The Real Price of College

Sticker price vs. net price, how FAFSA works, comparing award letters, student loans, and whether it's worth it.

Name: _____ Date: _____

OBJECTIVE

The Real Price of College

Cost of attendance includes…	
Tuition & fees	
Room & board	
Books & supplies	
Transportation	
Personal expenses	

NET PRICE, NOT STICKER PRICE

The sticker price is the full cost before aid. Your NET price = sticker price minus grants & scholarships (money you don't repay). Loans are NOT free money, they lower your price today but you repay them later, with interest.

FAFSA basics	
What it stands for	Free Application for Federal Student Aid
When to file	As early as October 1 of your senior year
What it unlocks	Grants, work-study, and federal loans

COMPARE TWO AWARD LETTERS

Fill in a real or hypothetical comparison below. Remember: net price only subtracts money you don't have to repay.

	School A	School B
Cost of attendance		
Grants & scholarships (don't repay)		
Loans offered (DO repay)		
Net price (cost − grants/scholarships)		

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DISCUSS

Subsidized loans don't accrue interest while you're in school; unsubsidized loans do. Why might that difference matter over 4 years?

IS IT WORTH IT?

There's no universal answer, compare expected career earnings, total cost, and alternatives like trade school, community college transfer, or entering the workforce directly.