



College Aid Pro™ Reports for Steve Sample

Know Before You Go!



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Overview for Steve Sample

Base Scenario

First Year Federal SAI: \$38,600

The Student Aid Index (SAI) 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 SAI. Schools use the SAI to determine your federal student aid eligibility and financial aid award.

Note: Your SAI 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 SAI for 2026 (\$38,565) =

Parent Contribution (\$38,365) +
Student Contribution from Available Income (\$0) +
Student Contribution from Assets (\$200)

First Year Institutional SAI: \$22,000

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 student aid index (SAI)—the family's share of college costs. The SAI 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 SAI for 2026 (\$22,019) =

Parent Contributions (\$19,119) +
Student Contribution (\$2,900)

Four Year College Budget: \$42,100

Your First Year College Budget is a simple calculation dividing your Four Year College Budget 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 SAI. This does not guarantee admission, financial aid, merit award, or private loans for funding college expenses.

Your Four-Year College Budget (\$42,100) =

Overview for Steve Sample

Base Scenario

Funds from Parent (\$42,100) +
Funds from Student (\$0) +
Funds from Others (\$0)

Your One-Year College Budget (\$10,525) =

(Funds from Parent (\$42,100) +
Funds from Student (\$0) +
Funds from Others (\$0)) / 4

Facts for Steve Sample

Base Scenario

Parent Bio

Marital Status	Married
Tax Filing Status	Married filing jointly
Email	mom@gmail.com
Phone	
Birth Year	1970
Name	Mom Sample
Email	dad@gmail.com
Phone	
Birth Year	1970
Family Size	4

Student Income

AGI	\$4,500
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	
Need Based Employment Income	
Taxable College Aid	

Dad Sample Income

Self-Employed	No
Earnings	\$125,000
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	
Need Based Employment Income	
Taxable College Aid	

Student Equity

Cash, Savings and Checking	\$1,000
Net Worth of Investments	
Net Worth of Business/Investment Farm	

Budget

529 Savings Plan Balance (as of today)	\$15,000
Monthly 529 Plan Contributions	\$50 x 12 = \$600
Total 529 Savings Plan (start of college)	\$15,600
Parent Pledged Assets	
Parent Pledged Monthly Cash Flow	\$500 x 48 = \$24,000
American Opportunity Tax Credit (AOTC)	\$2,500
Student Pledged Assets	
Student Pledged Monthly Cash Flow	\$0 x 48 = \$0
Grandparent and Other Help	\$0
Four Year College Budget	\$42,100
First Year College Budget	\$10,525

Mom Sample Income

Self-Employed	No
Earnings	\$75,000
AGI	\$175,000
Received Means-Tested Federal Benefit	Not Specified
Did you file a Schedule A, B, D, E, F, or H?	Not Specified
Did you file a Schedule C?	Not Specified
Schedule C Business Income or Loss	\$0
Income Tax Paid	\$18,900
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	
Need Based Employment Income	
Taxable College Aid	

Dad Sample Equity

Cash, Savings and Checking	\$15,000
Net Worth of Investments	\$50,000
Home Equity	\$75,000
Other Real Estate	
Net Worth of Business/Investment Farm	
Non-Qualified Annuity	
401(k)/403(b)	\$250,000

Facts

Base Scenario

Traditional IRA	\$12,000
Roth IRA	\$6,000

Mom Sample Equity

Cash, Savings and Checking	
Net Worth of Investments (including 529s)	
Home Equity	
Other Real Estate	
Net Worth of Business/Investment Farm	
Non-Qualified Annuity	
401(k)/403(b)	\$110,000
Traditional IRA	\$12,000
Roth IRA	\$6,000

Student Bio

GPA		3.750
Weighted GPA		4.000
SAT	1250	
ACT	24	
High School Class Rank		
High School Class Size		
National Merit Award		No
High School Class of	2026	
school_id	43021	
High School Name	The Best HS	

Ashland University



401 College Avenue
Ashland, OH 44805-3702 USA

Common App: Yes
Test Optional: Yes
US News Ranking: Regional Universities Midwest #37
Undergraduate Enrollment: 4,281
Percent Admitted: 81%
Graduation Rate: 51%
Undergraduate Majors: 136

SAI Basis: Federal
Financial Aid: <https://www.ashland.edu/>

Total Need Met: 84%
Need Met with Grants: 83%
Merit Transparency Grade: C
% Receiving Non-Need Merit: 20.2%
Average Non-Need Merit: \$14,020

Major: Business Management
Year 1 Salary: \$56,740
Year 5 Salary: \$71,650
Year 10 Salary: \$84,820
Funding Gap (Loans): \$78,925
Affordability Profile: Caution
*Source: Job Search Intelligence

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
-	-	\$29,940	\$1,270	\$13,568	\$960	\$4,700

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
3.60	620	510	660	530	26	20

Award	Type	Amount	Requirements	Notes
Post-9/11 GI Bill (Private School)	Supplemental State Funded	\$43,505 <i>Includes room and board and a \$29,937 stipend</i>	N/A Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
Merit Based Scholarships	Automatic	\$15,000	SAT 1360 ACT 30 GPA 4.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college (more)
Merit Based Scholarships	Automatic	\$14,000	SAT 1200 ACT 25	Ashland University is pleased to offer generous academic scholarships to first-year and

Schools for Steve Sample

Base Scenario

			GPA 4.00 Unweighted GPA	transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$14,000	SAT 1360 ACT 30 GPA 3.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$13,000	GPA 4.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$13,000	GPA 4.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$13,000	SAT 1200 ACT 25 GPA 3.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$13,000	SAT 1360 ACT 30 GPA 3.80 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$12,000	GPA 3.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$12,000	GPA 3.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$12,000	SAT 1200 ACT 25	Ashland University is pleased to offer generous academic scholarships to first-year and

Schools for Steve Sample

Base Scenario

			GPA 3.80 Unweighted GPA	transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$12,000	SAT 1360 ACT 30 GPA 3.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$11,000	GPA 3.80 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$11,000	GPA 3.80 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$11,000	SAT 1200 ACT 25 GPA 3.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$10,000	GPA 3.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$10,000	GPA 3.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$10,000	SAT 1360 ACT 30 GPA 3.30 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$9,000	SAT 1200 ACT 25	Ashland University is pleased to offer generous academic scholarships to first-year and

Schools for Steve Sample

Base Scenario

			GPA 3.30 Unweighted GPA	transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$9,000	SAT 1360 ACT 30 GPA 3.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$8,000	GPA 3.30 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$8,000	GPA 3.30 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$8,000	SAT 1200 ACT 25 GPA 3.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$7,000	GPA 3.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$7,000	GPA 3.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$7,000	SAT 1360 ACT 30 GPA 2.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$6,000	SAT 1200 ACT 25	Ashland University is pleased to offer generous academic scholarships to first-year and

Schools for Steve Sample

Base Scenario

			GPA 2.90 Unweighted GPA	transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$5,000	GPA 2.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$5,000	GPA 2.90 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$5,000	SAT 1360 ACT 30 GPA 2.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Ohio College Opportunity Grant (OCOG)	Need Stackable State Funded	\$5,000	In State	Deadline October 1st. Need-based grant (FAFSA) for Ohio residents who are enrolled at Ohio public colleges or universities, Ohio private, non-profit colleges or universities, and Ohio private, for-profit institutions. Also available at(more)
Merit Based Scholarships	Automatic	\$4,000	SAT 1200 ACT 25 GPA 2.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$3,000	GPA 2.50 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Merit Based Scholarships	Automatic	\$2,000	SAT 1360 ACT 30 GPA 2.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college(more)
Test Achievement Grant	Automatic	\$2,000	SAT 1400 ACT 30	In addition to a merit scholarship, students with a 25-29 ACT score or a 30+ ACT score qualify

Schools for Steve Sample

Base Scenario

				for a Test Achievement Grant.
Dean's Scholarship - Accounting	Competitive School Stackable	\$1,500	GPA 3.50 Unweighted GPA Essay Required Interview Required	Deadline March 1st. Business majors only. The Dean's Scholarship was created to enhance the undergraduate academic experience for new first-time and transfer students enrolled in Accounting in the College of Business and Economics. It is a (more)
Dean's Scholarship - College of Arts & Science	Competitive School Stackable	\$1,500	GPA 3.50 Unweighted GPA Essay Required Interview Required	Deadline March 1st. Arts & Sciences majors only. The Dean's Scholarship was created to enhance the undergraduate academic experience for new first-time and transfer students enrolled in Journalism and Digital Media in the College of Arts and (more)
Dean's Scholarship - Finance	Competitive School Stackable	\$1,500	GPA 3.50 Unweighted GPA Essay Required Interview Required	Deadline March 1st. Business majors only. The Dean's Scholarship was created to enhance the undergraduate academic experience for new first-time and transfer students enrolled in Finance in the College of Business and Economics. It is a (more)
Honors Program Scholarship	Competitive	\$1,000 to \$1,500	SAT 1280 ACT 27 GPA 3.50 Unweighted GPA Honors Program Essay Required Interview Required	First-time freshmen who have been accepted into the Honors Program will be considered for an Honors Scholarship (\$1,000-\$1,500 per year), renewable for four years. Scholarship renewal requires the student to continue in the Honors Program and meet (more)
Ashland Center for Nonviolence Peace Scholarship	Competitive	\$1,000	GPA 3.00 Unweighted GPA	Liberal Arts majors only. This is a \$1,000 renewable scholarship based on merit. A minor in Ethics or Conflict Resolution and a minimum GPA of 3.0/4.0 are required. Students in the program must maintain a 3.0 GPA to renew the scholarship.
Merit Based Scholarships	Automatic	\$1,000	SAT 1200 ACT 25 GPA 2.00 Unweighted GPA	Ashland University is pleased to offer generous academic scholarships to first-year and transfer students who qualify. Academic scholarships are determined by reviewing a student's prior academic performance from their high school or prior college (more)
Test Achievement Grant	Automatic	\$1,000	SAT 1200 ACT 25	In addition to a merit scholarship, students with a 25-29 ACT score or a 30+ ACT score qualify for a Test Achievement Grant.
College Credit Plus Scholarship	Supplemental Stackable	\$1,000 <i>This is a 1 year scholarship</i>		All high school students enrolled in AU College Credit Plus (CCP) courses who attend AU directly out of high school and are enrolled in a bachelors degree program will receive a one-

Schools for Steve Sample

Base Scenario

				time \$1,000 stackable scholarship toward tuition (\$500 for fall(more))
Ashbrook Scholarship	Competitive	-	SAT 1030 ACT 20 GPA 3.00 Unweighted GPA	Political science majors only. Ashbrook Scholarship A renewable scholarship based on merit of up to \$2,000 per year. A major or minor in political science and a minimum GPA of 3.0/4.0 are required. Applications for the scholarship are available(more)
Art, Music and Theatre Scholarships	Talent	-	Interview Required Portfolio Required Audition Required	Art, Music and Theatre Scholarships These departments award scholarships based on talent. Each department requires an on-campus interview. An audition is required for the theatre and music scholarships, while submission of a portfolio is(more)

Schools for Steve Sample

Base Scenario

Baldwin Wallace University



SAI Basis: Federal

Financial Aid: <https://www.bw.edu/>

Total Need Met: 71%

Need Met with Grants: 89%

Merit Transparency Grade: A

% Receiving Non-Need Merit: 20.3%

Average Non-Need Merit: \$23,402

Major: Business Management

Year 1 Salary: \$62,680

Year 5 Salary: \$79,170

Year 10 Salary: \$93,710

Funding Gap (Loans): \$131,596

Affordability Profile: Caution

*Source: Job Search Intelligence

275 Eastland Road
Berea, OH 44017-2088 USA

Common App: Yes

Test Optional: Yes

US News Ranking: Regional Universities Midwest #10

Money Ranking: #3.0

Undergraduate Enrollment: 3,001

Percent Admitted: 77%

Graduation Rate: 55%

Undergraduate Majors: 135

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
-	-	\$40,386	\$1,000	\$14,394	\$1,500	\$6,660

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
3.77	640	520	630	520	27	20

Award	Type	Amount	Requirements	Notes
Post-9/11 GI Bill (Private School)	Supplemental State Funded	\$44,331 <i>Includes room and board and a \$29,937 stipend</i>	N/A Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits. You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
Sage Scholars Tuition Rewards	Competitive	\$40,386 <i>Includes tuition</i>	N/A	Awarded to students who are members of the Sage Scholars Tuition Rewards program. Students receive the higher total of either their Sage rewards points (divided evenly over four years of full-time attendance) or the sum of the combination of a BW (more)

Schools for Steve Sample

Base Scenario

Say Yes Scholarship	Need	\$40,386 <i>Includes in state - cleveland metropolitan school district tuition</i>	In State - Cleveland Metropolitan School District	Awarded to students attending eligible schools within the Cleveland Metropolitan School District. Students must demonstrate a household adjustable gross income of less than minimum per year and their household income must remain below this (more)
President's Scholarship	Automatic	\$21,000	GPA 3.90 Unweighted GPA	Merit scholarships and awards are based on a student's cumulative weighted high school grade point average (GPA) and the merit level is established at the time an admission decision is made. Merit scholarship levels are established annually and (more)
Trustees Scholarship	Automatic	\$20,000	GPA 3.75 Unweighted GPA	Merit scholarships and awards are based on a student's cumulative weighted high school grade point average (GPA) and the merit level is established at the time an admission decision is made. Merit scholarship levels are established annually and (more)
Ministerial Award	Competitive Stackable	\$19,416	Int'l Students	In honor of BW's Methodist history, BW offers a Ministerial Award to dependent students (ages 17 to 23) of ordained United Methodist ministers who are full members of an annual conference. May be received in combination with other BW awards when, (more)
Deans' Scholarship	Automatic	\$18,000	GPA 3.35 Unweighted GPA	Merit scholarships and awards are based on a student's cumulative weighted high school grade point average (GPA) and the merit level is established at the time an admission decision is made. Merit scholarship levels are established annually and (more)
Fellow's Scholarship	Automatic	\$16,000	GPA 3.00 Unweighted GPA	Merit scholarships and awards are based on a student's cumulative weighted high school grade point average (GPA) and the merit level is established at the time an admission decision is made. Merit scholarship levels are established annually and (more)
John Baldwin Scholarship	Competitive	Up to \$15,000	SAT 1060 ACT 21 GPA 3.50 Unweighted GPA International Int'l Students	Awarded to international students based on academic achievement, leadership/service involvement and effective communication. This award is renewable. International.
BW Boys & Girls Clubs of Northeast Ohio Award	Competitive	\$15,000	In State - Northeast Ohio	Students should be active members of the Boys & Girls Clubs of Northeast Ohio (which includes students from Akron, Lorain, Sandusky and Cuyahoga County) and have an official from the organization submit a letter of recommendation detailing their (more)

Schools for Steve Sample

Base Scenario

BW Esperanza Award	Competitive	\$15,000		Students should be active members of Esperanza and have an official from the organization submit a letter of recommendation detailing their involvement with the organization.
BW Girl Scout Award	Competitive	\$15,000		Students should be active members of the Girl Scouts of the USA and have an official from the organization submit a letter of recommendation detailing their involvement with the organization.
BW Scouting Award	Competitive	\$15,000		Students should be active members of the Boy Scouts of America and have an official from the organization submit a letter of recommendation detailing their involvement with the organization.
BW YOU Award	Competitive	\$15,000		Students should be active members of Youth Opportunities Unlimited (Y.O.U.) and have an official from the organization submit a letter of recommendation detailing their involvement with the organization.
BW Yellow Jacket Success Grant	Automatic	\$14,000	GPA 2.00 Unweighted GPA	Merit scholarships and awards are based on a student's cumulative weighted high school grade point average (GPA) and the merit level is established at the time an admission decision is made. Merit scholarship levels are established annually and(more)
Come Live the Experience (CLE) Award	Automatic Stackable	\$5,000	SAT 1060 ACT 21 GPA 3.50 Unweighted GPA Out of State	Liberal Arts majors only. Come Live the Experience (CLE) is awarded to admitted liberal arts majors who reside outside of Ohio. Out of State.
Governor's Merit Scholarship	Likely Stackable	\$5,000	In State Class Rank: Top 5%	The GMS provides financial assistance to high school seniors in Ohio graduating in the top 5% of their class The scholarship can be used to cover expenses such as tuition and fees, books, and room and board. It is renewable for four years of(more)
Griffiths Scholarship	Talent	\$2,000 to \$8,000	Int'l Students Audition Required	Arts majors only. Griffiths Scholarship is awarded to admitted Conservatory students who demonstrate outstanding musicianship and talent in the audition process. Scholarship announcements are made after March 15. Renewable up to four years, based on(more)
Ohio College Opportunity Grant (OCOG)	Need Stackable State Funded	\$5,000	In State	Deadline October 1st. Need-based grant (FAFSA) for Ohio residents who are enrolled at Ohio public colleges or universities, Ohio private, non-profit colleges or

Schools for Steve Sample

Base Scenario

				universities, and Ohio private, for-profit institutions. Also available at (more)
Say Yes Choice Grant	Competitive	\$5,000	In State - Cleveland Metropolitan School District	Awarded to students attending eligible schools within the Cleveland Metropolitan School District. Students must have an adjustable gross income of more than \$75,000 per year. Five students are selected each year. In State - Cleveland Metropolitan (more)
Choose Ohio First STEM	Competitive	\$1,000 to \$6,500	GPA 3.00 Unweighted GPA In State	Deadline May 15th. STEM majors only. Awarded to applicants who are Ohio residents with a minimum high school GPA and plan to begin their enrollment at BW in the fall semester (full-time or part-time). Women, first-generation students, (more)
Heritage Award	Competitive Stackable	\$3,500	SAT 1060 ACT 21 GPA 3.50 Unweighted GPA Minority Only	Awarded to admitted underrepresented, underserved students who will enrich BW's cultural diversity.
ROTC Scholarship	ROTC	\$2,500		Baldwin Wallace University is committed to providing a scholarship that assists with room and meal costs for any semesters in which the full-time student is an active participant in the ROTC training program. If you receive a ROTC scholarship from (more)
Alumni Award	Supplemental Stackable	\$2,000	Int'l Students	Awarded to the children and grandchildren of BW graduates.
BW Visit Grant	Supplemental Stackable	\$2,000	Int'l Students	Visit grants are awarded to new first-year students who start in Fall and visited campus by December 2 of the prior year. Guaranteed for four years or completion of a bachelors degree, whichever comes first.
Sibling Award	Supplemental Stackable	\$2,000	Int'l Students	Awarded to student siblings simultaneously enrolled as full-time undergraduates at BW.
BW Marching Yellow Jackets Scholarship	Talent	\$500		Awarded to undergraduate students who become members of the BW Marching Yellow Jackets. Students do not need to audition or major in music but need to register for band camp. Learn more.
Boesel Scholarship	Competitive	-		Business majors only. Awarded to a limited number of outstanding students who plan to complete a major in the school of business at BW. The number and amount of awards vary. Students must maintain a GPA of 3.0+ at BW. Renewable for

Schools for Steve Sample

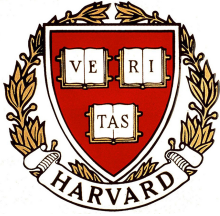
Base Scenario

				up to four years. (more)
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Schools for Steve Sample

Base Scenario

Harvard University



86 Brattle Street
Cambridge, MA 2138 USA

Common App: Yes
Test Optional: Yes
Forbes Ranking: #8
US News Ranking: National Universities - #3
Money Ranking: #5.0
Undergraduate Enrollment: 7,062
Percent Admitted: 3%
Graduation Rate: 87%
Undergraduate Majors: 102

SAI Basis: Institutional

This institution uses the institutional methodology provided by the CSS Profile and The College Board to calculate the Student Aid Index.

Financial Aid: <https://www.harvard.edu/>

Total Need Met: 100%
Need Met with Grants: 96%
Merit Transparency Grade: N/A
% Receiving Non-Need Merit: 0.1%
Average Non-Need Merit: \$6,000

Major: Business Management
Year 1 Salary: \$76,351
Year 5 Salary: \$96,427
Year 10 Salary: \$114,138
Funding Gap (Loans): \$43,587
Affordability Profile: Good
*Source: Job Search Intelligence

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
-	-	\$56,550	\$5,126	\$21,190	\$1,000	\$4,000

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
4.00	780	730	800	760	36	34

Award	Type	Amount	Requirements	Notes
Yellow Ribbon Scholarship	Yellow Ribbon	\$56,550 <i>Includes tuition</i>	N/A Military/Veteran	Yellow Ribbon Scholarship - Pays remaining tuition that Post-9/11 GI Bill doesn't cover. Available to Transfer Students.
Post-9/11 GI Bill (Private School)	Supplemental State Funded	\$51,127 <i>Includes room and board and a \$29,937 stipend</i>	N/A Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
MASSGrant Program	State - Need State Funded	-	In State	The MASSGrant program is funded by the state Legislature and provide need-based financial assistance to undergraduate students

Schools for Steve Sample

Base Scenario

				who reside in Massachusetts. Students must be enrolled in and pursuing a program of higher education in any approved (more)
--	--	--	--	---

Schools for Steve Sample

Base Scenario

Miami University-Oxford



501 E High St
Oxford, OH 45056 USA

Common App: Yes
Test Optional: Yes
Forbes Ranking: #198
US News Ranking: National Universities - #136
Money Ranking: #3.5
Undergraduate Enrollment: 17,749
Percent Admitted: 82%
Graduation Rate: 73%
Undergraduate Majors: 161

SAI Basis: Federal
Financial Aid: <https://miamioh.edu/>

Total Need Met: 60%
Need Met with Grants: 77%
Merit Transparency Grade: C
% Receiving Non-Need Merit: 46.2%
Average Non-Need Merit: \$11,293

Major: Business Management
Year 1 Salary: \$64,810
Year 5 Salary: \$81,850
Year 10 Salary: \$96,890
Funding Gap (Loans): \$96,115
Affordability Profile: Caution
*Source: Job Search Intelligence

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
\$18,162	\$40,822	-	-	\$16,750	\$1,000	\$3,500

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
3.87	690	610	690	600	31	26

Award	Type	Amount	Requirements	Notes
Presidential Fellows Program	Competitive	\$62,572 <i>Includes out of state tuition, fees, room and board and a \$5,000 stipend</i>	SAT 1450 ACT 33 GPA 3.75 Unweighted GPA Out of State Essay Required Int'l Students	Deadline November 1st. Miami University, one of eight original Public Ivies, is regarded for its unparalleled commitment to undergraduate teaching and for providing students with robust, immersive, and transformative learning experiences. In (more) .
Post-9/11 GI Bill	ROTC State Funded	\$58,572 <i>Includes out of state tuition, fees,</i>	Out of State Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least

Schools for Steve Sample

Base Scenario

		<i>room and board and a \$1,000 stipend</i>		1,095 days (at least 36 months), or You served on (more)
Presidential Fellows Program	Competitive	\$39,912 <i>Includes in state tuition, fees, room and board and a \$5,000 stipend</i>	SAT 1450 ACT 33 GPA 3.75 Unweighted GPA In State Essay Required Int'l Students	Deadline November 1st. Miami University, one of eight original Public Ivies, is regarded for its unparalleled commitment to undergraduate teaching and for providing students with robust, immersive, and transformative learning experiences. In (more)
Post-9/11 GI Bill	ROTC State Funded	\$35,912 <i>Includes in state tuition, fees, room and board and a \$1,000 stipend</i>	In State Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
Ohio Governor's Scholarship	Competitive	\$18,162 <i>Includes in state tuition and fees</i>	SAT 1450 ACT 33 GPA 3.75 Unweighted GPA In State	Deadline December 1st. Ohio residents who apply for admission by the priority application deadline are automatically considered for Miami's Ohio Governors Scholarship. This award covers full tuition and general fees for a top student from each (more)
University Merit Scholarships (Non-Residents)	Automatic	\$15,000	GPA 4.30 Weighted GPA Out of State Int'l Students	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit (more)
University Merit Scholarships (Non-Residents)	Automatic	\$10,000	GPA 3.95 Weighted GPA Out of State Int'l Students	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit (more)
Yellow Ribbon Program	Yellow Ribbon	\$9,758	Out of State	If you are classified as a non-resident student and have 100% Post-9/11 GI Bill eligibility, you may qualify for the Yellow Ribbon program. Miami University is a Yellow Ribbon school. Yellow Ribbon scholarships are limited and made available on a (more)
University Merit Scholarships (Non-Residents)	Automatic	\$6,000	GPA 3.75 Weighted GPA Out of State Int'l Students	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit (more)

Schools for Steve Sample

Base Scenario

University Merit Scholarships (Ohio Residents)	Automatic	\$4,000	GPA 4.30 Weighted GPA In State	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit(more)
University Merit Scholarships (Non-Residents)	Automatic	\$4,000	GPA 3.50 Weighted GPA Out of State Int'l Students	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit(more)
Ohio College Opportunity Grant (OCOOG)	Need Stackable State Funded	\$4,000	In State	Deadline October 1st. Need-based grant (FAFSA) for Ohio residents who are enrolled at Ohio public colleges or universities, Ohio private, non-profit colleges or universities, and Ohio private, for-profit institutions. Also available at(more)
University Merit Scholarships (Ohio Residents)	Automatic	\$3,000	GPA 3.95 Weighted GPA In State	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit(more)
Prodesse Scholars Program Scholarships	Competitive	\$2,000	SAT 1450 ACT 33 GPA 3.75 Unweighted GPA Essay Required	Deadline December 1st. The Prodesse Scholars Program (formerly known as the University Academic Scholars Program) is an intensive one-year experience within an interdisciplinary area of study, also known as a theme. Programming for each theme(more)
University Merit Scholarships (Ohio Residents)	Automatic	\$2,000	GPA 3.75 Weighted GPA In State	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit(more)
University Merit Scholarships (Ohio Residents)	Automatic	\$1,000	GPA 3.50 Weighted GPA In State	Miami offers guaranteed merit scholarships to qualified high school students who enroll as full-time students on Miami's Oxford campus beginning in the fall semester. December 1 is the priority application deadline to be considered for Miami's merit(more)
ROTC Scholarships	ROTC	-		Miami hosts Reserve Officer Training Corps (ROTC) opportunities for students interested in the Air Force and Navy. Xavier University Army ROTC in Cincinnati serves as the host program for Miami ROTC Army cadets.

Schools for Steve Sample

Base Scenario

Schools for Steve Sample

Base Scenario

The Ohio State University at Columbus



SAI Basis: Federal

Financial Aid: <https://www.osu.edu/>

Total Need Met: 71%

Need Met with Grants: 87%

Merit Transparency Grade: C

% Receiving Non-Need Merit: 28.3%

Average Non-Need Merit: \$7,443

Major: Business Management

Year 1 Salary: \$72,170

Year 5 Salary: \$91,140

Year 10 Salary: \$107,880

Funding Gap (Loans): \$87,798

Affordability Profile: Caution

*Source: Job Search Intelligence

Student Academic Services Building

281 W. Lane Ave.

Columbus, OH 43210 USA

Common App: Yes

Test Optional: Yes

Forbes Ranking: #86

US News Ranking: National Universities #41

Money Ranking: #4.0

Undergraduate Enrollment: 50,566

Percent Admitted: 51%

Graduation Rate: 69%

Undergraduate Majors: 208

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
\$13,244	\$40,022	-	-	\$14,738	\$1,030	\$3,738

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
3.83	710	620	750	640	32	27

Award	Type	Amount	Requirements	Notes
Stamps Eminence Fellows Program and Scholarship	Competitive	\$59,528 <i>Includes out of state tuition, fees, room and board, books and travel/misc</i>	SAT 1520 ACT 34 GPA 3.70 Unweighted GPA Out of State Essay Required Interview Required	Deadline November 15th. The mission of the Stamps Eminence Scholarship Program is to ensure that each Scholar maximizes their personal, professional, and civic growth through an inclusive and supportive program that prepares them for their next(more)
Morrill Scholarship Program - Distinction	Competitive	\$59,528 <i>Includes out of state</i>	SAT 1490 ACT 33 GPA 3.50	Deadline November 1st. The Morrill Scholarship Program (MSP) is Ohio State's premiere diversity/merit scholarship

Schools for Steve Sample

Base Scenario

		<i>tuition, fees, room and board, books and travel/misc</i>	Unweighted GPA Out of State Essay Required Interview Required	program, rewarding academically talented students who are actively engaged in diversity-based leadership, service and social(more)
Post-9/11 GI Bill	ROTC State Funded	\$55,760 <i>Includes out of state tuition, fees, room and board and a \$1,000 stipend</i>	Out of State Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on(more)
Morrill Scholarship Program - Prominence	Competitive	\$40,022 <i>Includes out of state tuition</i>	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA Out of State Essay Required Interview Required	Deadline November 1st. The Morrill Scholarship Program (MSP) is Ohio State's premiere diversity/merit scholarship program, rewarding academically talented students who are actively engaged in diversity-based leadership, service and social(more)
Yellow Ribbon Program	Yellow Ribbon	\$40,022 <i>Includes out of state tuition and fees</i>	Out of State	The Yellow Ribbon Program was established by the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning in the United States to voluntarily enter into an agreement with the VA to fund tuition and(more)
Stamps Eminence Fellows Program and Scholarship	Competitive	\$32,750 <i>Includes in state tuition, fees, room and board, books and travel/misc</i>	SAT 1520 ACT 34 GPA 3.70 Unweighted GPA In State Essay Required Interview Required	Deadline November 15th. The mission of the Stamps Eminence Scholarship Program is to ensure that each Scholar maximizes their personal, professional, and civic growth through an inclusive and supportive program that prepares them for their next(more)
Land Grant Opportunity Scholarship	Competitive	\$32,750 <i>Includes in state tuition, fees, room and board, books and travel/misc</i>	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA In State	Deadline November 1st. The Land Grant Opportunity Scholarship is awarded to students who demonstrate both academic merit and financial need. 176 Ohio students are awarded each year, with an attempt made to award two students from each(more)
Morrill Scholarship Program - Distinction	Competitive	\$32,750 <i>Includes in state tuition, fees, room and board, books and travel/misc</i>	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA In State Essay Required Interview Required	Deadline November 1st. The Morrill Scholarship Program (MSP) is Ohio State's premiere diversity/merit scholarship program, rewarding academically talented students who are actively engaged in diversity-based leadership, service and social(more)
Post-9/11 GI Bill	ROTC State Funded	\$28,982 <i>Includes in</i>	In State Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you

Schools for Steve Sample

Base Scenario

	d	<i>state tuition, fees, room and board and a \$1,000 stipend</i>		meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
National Buckeye Scholarship	Likely Stackable	\$13,500	SAT 1350 ACT 29 Out of State Class Rank: Top 20%	Deadline November 1st. Can be combined with the Maximus, Provost or Trustees Scholarship. Criteria: Those considered are non-Ohio residents (U.S. citizens or permanent residents) who are highly competitive as demonstrated through grade point (more)
Morrill Scholarship Program - Excellence	Competitive	\$13,244 <i>Includes in state tuition</i>	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA In State Essay Required Interview Required	Deadline November 1st. The Morrill Scholarship Program (MSP) is Ohio State's premiere diversity/merit scholarship program, rewarding academically talented students who are actively engaged in diversity-based leadership, service and social (more)
Morrill Scholarship Program - Prominence	Competitive	\$13,244 <i>Includes in state tuition</i>	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA In State Essay Required Interview Required	Deadline November 1st. The Morrill Scholarship Program (MSP) is Ohio State's premiere diversity/merit scholarship program, rewarding academically talented students who are actively engaged in diversity-based leadership, service and social (more)
Yellow Ribbon Program	Yellow Ribbon	\$13,244 <i>Includes in state tuition and fees</i>	In State	The Yellow Ribbon Program was established by the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning in the United States to voluntarily enter into an agreement with the VA to fund tuition and (more)
Ohio College Opportunity Grant (OCOG)	Need Stackable State Funded	\$4,000	In State	Deadline October 1st. Need-based grant (FAFSA) for Ohio residents who are enrolled at Ohio public colleges or universities, Ohio private, non-profit colleges or universities, and Ohio private, for-profit institutions. Also available at (more)
PATH Program	Need Stackable State Funded	Up to \$3,500	Out of State - PA	Need-based grant for qualifying students who have already been awarded a scholarship or grant by one of the PHEAA PATH Partners may be eligible for additional grant money. Out of State - PA.
Maximus Scholarship	Likely	\$3,000	SAT 1450 ACT 33 Class Rank: Top 3%	Deadline November 1st. Those considered are Ohio and non-Ohio residents (U.S. citizens or permanent residents) who are highly competitive as demonstrated through grade point average, class rank (if available), rigor of high school

Schools for Steve Sample

Base Scenario

				curriculum, (more)
Provost Scholarship	Likely	\$2,000	SAT 1360 ACT 30 Class Rank: Top 3%	Deadline November 1st. Those considered are Ohio and non-Ohio residents (U.S. citizens or permanent residents) who are highly competitive as demonstrated through grade point average, class rank (if available), rigor of high school curriculum, (more)
Trustees Scholarship	Likely	\$1,000	SAT 1330 ACT 29 Class Rank: Top 10%	Deadline November 1st. Those considered are Ohio and non-Ohio residents (U.S. citizens or permanent residents) who are highly competitive as demonstrated through grade point average, class rank (if available), rigor of high school curriculum, (more)
PA State Grant	Need State Funded	\$600	Out of State - PA	Deadline May 1st. Need-based grant for high school graduates. Out of State - PA.
PA State Grant	Need State Funded	\$600 to \$800	Out of State - PA Military/Veteran	Deadline May 1st. Need-based grant for high school graduates. Out of State - PA.
Departmental scholarships for International Students	Competitive	-	International Int'l Students	Departmental scholarships for International Students: Many colleges and departments have their own scholarship applications,A,A that can be completed in addition to the Special Scholarships Application,A and the FAFSA,A. International.
Special Scholarships for International Students	Competitive	-	International Int'l Students	Deadline February 1st. The university offers hundreds of special-eligibility scholarships with a wide variety of eligibility criteria to international students. To apply each year, file the Special Scholarships Application by the priority date (more)

Schools for Steve Sample

Base Scenario

University of Michigan-Ann Arbor



500 S. State Street
Ann Arbor, MI 48109 USA

Common App: Yes
Test Optional: Yes
Forbes Ranking: #29
US News Ranking: National Universities #21
Money Ranking: #5.0
Undergraduate Enrollment: 33,411
Percent Admitted: 18%
Graduation Rate: 81%
Undergraduate Majors: 182

SAI Basis: Institutional

This institution uses the institutional methodology provided by the CSS Profile and The College Board to calculate the Student Aid Index.

Financial Aid: <https://umich.edu/>

Total Need Met: 91%

Need Met with Grants: 80%

Merit Transparency Grade: F

% Receiving Non-Need Merit: 14.7%

Average Non-Need Merit: \$4,425

Major: Business Management

Year 1 Salary: \$82,080

Year 5 Salary: \$103,660

Year 10 Salary: \$122,710

Funding Gap (Loans): \$194,320

Affordability Profile: Caution

*Source: Job Search Intelligence

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
\$17,736	\$60,946	-	-	\$15,328	\$1,158	\$2,710

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
3.90	750	670	780	680	34	31

Award	Type	Amount	Requirements	Notes
Post-9/11 GI Bill	ROTC State Funded	\$77,274 <i>Includes out of state tuition, fees, room and board and a \$1,000 stipend</i>	Out of State Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
Yellow Ribbon Program	Yellow Ribbon	\$60,946 <i>Includes out of state tuition</i>	Out of State	Yellow Ribbon Program. Out of State. Available to Transfer Students.

Schools for Steve Sample

Base Scenario

Post-9/11 GI Bill	ROTC State Funded	\$34,064 <i>Includes in state tuition, fees, room and board and a \$1,000 stipend</i>	In State Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
Four-Year Renewable Scholarships	Need	\$25,000	SAT 1520 ACT 34 GPA 3.50 Unweighted GPA Out of State	Deadline April 30th. Arts & Sciences majors only. Those who apply to the Four-Year Renewable Scholarship program are also considered for any and all merit scholarship programs available to first-year LSA students. Out of State.
Tappan Scholarship	Competitive	\$25,000	Out of State	Eligibility: Undergraduate non-resident students; Renewal based upon recipients meeting or exceeding the university's minimum standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved (more)
School of Kinesiology Scholarships	Competitive	\$1,000 to \$40,000	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA	Health/Medicine majors only. Thanks to alumni and donor support, the School of Kinesiology also has a small number of scholarships (listed below) that are available to incoming freshmen based upon merit and/or financial need. Kinesiology students (more)
Gloria Wille Bell and Carlos R. Bell Scholarship Program	Competitive	\$20,000	SAT 1520 ACT 34 GPA 3.00 Unweighted GPA Out of State - Virginia, or be a graduate of specific Chicago, Illinois area high schools	Deadline March 1st. Sciences majors only. The Bell Scholarship is a merit-based scholarship intended for first-year U-M students who show exceptional academic talent, reside in an eligible geographic area, and are pursuing an undergraduate, (more)
MI Future Educators Stipend	Competitive State Funded	\$19,200		Education majors only. Awarded and funded by the State of Michigan For more information contact MHEAA Complete the MI Future Educator Stipend application. Be admitted into an eligible Educator Preparation Program (EPP). Be working towards teacher (more)
Wolverine Pathways Scholarship	Competitive	\$17,736 <i>Includes in state - detroit, southfield and ypsilanti public school</i>	SAT 1560 ACT 35 GPA 3.80 Unweighted GPA In State - Detroit, Southfield and Ypsilanti public	The Wolverine Pathways Scholarship is offered to students who complete the Wolverine Pathways program, giving them four years of tuition and mandatory fees. Selected undergraduates are from Detroit, Southfield and Ypsilanti public school (more)

Schools for Steve Sample

Base Scenario

		<i>districts tuition and fees</i>	school districts	
Kalamazoo Promise	Competitive	\$17,736 <i>Includes in state - kalamazoo tuition and fees</i>	SAT 1330 ACT 29 GPA 3.80 Unweighted GPA In State - Kalamazoo	The Kalamazoo Promise is a scholarship for each Kalamazoo Public Schools resident graduate that provides up to 100% tuition for post-secondary education. In State - Kalamazoo. Available to Transfer Students.
Detroit Promise Scholarship	Competitive	\$17,736 <i>Includes in state tuition and fees</i>	SAT 1060 ACT 21 GPA 3.00 Unweighted GPA In State	Detroit Promise Scholarship recipients are selected through a process handled by the Michigan Education Excellence Foundation and the Detroit Regional Chamber Foundation in partnership with U-M. It offers four years of tuition and mandatory fees at (more)
Michigan Indian Tuition Waiver	Supplemental	\$17,736 <i>Includes in state tuition</i>	In State Minority Only	The Michigan Indian Tuition Waiver is a program enacted by Public Act 174 of 1976, which waives the tuition costs for eligible Native Americans in public community colleges or universities within Michigan. Eligibility: Must be at least North (more)
Posse STEM Scholarship	Competitive State Funded	\$17,736 <i>Includes in state tuition This is a 1 year scholarship</i>	In State	Offered to 10 U-M students each year through the Posse Foundation, which works with select communities across the country to encourage study in the STEM fields. Awarded in partnership with U-M. In State. Available to Transfer Students.
Yellow Ribbon Program	Yellow Ribbon	\$17,736 <i>Includes in state tuition</i>	In State	Yellow Ribbon Program. In State. Available to Transfer Students.
Four-Year Renewable Scholarships	Need	\$15,000	SAT 1520 ACT 34 GPA 3.50 Unweighted GPA In State	Deadline April 30th. Arts & Sciences majors only. Those who apply to the Four-Year Renewable Scholarship program are also considered for any and all merit scholarship programs available to first-year LSA students. In State.
Alvin M. and Arvella D. Bentley Scholarship	Competitive	\$15,000	SAT 1520 ACT 34 GPA 3.00 Unweighted GPA In State	Deadline March 1st. Sciences majors only. The Alvin M. and Arvella D. Bentley Foundation established the Bentley Scholarship Program in 1983 to recognize and encourage public service in students from the state of Michigan. The Bentley (more)
Presidential Scholarship	Competitive	\$15,000	Out of State	Eligibility: Undergraduate non-resident students Renewal based upon recipients meeting or exceeding the university's minimum

Schools for Steve Sample

Base Scenario

				standards for Satisfactory Academic Progress and maintaining full-time, continuous enrollment at U-M or in a UM-approved (more)
Michigan Ross Scholarships	Competitive	\$7,000 to \$15,000	SAT 1520 ACT 34 GPA 3.50 Unweighted GPA Out of State	Business majors only. All incoming BBA students are automatically considered for scholarships there is no separate scholarship application. Ross scholarship selections are based on criteria set by our donors. Out of State.
Gloria Wille Bell and Carlos R. Bell Scholarship Program	Competitive	\$10,000	SAT 1520 ACT 34 GPA 3.00 Unweighted GPA In State	Deadline March 1st. Sciences majors only. The Bell Scholarship is a merit-based scholarship intended for first-year U-M students who show exceptional academic talent, reside in an eligible geographic area, and are pursuing an undergraduate, (more)
Michigan National Guard State Tuition Assistance Program	Supplemental State Funded	\$6,000	Military/Veteran	Michigan National Guard State Tuition Assistance Program Eligibility Criteria: Must be active in the National Guard and not absent without leave or under UCMJ charges and meet additional state criteria. Visit the Michigan Department of Military and (more)
Michigan Achievement Scholarship	Need State Funded	\$5,500	In State	The Michigan Achievement Scholarship provides renewable scholarships for undergraduate students who graduate from high school in Michigan with a diploma, certificate of completion, or achieved a high school equivalency certificate. Students must be (more)
LEAD Scholars program	Competitive	\$5,000	SAT 1220 ACT 27 GPA 3.50 Unweighted GPA Minority Only Essay Required	The Alumni Association of the University of Michigan is an independent, non-profit organization which supports the University. We offer merit-based scholarships for accepted, underrepresented incoming freshmen who embody Leadership, Excellence, (more)
Michigan Tuition Grant	State - Need State Funded	Up to \$2,800	In State	Need-based grant for undergraduate Michigan residents who plan to attend or are attending a Michigan degree-granting, non-profit independent college. In State.
The Children of Veterans Tuition Grant	Supplemental State Funded	\$2,800	In State Military/Veteran	Deadline July 15th. The Children of Veterans Tuition Grant (CVTG) provides undergraduate tuition assistance to the children of qualified disabled, deceased, or missing in action (MIA) Michigan veterans. Students must complete an initial (more)
Wolverine Pathways	Competitive	\$2,500	SAT 1200	High school graduates admitted to U-M from

Schools for Steve Sample

Base Scenario

Scholarship	State Funded	<i>This is a 1 year scholarship</i>	ACT 25 In State - Northern Michigan counties	selected schools in Northern Michigan counties. \$2,500 one-time funding First year only; not renewable Full-time enrollment. In State - Northern Michigan counties. Available to(more)
Michigan Competitive Scholarship (MCS)	Need State Funded	\$1,500	SAT 1200 ACT 25 In State	The Michigan Competitive Scholarship is available to undergraduate students pursuing their first degree and is based on both financial need and merit. To be considered, a student must take the SAT prior to entering college and achieve a qualifying(more)
Regents Merit Scholarship	Competitive	\$1,500 <i>This is a 1 year scholarship</i>	In State	Eligibility: Merit-based, Entering first-year, Michigan high school graduates one-time funding, First year only; not renewable Full-time enrollment. In State.
Michigan Competitive Scholarship	State - Competitive State Funded	Up to \$1,000	SAT 1200 ACT 23 In State	Need and Merit-based grant available to undergraduate students pursuing their first degree. In State.
HAIL (High-Achieving Involved Leader) Scholarship	Competitive	-	SAT 1560 ACT 35 GPA 3.80 Unweighted GPA In State	The HAIL (High-Achieving Involved Leader) Scholarship is an invitational scholarship from the university, so invited students will receive a pre-approved scholarship invitation in the mail. It is awarded when students apply for and are admitted to(more)
Honors Program	Competitive	-	SAT 1560 ACT 35 GPA 3.60 Unweighted GPA Honors Program	Deadline January 16th. Health/Medicine majors only. The Honors Program is reserved for the School of Nursing's most distinguished undergraduate students and offers an exceptional and academically enriching experience to the group of students(more)
School of Nursing Scholarships	Competitive	-	SAT 1520 ACT 34 GPA 3.50 Unweighted GPA	Health/Medicine majors only. The School of Nursing has a limited source of funds available for undergraduate merit scholarships. Most merit scholarships are awarded to entering freshman and are based upon a combination of high school GPA and(more)
U.P. Scholarships	Need	-	SAT 1520 ACT 34 GPA 3.50 Unweighted GPA In State - Upper Peninsula area	Business majors only. The U.P. Scholars Program provides substantial scholarship aid for four years of undergraduate study at U-M exclusively to incoming students from Michigan's Upper Peninsula. In State - Upper Peninsula area.
Undergraduate	Competitive	-	SAT 1520	Architecture majors only.

Schools for Steve Sample

Base Scenario

Architecture Incoming Merit-Based Scholarships			ACT 34 GPA 3.50 Unweighted GPA	All undergraduate architecture applicants are automatically considered for merit-based scholarships. Applicants are notified of a scholarship award as part of the admissions process.
School of Education Scholarships	Competitive	-	SAT 1490 ACT 33 GPA 3.50 Unweighted GPA	Education majors only. Every year, the School of Education offers an increasing number of scholarships for currently enrolled undergraduates, post-baccalaureate students, community college transfer students, and four-year college transfer students. (more)
Go Blue Guarantee	Need	-	In State	Are you a student with a family income of \$65,000 or less? U-M will pay full undergraduate tuition and mandatory university fees for up to four years for students eligible for in-state tuition that have family incomes of \$65,000 or less and assets (more)
Jean Fairfax Scholarship	Competitive	-		The Jean Fairfax Scholarship recognizes students with demonstrated scholarly potential and a record of leadership who will continue the tradition of excellence at the University of Michigan. Students considered for the Fairfax Scholarship have a (more)
M-Pact	Need	-	In State	Eligibility Criteria: Need-based, Undergraduates pursuing first bachelor's degree Michigan residents Must complete financial aid application process by priority deadline Full-time enrollment or approved Study Abroad Grant amount varies based on (more)
School of Music, Theatre & Dance scholarships	Talent	-	Interview Required Audition Required	Arts majors only. The School of Music, Theatre & Dance commits more than \$3 million annually in scholarships for undergraduates. These scholarships are "merit-based, need-informed," which means that while we encourage and reward artistic and (more)
University of Michigan Grant	Need	-		Eligibility Criteria: Need-based Undergraduates pursuing their first bachelor's degree Must complete the financial aid application process by the priority deadline Must be enrolled at least half-time Renewable, but must reapply for aid and meet (more)
Victors Award	Need	-		Eligibility Criteria: Need- and merit-based Student qualifies based upon their admissions and financial aid applications for their first year of attendance Undergraduates pursuing their first bachelors degree Must complete the financial aid (more)

Schools for Steve Sample

Base Scenario

Xavier University



3800 Victory Parkway
Cincinnati, OH 45207 USA

Common App: Yes
Test Optional: Yes
Forbes Ranking: #300
US News Ranking: National Universities - #209
Money Ranking: #3.0
Undergraduate Enrollment: 5,570
Percent Admitted: 88%
Graduation Rate: 67%
Undergraduate Majors: 128

SAI Basis: Federal
Financial Aid: <https://www.xavier.edu/>

Total Need Met: 73%
Need Met with Grants: 96%
Merit Transparency Grade: C
% Receiving Non-Need Merit: 24.6%
Average Non-Need Merit: \$27,682

Major: Business Management
Year 1 Salary: \$62,760
Year 5 Salary: \$79,270
Year 10 Salary: \$93,830
Funding Gap (Loans): \$151,345
Affordability Profile: Caution
*Source: Job Search Intelligence

In-State Tuition	Out-of-State Tuition	Private Tuition	Fees	Room and Board	Book Fees	Travel/Misc
-	-	\$50,410	\$230	\$13,920	\$250	\$3,200

Freshman GPA	SAT Verbal 75	SAT Verbal 25	SAT Math 75	SAT Math 25	ACT 75	ACT 25
3.66	658	530	640	530	29	22

Award	Type	Amount	Requirements	Notes
Post-9/11 GI Bill (Private School)	Supplemental State Funded	\$43,857 <i>Includes room and board and a \$29,937 stipend</i>	N/A Military/Veteran	Eligibility for 100% of Post-9/11 GI Bill benefits You're eligible for 100% of the full benefit if you meet at least 1 of these requirements: You served on active duty for a total of at least 1,095 days (at least 36 months), or You served on (more)
Xavier Community-Engaged Fellowship	Competitive	\$30,000	SAT 1280 ACT 29 GPA 3.00 Unweighted GPA Interview Required	Deadline December 1st. The Xavier Community-Engaged Fellowship is a four-year scholarship is awarded annually to incoming first-year students who have demonstrated extraordinary leadership or initiative in the area of community engagement

Schools for Steve Sample

Base Scenario

				or(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	SAT 880 ACT 16 GPA 3.90 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	SAT 1060 ACT 21 GPA 3.80 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	SAT 1160 ACT 24 GPA 3.60 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	GPA 3.60 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	SAT 1260 ACT 27 GPA 3.50 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	SAT 1300 ACT 28 GPA 3.30 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$24,000 to \$25,000	SAT 1450 ACT 33 GPA 3.00 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$23,000 to \$24,000	SAT 880 ACT 16 GPA 3.50 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is

Schools for Steve Sample

Base Scenario

				automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$23,000 to \$24,000	SAT 1100 ACT 22 GPA 3.30 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$23,000 to \$24,000	GPA 3.30 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$23,000 to \$24,000	SAT 1200 ACT 25 GPA 3.00 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$23,000 to \$24,000	SAT 1260 ACT 27 GPA 2.50 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$21,000 to \$22,000	SAT 880 ACT 16 GPA 2.50 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Xavier University Merit Scholarships and Awards	Likely	\$21,000 to \$22,000	GPA 2.50 Unweighted GPA	All applicants for admission are considered for merit scholarships and awards. Xavier offers many academic scholarships and awards to recognize students for their achievements. Any student who applies for admission is automatically evaluated. These(more)
Music Grants	Talent	Up to \$5,000	Audition Required	Arts majors only. Students must be admitted by their audition date to compete for the Music Grants. The department of music awards music grants in varying amounts to students who intend to major in music. Auditions may be scheduled throughout the(more)
Ohio College Opportunity Grant (OCOG)	Need Stackable State Funded	\$5,000	In State	Deadline October 1st. Need-based grant (FAFSA) for Ohio residents who are enrolled at Ohio public colleges or universities, Ohio private, non-profit colleges or

Schools for Steve Sample

Base Scenario

				universities, and Ohio private, for-profit institutions. Also available at (more)
Williams Scholarship	Competitive	\$3,000	SAT 1200 ACT 25 GPA 3.00 Unweighted GPA	Business majors only. The Williams Scholarship is awarded annually to four incoming first- year students. The recipients must declare a major in the Williams College of Business and fulfill academic requirements and service to the college. This (more)
FIRST Scholarship	Competitive	\$2,500		In support of the FIRST mission, Xavier University is offering two merit-based scholarships to high school seniors who have participated on a FIRST team during their junior or senior year in high school. This scholarship may be utilized for any (more)
Performing Arts Grants	Talent	Up to \$2,000	Minority Only Audition Required	Students must be admitted by their audition date to compete for Performing Arts Grants. These grants are annually awarded on a highly competitive basis to qualified students participating in instrumental or vocal ensembles and theater, regardless of (more)
Benjamin D. Urmston Family Peace Studies Scholarship	Competitive	\$1,000	SAT 1070 ACT 23 GPA 3.00 Unweighted GPA	Benjamin D. Urmston Family Peace Studies Scholarship is awarded to an incoming freshman who has demonstrated academic excellence and the integration of the ideas and values of peace and justice activities with activities outside of the classroom. A (more)
Hearst Scholarship	Competitive	-	SAT 1070 ACT 32 GPA 3.00 Unweighted GPA In State - Evanston, Avondale, Norwood neighborhoods	Deadline January 15th. The William Randolph Hearst Endowed Scholarship Fund provides scholarships to students from the Evanston, Avondale, and Norwood neighborhoods. In State - Evanston, Avondale, Norwood neighborhoods.
James E. Hoff, S.J. Scholar	Competitive	-	SAT 1070 ACT 23 GPA 3.00 Unweighted GPA Essay Required	James E. Hoff, S.J. Scholar Award is given to an Edgecliff alumni award recipient who demonstrates exceptional leadership, vision, courage, service and compassion in his or her academic and personal life. The amount of the award varies and is in (more)
Austin E. Knowlton Memorial Scholarship	Competitive	-		STEM majors only. This scholarship supports students from Ohio who have declared a major in a STEM field, with preference given to students admitted into the Data Science Honors program. There is no separate application process. All candidates who (more)
Choose Ohio First	Competitive	-		STEM majors only.

Schools for Steve Sample

Base Scenario

Scholarship				This scholarship, funded in partnership with the Ohio Department of Higher Education, is awarded annually to incoming first-year students majoring in STEM fields. Students must be Ohio residents. Special consideration is given to (more)
Edgecliff McAuley Art Scholarships	Talent	-	Portfolio Required	Arts majors only. Edgecliff McAuley Art Scholarships are awarded to incoming first-year students with good academic achievement and outstanding artistic talent. Typical art scholarships range in value from quarter to full tuition and are awarded (more)
Edgecliff McAuley Music Scholarship	Talent	-	Audition Required	Arts majors only. Students must be admitted by their audition date to compete for the Edgecliff McAuley Music Scholarship. This is awarded on a competitive basis to outstanding musicians who intend to major in music or music education. The McAuley (more)
Louise Dieterle Nippert Music Education Scholarships	Talent	-	Audition Required	Arts majors only. Louise Dieterle Nippert Music Education Scholarships are awarded to outstanding music education applicants based on musical proficiency and achievement.
Mother McAuley Music Scholarships	Talent	-	Audition Required	Arts majors only. Mother McAuley Music Scholarships are awarded to outstanding music applicants based on musical proficiency and achievement.

Terms

Base Scenario

Top Quartile Student	Must have an ACT score of 26 or higher and a GPA of 3.4 or higher.
Phone	Phone number
Did you file a Schedule A, B, D, E, F, or H?	Choose yes if you filed a Schedule A, B, D, E, F, OR H in 2022.
AGI	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. Enter your 2023 AGI which is found on IRS Form 1040—line 11.
Parent Pledged Assets	Are there other assets like mutual funds or stocks that you have earmarked for college or are willing to pledge towards college?
Parent Pledged Monthly Cash Flow	<p>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:</p> <ul style="list-style-type: none"> • What is currently being set aside every month for college? • 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. • 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?
American Opportunity Tax Credit (AOTC)	<p>This is a credit for qualified education expenses paid for an eligible student for the first four years of higher education.</p> <p>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.</p> <p>It is important to note that to qualify for this credit you cannot pay for all of your college expenses with assets from a 529 plan. At least \$4,000 must come from sources other than 529 plans, such as loans or cash.</p> <p>General income limit for eligibility: to claim full credit, your MAGI (modified adjusted gross income) must be \$80,000 or less (\$160,000 or less for married filing jointly).</p> <p>For full details on AOTC eligibility criteria, please visit the IRS website: https://www.irs.gov/credits-deductions/individuals/aotc</p>
Student Pledged Assets	Does the student have any savings accounts or custodial accounts (UTMA/UGMA) that will be used to pay for college?
Student Pledged Monthly Cash Flow	Kids working in college and/or breaks and can pledged a monthly amount toward paying for college.
First Year College	Your First Year College Budget is a simple calculation dividing your Four Year

Budget	<p>College Budget 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 SAI. This does not guarantee admission, financial aid, merit award, or private loans for funding college expenses.</p> <p>[preapproval_breakdown]</p>
Four Year College Budget	<p>Before you go shopping, determine your family's college funding budget for all four years of college. By accurately filling out your My College Budget section, we will help you determine exactly how much you can afford to pay for college 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.</p> <p>[preapproval_breakdown]</p>
First Year Federal SAI	<p>The Student Aid Index (SAI) 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 SAI. Schools use the SAI to determine your federal student aid eligibility and financial aid award.</p> <p>Note: Your SAI 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> <p>[federal_breakdown]</p>
First Year Institutional SAI	<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 student aid index (SAI)—the family's share of college costs. The SAI 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>

Terms

Base Scenario

	[institutional_breakdown]
Schedule 1 Filed?	Was Schedule 1 filed?

First Year for Steve Sample

Base Scenario

College	COA	SAI	Need	Inst. Need Based Grants	Pell Grant	Merit Scholarship	First Year Net Cost
Ashland University	\$51,951 <i>P</i>	\$38,600 <i>F</i>	\$13,351	\$9,308	\$0	\$11,000	\$40,951
Baldwin Wallace University	\$65,859 <i>P</i>	\$38,600 <i>F</i>	\$27,259	\$17,225	\$0	\$20,000	\$45,859
Harvard University	\$90,503 <i>P</i>	\$21,300 <i>I</i>	\$69,203	\$66,435	\$0		\$24,068
Miami University-Oxford	\$40,595 <i>I</i>	\$38,600 <i>F</i>	\$1,995	\$0	\$0	\$3,000	\$37,595*
The Ohio State University at Columbus	\$33,732 <i>I</i>	\$38,600 <i>F</i>	\$0	\$0	\$0		\$33,732*
University of Michigan-Ann Arbor	\$82,546 <i>O</i>	\$22,000 <i>I</i>	\$60,546	\$19,000	\$0		\$63,546*
Xavier University	\$70,051 <i>P</i>	\$38,600 <i>F</i>	\$31,451	\$22,041	\$0	\$24,000	\$46,051

P Private *I* In-State *O* Out-of-State

F Federal *I* Institutional

* 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.*

All Four Years for Steve Sample

Base Scenario

All Four Years: Ashland University

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$51,951	\$38,600	\$13,351	84%	83%	\$9,308		\$11,000	\$40,951
'27/'28	\$53,509	\$38,600	\$14,909	84%	83%	\$10,395		\$11,000	\$42,509
'28/'29	\$55,114	\$38,600	\$16,514	84%	83%	\$11,514		\$11,000	\$43,600
'29/'30	\$56,768	\$38,600	\$18,168	84%	83%	\$12,667		\$11,000	\$44,101
Total	\$217,342	\$154,400	\$62,942			\$43,884	\$0	\$44,000	\$171,161

All Four Years: Baldwin Wallace University

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$65,859	\$38,600	\$27,259	71%	89%	\$17,225		\$20,000	\$45,859
'27/'28	\$67,834	\$38,600	\$29,234	71%	89%	\$18,473		\$20,000	\$47,834
'28/'29	\$69,869	\$38,600	\$31,269	71%	89%	\$19,759		\$20,000	\$49,869
'29/'30	\$71,965	\$38,600	\$33,365	71%	89%	\$21,083		\$20,000	\$50,882
Total	\$275,527	\$154,400	\$121,127			\$76,540	\$0	\$80,000	\$194,444

All Four Years: Harvard University

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$90,503	\$21,300	\$69,203	100%	96%	\$66,435			\$24,068
'27/'28	\$93,218	\$22,300	\$70,918	100%	96%	\$68,081			\$25,137
'28/'29	\$96,014	\$15,800	\$80,214	100%	96%	\$77,005			\$19,009
'29/'30	\$98,895	\$15,800	\$83,095	100%	96%	\$79,771			\$19,124
Total	\$378,630	\$75,200	\$303,430			\$291,292	\$0	\$0	\$87,338

All Four Years for Steve Sample

Base Scenario

All Four Years: Miami University-Oxford

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$40,595	\$38,600	\$1,995	60%	77%			\$3,000	\$37,595
'27/'28	\$41,812	\$38,600	\$3,212	60%	77%			\$3,000	\$38,812
'28/'29	\$43,067	\$38,600	\$4,467	60%	77%			\$3,000	\$40,067
'29/'30	\$44,359	\$38,600	\$5,759	60%	77%			\$3,000	\$41,359
Total	\$169,833	\$154,400	\$15,433			\$0	\$0	\$12,000	\$157,833

All Four Years: The Ohio State University at Columbus

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$33,732	\$38,600		71%	87%				\$33,732
'27/'28	\$34,743	\$38,600		71%	87%				\$34,743
'28/'29	\$35,786	\$38,600		71%	87%				\$35,786
'29/'30	\$36,859	\$38,600		71%	87%				\$36,859
Total	\$141,120	\$154,400	\$0			\$0	\$0	\$0	\$141,120

All Four Years: University of Michigan-Ann Arbor

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$82,546	\$22,000	\$60,546	91%	80%	\$19,000			\$63,546
'27/'28	\$85,022	\$22,900	\$62,122	91%	80%	\$19,000			\$66,022
'28/'29	\$87,573	\$16,400	\$71,173	91%	80%	\$24,000			\$63,573
'29/'30	\$90,200	\$16,400	\$73,800	91%	80%	\$24,000			\$66,200
Total	\$345,341	\$77,700	\$267,641			\$86,000	\$0	\$0	\$259,341

All Four Years for Steve Sample

Base Scenario

All Four Years: Xavier University

Year	COA	Student Aid Index	Need	Total Need Met %	Need Met with Grants %	Inst. Need Based Grants	Pell Grant	Merit Schol.	Net Cost
'26/'27	\$70,051	\$38,600	\$31,451	73%	96%	\$22,041		\$24,000	\$46,051
'27/'28	\$72,152	\$38,600	\$33,552	73%	96%	\$23,513		\$24,000	\$48,152
'28/'29	\$74,317	\$38,600	\$35,717	73%	96%	\$25,030		\$24,000	\$49,287
'29/'30	\$76,546	\$38,600	\$37,946	73%	96%	\$26,593		\$24,000	\$49,953
Total	\$293,066	\$154,400	\$138,666			\$97,177	\$0	\$96,000	\$193,443

Borrowing Analysis for Steve Sample

Base 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
Ashland University	\$171,161	\$42,100	\$129,061	\$1,433	\$171,941	\$832	\$249,463
Baldwin Wallace University	\$194,444	\$42,100	\$152,344	\$1,691	\$202,960	\$982	\$294,466
Harvard University	\$87,338	\$42,100	\$45,238	\$502	\$60,268	\$291	\$87,441
Miami University-Oxford	\$157,833	\$42,100	\$115,733	\$1,285	\$154,185	\$746	\$223,701
The Ohio State University at Columbus	\$141,120	\$42,100	\$99,020	\$1,099	\$131,919	\$638	\$191,396
University of Michigan-Ann Arbor	\$259,341	\$42,100	\$217,241	\$2,412	\$289,418	\$1,400	\$419,906
Xavier University	\$193,443	\$42,100	\$151,343	\$1,680	\$201,626	\$975	\$292,532

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 Steve Sample

Base Scenario

Outcomes for Business Management Graduates

College	Funding Gap Loans	Year 1 Salary	Monthly Payment 10 Year	Monthly Take Home Pay	Affordability Profile
Ashland University	\$129,061	\$56,740	\$1,433	\$3,310	Caution
Baldwin Wallace University	\$152,344	\$62,680	\$1,691	\$3,656	Caution
Harvard University	\$45,238	\$76,351	\$502	\$4,454	Good
Miami University-Oxford	\$115,733	\$64,810	\$1,285	\$3,781	Caution
The Ohio State University at Columbus	\$99,020	\$72,170	\$1,099	\$4,210	Caution
University of Michigan-Ann Arbor	\$217,241	\$82,080	\$2,412	\$4,788	Caution
Xavier University	\$151,343	\$62,760	\$1,680	\$3,661	Caution

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 Steve Sample

Base Scenario

How to Pay: Ashland University

\$78,925 Total Loans at Ashland University: Caution	\$876/m Total Repayment for 10-year plan, \$105,148	\$509/m Total Repayment for 25-year plan, \$152,554	\$3,310/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$23,690	\$24,401	\$25,133	\$25,887	\$99,111
Room and Board	\$11,268	\$11,606	\$11,954	\$12,313	\$47,141
Books and Supplies	\$1,545	\$1,591	\$1,639	\$1,688	\$6,463
Travel and Misc	\$1,030	\$1,061	\$1,093	\$1,126	\$4,310
Other Fees					
Cost of Attendance	\$37,533	\$38,659	\$39,819	\$41,014	\$157,025
Inst. Need Based Grants			\$517	\$1,272	\$1,789
Pell Grant					
Merit Scholarship	\$9,000	\$9,000	\$9,000	\$9,000	\$36,000
Private Scholarships					
Net Cost	\$28,533	\$29,659	\$30,819	\$32,014	\$121,025
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$18,008	\$19,134	\$20,294	\$21,489	\$78,925
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$12,508	\$12,634	\$12,794	\$13,989	\$51,925

How to Pay for Steve Sample

Base Scenario

How to Pay: Baldwin Wallace University

\$131,596 Total Loans at Baldwin Wallace University: Caution	\$1,461/m Total Repayment for 10-year plan, \$175,318	\$848/m Total Repayment for 25-year plan, \$254,362	\$3,656/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$37,750	\$38,883	\$40,049	\$41,250	\$157,932
Room and Board	\$13,180	\$13,575	\$13,982	\$14,401	\$55,138
Books and Supplies	\$1,545	\$1,591	\$1,639	\$1,688	\$6,463
Travel and Misc	\$7,210	\$7,426	\$7,649	\$7,878	\$30,163
Other Fees					
Cost of Attendance	\$59,685	\$61,475	\$63,319	\$65,217	\$249,696
Inst. Need Based Grants	\$13,957	\$15,164	\$16,409	\$17,690	\$63,220
Pell Grant					
Merit Scholarship	\$19,000	\$19,000	\$19,000	\$19,000	\$76,000
Private Scholarships					
Net Cost	\$40,685	\$42,475	\$44,319	\$46,217	\$173,696
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$30,160	\$31,950	\$33,794	\$35,692	\$131,596
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$24,660	\$25,450	\$26,294	\$28,192	\$104,596

How to Pay for Steve Sample

Base Scenario

How to Pay: Harvard University

\$83,187 Total Loans at Harvard University: Good	\$924/m Total Repayment for 10-year plan, \$110,826	\$536/m Total Repayment for 25-year plan, \$160,793	\$4,454/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$59,370	\$61,151	\$62,986	\$64,876	\$248,383
Room and Board	\$19,502	\$20,087	\$20,690	\$21,311	\$81,590
Books and Supplies	\$800	\$824	\$849	\$874	\$3,347
Travel and Misc	\$3,700	\$3,811	\$3,925	\$4,043	\$15,479
Other Fees					
Cost of Attendance	\$83,372	\$85,873	\$88,450	\$91,104	\$348,799
Inst. Need Based Grants	\$56,792	\$66,197	\$68,748	\$71,375	\$263,112
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost	\$26,580	\$19,676	\$19,702	\$19,729	\$85,687
Total 529 Savings Plan (start of college)					
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow					
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$625	\$625	\$625	\$625	\$2,500
Funding Gap	\$25,955	\$19,051	\$19,077	\$19,104	\$83,187
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$20,455	\$12,551	\$11,577	\$11,604	\$56,187

How to Pay for Steve Sample

Base Scenario

How to Pay: Miami University-Oxford

\$96,115 Total Loans at Miami University-Oxford: Caution	\$1,067/m Total Repayment for 10-year plan, \$128,049	\$619/m Total Repayment for 25-year plan, \$185,781	\$3,781/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$17,987	\$18,527	\$19,083	\$19,655	\$75,252
Room and Board	\$16,299	\$16,788	\$17,292	\$17,811	\$68,190
Books and Supplies	\$1,545	\$1,591	\$1,639	\$1,688	\$6,463
Travel and Misc	\$1,030	\$1,061	\$1,093	\$1,126	\$4,310
Other Fees					
Cost of Attendance	\$36,861	\$37,967	\$39,107	\$40,280	\$154,215
Inst. Need Based Grants					
Pell Grant					
Merit Scholarship	\$4,000	\$4,000	\$4,000	\$4,000	\$16,000
Private Scholarships					
Net Cost	\$32,861	\$33,967	\$35,107	\$36,280	\$138,215
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$22,336	\$23,442	\$24,582	\$25,755	\$96,115
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$16,836	\$16,942	\$17,082	\$18,255	\$69,115

How to Pay for Steve Sample

Base Scenario

How to Pay: The Ohio State University at Columbus

\$87,798	\$975/m	\$566/m	\$4,210/m
Total Loans at The Ohio State University at Columbus: Caution	Total Repayment for 10-year plan, \$116,969	Total Repayment for 25-year plan, \$169,705	Estimated Monthly Take-Home Pay for Business Management

	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$12,860	\$13,246	\$13,643	\$14,052	\$53,801
Room and Board	\$14,385	\$14,817	\$15,262	\$15,720	\$60,184
Books and Supplies	\$1,042	\$1,073	\$1,105	\$1,138	\$4,358
Travel and Misc	\$2,762	\$2,845	\$2,930	\$3,018	\$11,555
Other Fees					
Cost of Attendance	\$31,049	\$31,981	\$32,940	\$33,928	\$129,898
Inst. Need Based Grants					
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost	\$31,049	\$31,981	\$32,940	\$33,928	\$129,898
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$20,524	\$21,456	\$22,415	\$23,403	\$87,798
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$15,024	\$14,956	\$14,915	\$15,903	\$60,798

How to Pay for Steve Sample

Base Scenario

How to Pay: University of Michigan-Ann Arbor

\$233,920 Total Loans at University of Michigan-Ann Arbor: Caution	\$2,597/m Total Repayment for 10-year plan, \$311,639	\$1,507/m Total Repayment for 25-year plan, \$452,145	\$4,788/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$55,662	\$57,332	\$59,052	\$60,824	\$232,870
Room and Board	\$13,170	\$13,565	\$13,972	\$14,391	\$55,098
Books and Supplies	\$1,092	\$1,125	\$1,159	\$1,194	\$4,570
Travel and Misc	\$3,557	\$3,664	\$3,774	\$3,887	\$14,882
Other Fees					
Cost of Attendance	\$73,481	\$75,686	\$77,957	\$80,296	\$307,420
Inst. Need Based Grants	\$14,000	\$19,000	\$19,000	\$19,000	\$71,000
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost	\$59,481	\$56,686	\$58,957	\$61,296	\$236,420
Total 529 Savings Plan (start of college)					
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow					
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$625	\$625	\$625	\$625	\$2,500
Funding Gap	\$58,856	\$56,061	\$58,332	\$60,671	\$233,920
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$53,356	\$49,561	\$50,832	\$53,171	\$206,920

How to Pay for Steve Sample

Base Scenario

How to Pay: Xavier University

\$151,345 Total Loans at Xavier University: Caution	\$1,680/m Total Repayment for 10-year plan, \$201,629	\$975/m Total Repayment for 25-year plan, \$292,535	\$3,661/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition	\$51,922	\$53,480	\$55,084	\$56,737	\$217,223
Room and Board	\$14,338	\$14,768	\$15,211	\$15,667	\$59,984
Books and Supplies	\$258	\$266	\$274	\$282	\$1,080
Travel and Misc	\$3,296	\$3,395	\$3,497	\$3,602	\$13,790
Other Fees	\$237	\$244	\$251	\$259	\$991
Cost of Attendance	\$70,051	\$72,153	\$74,317	\$76,547	\$293,068
Inst. Need Based Grants	\$22,041	\$23,513	\$25,030	\$26,593	\$97,177
Pell Grant					
Merit Scholarship	\$24,000	\$24,000	\$24,000	\$24,000	\$48,000
Private Scholarships					
Net Cost	\$46,051	\$48,153	\$49,287	\$49,954	\$193,445
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$35,526	\$37,628	\$38,762	\$39,429	\$151,345
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$30,026	\$31,128	\$31,262	\$31,929	\$124,345

Awards for Steve Sample

Base Scenario

Name	Status	Cost of Attendance	Gift Aid	Student Loan	Remaining Cost
Ashland University	Initial	\$0	\$0	\$0	\$0
		Tuition \$0	Pell Grant \$0	Offered \$0	
		Room and Board \$0	SEOG \$0	Subsidized \$0	
		Books and Supplies \$0	State Grant \$0	Offered \$0	
		Travel and Misc \$0	Institutional Grant \$0	Unsubsidized \$0	
		Other Fees \$0	Merit Scholarship \$0	Accepted \$0	
				Accepted \$0	
				Unsubsidized \$0	
Baldwin Wallace University	Initial	\$0	\$0	\$0	\$0
		Tuition \$0	Pell Grant \$0	Offered \$0	
		Room and Board \$0	SEOG \$0	Subsidized \$0	
		Books and Supplies \$0	State Grant \$0	Offered \$0	
		Travel and Misc \$0	Institutional Grant \$0	Unsubsidized \$0	
		Other Fees \$0	Merit Scholarship \$0	Accepted \$0	
				Accepted \$0	
				Unsubsidized \$0	
Miami University-Oxford	Initial	\$0	\$0	\$0	\$0
		Tuition \$0	Pell Grant \$0	Offered \$0	
		Room and Board \$0	SEOG \$0	Subsidized \$0	
		Books and Supplies \$0	State Grant \$0	Offered \$0	
		Travel and Misc \$0	Institutional Grant \$0	Unsubsidized \$0	
		Other Fees \$0	Merit Scholarship \$0	Accepted \$0	
				Accepted \$0	
				Unsubsidized \$0	
The Ohio State University at Columbus	Initial	\$0	\$0	\$0	\$0
		Tuition \$0	Pell Grant \$0	Offered \$0	
		Room and Board \$0	SEOG \$0	Subsidized \$0	
		Books and Supplies \$0	State Grant \$0	Offered \$0	
		Travel and Misc \$0	Institutional Grant \$0	Unsubsidized \$0	
		Other Fees \$0	Merit Scholarship \$0	Accepted \$0	
				Accepted \$0	
				Unsubsidized \$0	
Xavier University	Initial	\$0	\$0	\$0	\$0
		Tuition \$0	Pell Grant \$0	Offered \$0	
		Room and Board \$0	SEOG \$0	Subsidized \$0	
		Books and Supplies \$0	State Grant \$0	Offered \$0	
		Travel and Misc \$0	Institutional Grant \$0	Unsubsidized \$0	
		Other Fees \$0	Merit Scholarship \$0	Accepted \$0	
				Accepted \$0	
				Unsubsidized \$0	

Borrowing Analysis (w/Awards) for Steve Sample

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
Ashland University	(\$24,181)	\$42,100	\$-66,281				
Baldwin Wallace University	(\$40,842)	\$42,100	\$-82,942				
Miami University-Oxford	\$0	\$42,100	\$-42,100				
The Ohio State University at Columbus	\$0	\$42,100	\$-42,100				
Xavier University	(\$51,623)	\$42,100	\$-93,723				

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%.

How to Pay (w/Awards) for Steve Sample

Base Scenario

How to Pay w/Awards: Ashland University

\$0 Total Loans at Ashland University: Caution	\$0/m Total Repayment for 10-year plan, \$0	\$0/m Total Repayment for 25-year plan, \$0	\$3,310/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Inst. Need Based Grants			\$11,514	\$12,667	\$24,181
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost			\$-11,514	\$-12,667	\$-24,181
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$-10,525	\$-10,525	\$-22,039	\$-23,192	\$-66,281
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$-16,025	\$-17,025	\$-29,539	\$-30,692	\$-93,281

How to Pay (w/Awards) for Steve Sample

Base Scenario



How to Pay w/Awards: Baldwin Wallace University

\$0	\$0/m	\$0/m	\$3,656/m
Total Loans at Baldwin Wallace University: Caution	Total Repayment for 10-year plan, \$0	Total Repayment for 25-year plan, \$0	Estimated Monthly Take-Home Pay for Business Management

	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Inst. Need Based Grants			\$19,759	\$21,083	\$40,842
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost			\$-19,759	\$-21,083	\$-40,842
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$-10,525	\$-10,525	\$-30,284	\$-31,608	\$-82,942
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$-16,025	\$-17,025	\$-37,784	\$-39,108	\$-109,942

How to Pay (w/Awards) for Steve Sample

Base Scenario



How to Pay w/Awards: Miami University-Oxford

\$0	\$0/m	\$0/m	\$3,781/m
Total Loans at Miami University-Oxford: Caution	Total Repayment for 10-year plan, \$0	Total Repayment for 25-year plan, \$0	Estimated Monthly Take-Home Pay for Business Management

	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Inst. Need Based Grants					
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost					
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	-\$10,525	-\$10,525	-\$10,525	-\$10,525	-\$42,100
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	-\$16,025	-\$17,025	-\$18,025	-\$18,025	-\$69,100

How to Pay (w/Awards) for Steve Sample

Base Scenario



How to Pay w/Awards: The Ohio State University at Columbus

\$0 Total Loans at The Ohio State University at Columbus: Caution	\$0/m Total Repayment for 10-year plan, \$0	\$0/m Total Repayment for 25-year plan, \$0	\$4,210/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Inst. Need Based Grants					
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost					
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	-\$10,525	-\$10,525	-\$10,525	-\$10,525	-\$42,100
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	-\$16,025	-\$17,025	-\$18,025	-\$18,025	-\$69,100

How to Pay (w/Awards) for Steve Sample

Base Scenario

How to Pay w/Awards: Xavier University

\$0 Total Loans at Xavier University: Caution	\$0/m Total Repayment for 10-year plan, \$0	\$0/m Total Repayment for 25-year plan, \$0	\$3,661/m Estimated Monthly Take-Home Pay for Business Management
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	'26/'27	'27/'28	'28/'29+1	'29/'30+1	Total
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Inst. Need Based Grants			\$25,030	\$26,593	\$51,623
Pell Grant					
Merit Scholarship					
Private Scholarships					
Net Cost			\$-25,030	\$-26,593	\$-51,623
Total 529 Savings Plan (start of college)	\$3,900	\$3,900	\$3,900	\$3,900	\$15,600
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$6,000	\$6,000	\$6,000	\$6,000	\$24,000
American Opportunity Tax Credit	\$625	\$625	\$625	\$625	\$2,500
Student Pledged Assets					
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,525	\$10,525	\$10,525	\$10,525	\$42,100
Funding Gap	\$-10,525	\$-10,525	\$-35,555	\$-37,118	\$-93,723
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$-16,025	\$-17,025	\$-43,055	\$-44,618	\$-120,723

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.