$3,162	\$3,257	\$3,355	\$12,844
Other Fees					
Cost of Attendance	\$87,028	\$89,639	\$92,329	\$95,099	\$364,095
Inst. Need Based Grants	\$45,814	\$47,361	\$49,942	\$52,600	\$195,717
Pell Grant					
Merit Scholarship					
Private Scholarships					
<b>Net Cost</b>	\$41,214	\$42,278	\$42,387	\$42,499	\$168,378
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	\$7,200	\$7,200	\$7,200	\$7,200	\$28,800
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help	\$6,250	\$6,250	\$6,250	\$6,250	\$25,000
<b>My College Budget Amount</b>	\$24,675	\$24,675	\$24,675	\$24,675	\$98,700
<b>Funding Gap</b>	\$16,539	\$17,603	\$17,712	\$17,824	\$69,678
Federal Direct Student Loan					
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
<b>Loan Total</b>					
<b>Remaining Funding Gap</b>	\$16,539	\$17,603	\$17,712	\$17,824	\$69,678

### 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.