THE COLLEGE FUNDING PLAYBOOK

A Parent's Step-by-Step Guide to Paying for College Without Drowning in Debt

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The College Funding Playbook

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This book is an educational guide to college funding strategies. It is not tax, legal, investment, or financial advice. College costs, aid formulas, deadlines, and tax rules change every year and vary by state and school. Consult a qualified professional for decisions specific to your family's situation.

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INTRODUCTION

The Number That Matters Is What You Actually Pay

If you have a teenager — or a grandchild — and college is on the horizon, you've probably had the moment. You look up the cost of a school, see a number like $60,000 a year, and your stomach drops. Two hundred forty thousand dollars. For a bachelor's degree. You wonder how anyone pays for this.

Here's what most families don't know: almost nobody pays the number on the website. The published price — the sticker price — is the starting point of a negotiation you didn't know you were in. Grants, scholarships, discounts, and aid bring that number down, sometimes dramatically. The families who pay the least aren't always the poorest. They're the ones who understood the system early and worked it on purpose.

This book is the system, explained plainly.

You don't need a finance degree. You need a plan, a calendar, and the willingness to file some paperwork on time. That's genuinely most of it. The college funding game rewards the organized far more than it rewards the wealthy.

Who this book is for

Parents and grandparents of students in grades 8 through 12. If your student is a junior or senior, start with Chapters 3 and 9 today — you're on the clock. If your student is younger, start at the beginning and build the plan slowly. Either way, every chapter ends with one clear action step, so you'll always know what to do next.

What this book will not do

It won't promise you a free ride — anyone who guarantees aid amounts is selling something. It won't tell you which college to choose. And it won't replace a conversation with a professional who knows your specific finances. What it will do is make you the most informed family in every room: the aid office, the kitchen table, the guidance counselor's office.

How to use this book

Read it in order the first time. Then keep it as a reference — the checklists in Chapter 10 and the deadlines calendar in Chapter 9 are built to be used, not just read. Write in the margins. Fill out the worksheets. A plan you write down beats a plan you think about.

> **Key idea**
> The sticker price is not the price. The families who pay the least are the ones who learn the aid system early and file everything on time.

ACTION STEP Write down your student's graduation year and the one college cost number that scares you most. You'll replace that fear with a plan by Chapter 8.



CHAPTER 1

The Real Price of College

Sticker price vs. net price

Every college publishes a Cost of Attendance (COA). It bundles tuition and fees with room, board, books, transportation, and personal expenses. That total is the sticker price — and for most families, it's fiction.

The net price is what matters: sticker price minus grants and scholarships (money you don't repay). Loans don't reduce the net price — they just delay when you pay. When a school says the cost is $65,000 a year but the average student pays $28,000 after grants, the second number is the one to plan around.

Look at the chart on this page. Across all school types, the average net price runs roughly half the sticker price — and for many families it runs far lower. Your job is to find your family's net price at each school on your list, not to flinch at the sticker.

Why the gap exists

Colleges discount aggressively because empty seats cost them more than discounted seats. Federal and state governments subsidize need-based aid. Private donors fund merit scholarships. The result is

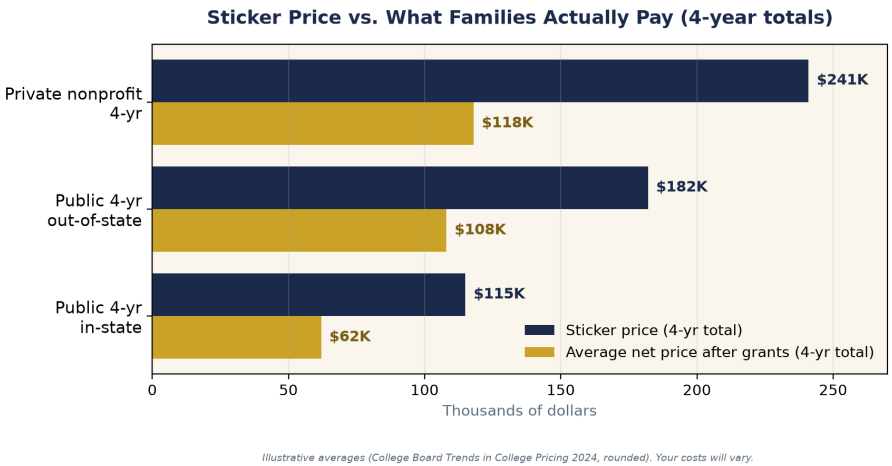
a marketplace where the listed price and the transaction price routinely differ by tens of thousands of dollars a year.

This is good news with a catch: the discounts go to families who apply for them. Aid is not automatic. Every dollar of discount in that chart was claimed by someone who filed the forms, met the deadlines, and asked the questions. Unclaimed aid is the most expensive kind.

How to find YOUR net price

Every college is required to host a Net Price Calculator on its website. It takes ten minutes: you enter income, assets, household size, and the student's academics, and it estimates your net price at that school. Run it for every school on your list before you fall in love with any campus.

Two warnings. First, calculators are estimates, not offers — the real number arrives in the award letter. Second, calculator quality varies; treat results as a range, not a promise. Still, a family comparing five schools' net prices makes a fundamentally better decision than a family comparing five stickers.



Four-year totals: published price vs. average net price after grant aid.

Key idea

Compare net prices, not sticker prices. A $65,000 school with a $28,000 net price is cheaper than a $40,000 school with a $35,000 net price.

Watch out

Room, board, and fees vary wildly even within the same school. Two students at the same college can have net prices $10,000 apart based on housing choices alone.

ACTION STEP Run the Net Price Calculator for three schools this week. Write the net prices down — they're the foundation of Chapter 8's plan.



CHAPTER 2

How Financial Aid Actually Works

The one formula underneath everything

Nearly all need-based aid flows from one calculation: Cost of Attendance minus your Student Aid Index (SAI) equals your financial need. The SAI is a number produced from your FAFSA — it estimates what your family can contribute. A lower SAI means higher need, which means more aid eligibility.

Two families can face the same $60,000 sticker and get completely different aid packages because their SAIs differ. Income, assets, and household size feed the formula — and one recent change surprises families: since 2024-25, having more than one child in college no longer splits your SAI the way the old formula did. You can't change your income overnight, but you can understand the formula — and avoid unforced errors, like holding assets in the wrong place at the wrong time.

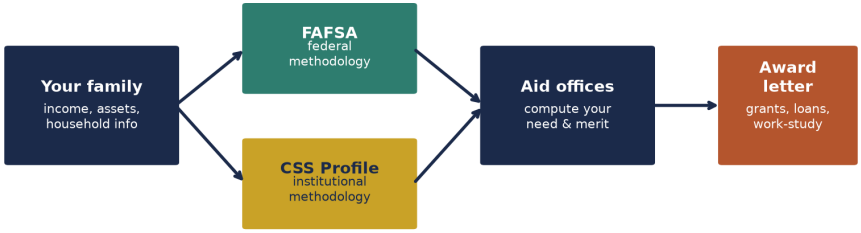
The four kinds of aid

Grants: free money, usually need-based. The federal Pell Grant is the biggest; states and colleges add their own. You don't repay grants.
Scholarships: free money, usually merit-based — academics, athletics, talents, affiliations, employer programs. Thousands go unclaimed every year because nobody applied.
Work-study: a part-time job, usually on campus, funded partly by the government. The student earns the money; it doesn't arrive as a check.
Loans: borrowed money. Federal student loans have fixed rates and protections; private loans vary and deserve extreme caution. Loans are the last resort, not the plan.

Need-based vs. merit-based

Need-based aid depends on your SAI. Merit-based aid depends on the student's achievements — and many colleges use merit discounts to attract students they want, regardless of need. High-income families often do better chasing merit aid at schools where the student is a strong catch than chasing need-based aid at schools that meet little need.
The practical move: build a list with both kinds of schools. A financial safety school — one you can afford even with zero aid — belongs on every list.

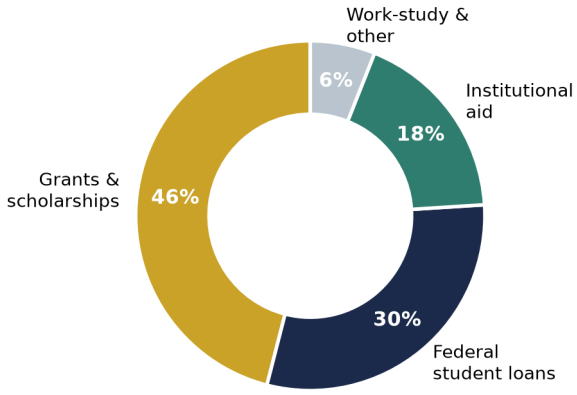
From Paperwork to Award Letter: How Aid Gets Calculated



Illustrative averages (College Board Trends in College Pricing 2024, rounded). Your costs will vary.

The path from your paperwork to the award letter.

Where Undergraduate Aid Comes From (share of total aid dollars)



Illustrative averages (College Board Trends in College Pricing 2024, rounded). Your costs will vary.

Grants and scholarships are the largest share of undergraduate aid dollars.

Key idea

Aid = Cost of Attendance – Student Aid Index. Everything else is details. Learn the formula and the deadlines, and you're ahead of most families.

ACTION STEP List every grant or scholarship anyone in your family might qualify for — employers, unions, churches, community groups. Free money hides in familiar places.



CHAPTER 3

The FAFSA, Step by Step

What the FAFSA is

The Free Application for Federal Student Aid (FAFSA) is the master key. One form unlocks federal grants, federal loans, work-study, and — critically — most state and college aid too. Schools and states use your FAFSA data to build their own awards. Skip the FAFSA and you skip nearly everything.

It opens October 1 each year for the following fall. The family in the timeline above filed in October; the family that files in March often finds the state grant money already gone. Some aid truly is first-come, first-served.

Before you start: the checklist

You'll need: the student's Social Security number, your (parent) Social Security numbers, federal tax returns from two years prior (the FAFSA tells you which year — the IRS data retrieval tool can pull these directly), records of untaxed income, and current bank and investment balances. Both student and one parent need an FSA ID — create these at least a few days before you file, because verification takes time.

The sections, in plain English

Student information: identity, citizenship, marital and dependency status. Most high school seniors are dependent students, which means parent information is required.

Parent information: the financial core. Income, assets, household size. This is where accuracy matters most — the IRS Direct Data Exchange pulls your tax data directly and reduces errors dramatically. Use it.

School selection: list every college the student is considering, up to ten. Schools only see your data if you list them. Add a school late and you may miss its priority deadline.

Sign and submit: student and parent both sign with FSA IDs. Then watch for the confirmation and the SAI calculation — review it for errors the way you'd review a pay stub.

Mistakes that cost real money

Missing the state deadline — Pennsylvania's is May 1 for the state grant, but file far earlier. Leaving schools off the list. Reporting retirement accounts as available assets (they're generally excluded — don't volunteer them). And the biggest: not filing at all because 'we make too much.' High-income families still need the FAFSA for federal loans, many merit awards, and some state programs. File every year, even if you're sure.

FAFSA Season at a Glance (for fall admission)



**PA deadline shown; every state differs — check yours.*
Illustrative averages (College Board Trends in College Pricing 2024, rounded). Your costs will vary.

File as close to October 1 as you can — some aid is first-come, first-served.

Key idea

File the FAFSA as close to October 1 as possible, every year, even if you think you earn too much. It costs nothing and unlocks everything.

Watch out

The FAFSA uses tax data from two years prior ('prior-prior year'). A high-income year from two years ago can distort this year's SAI — if your finances changed significantly, ask each college about a professional judgment review.

ACTION STEP Create FSA IDs for student and parent today if you haven't. Put October 1 on the calendar with an alarm.



CHAPTER 4

The CSS Profile: The Second Form That Matters

What it is and who requires it

About 200 selective private colleges use a second form — the CSS Profile, run by the College Board — to award their own institutional aid. The FAFSA determines federal aid; the Profile determines the college's own money. If a school on your list requires it and you skip it, you leave institutional grants on the table.

Check each college's financial aid page. If it says 'CSS Profile required,' add it to your calendar next to the FAFSA. The Profile opens October 1 as well, and each school sets its own deadline — often aligned with admission deadlines.

How it differs from the FAFSA

The Profile asks for more: home equity, noncustodial parent information (in divorce situations), business assets, and more detailed expense data. Its methodology is institutional — each college can

tweak the formula. That means two Profile schools can look at identical finances and offer different aid.

It also costs money to file — a fee per school, with waivers for lower-income families. Don't let the fee stop you: one institutional grant dwarfs the filing cost hundreds of times over.

Strategy for Profile schools

Because each school runs its own math, your aid can vary enormously between Profile colleges. This is where applying to several peer schools pays off: competing award letters give you leverage to appeal. A polite, documented appeal — 'School X offered this; can you reconsider?' — works more often than families expect.

Keep meticulous records. The Profile's detail means small documentation errors can swing awards. Save every submission confirmation.

Divorced or separated parents

The FAFSA and the CSS Profile treat divorce differently, and this trips up families every year. The FAFSA generally wants information from the parent who provided more financial support in the last 12 months. The CSS Profile often wants both biological parents — including a noncustodial parent statement.

If your situation is complicated, start early and read each school's instructions literally. When in doubt, call the aid office and ask: 'Which parent's information do you need from a divorced family?' Get the answer in writing if you can. Guessing wrong can delay your award by months.

Business owners and the self-employed

If you own a business, both forms dig deeper — and the FAFSA rule just changed twice in three years. The old exclusion for small family-owned businesses (100 or fewer employees) and family farms you live on was removed for 2024-25 and 2025-26, then restored for 2026-27 by the One Big Beautiful Bill Act — so for 2026-27 a

qualifying family business or farm is excluded from FAFSA assets again. The CSS Profile typically counts business assets in every year. Keep clean, current financial statements — aid offices may ask for them.

Timing matters: a high-income year followed by a lean year can distort your SAI. If your business income dropped significantly, document it and request a professional judgment review from each college. Aid officers have the authority to adjust — but only if you ask with paperwork.

> **Key idea**
>
> FAFSA = federal aid. CSS Profile = the college's own money at ~200 selective schools. File both wherever required.

ACTION STEP Check every school on your list for a CSS Profile requirement and write each deadline next to its FAFSA deadline.



CHAPTER 5

Free Money First: Grants, Scholarships — Then Loans

The hierarchy of college money

Fund college in this order, always: grants and scholarships first (free), then family savings and current income, then student work, and loans last. Every dollar you move up the hierarchy is a dollar plus interest you never pay. The chart on this page shows why: the same $30,000 costs $30,000 as a grant and nearly $40,000 as a loan.

This isn't anti-loan moralizing. It's arithmetic. A family that borrows $20,000 less graduates owing roughly $27,000 less after interest. That difference is a car, a down payment, or two years of retirement savings.

Where scholarships actually come from

Start with the colleges themselves — institutional merit awards are the largest scholarship source and the least competitive per applicant, because only applicants are eligible. Then: state programs, employer

tuition benefits (yours and your student's future employer), community organizations, religious groups, and niche awards tied to majors, backgrounds, or interests.

Treat scholarship applications like a part-time job in the fall of senior year: a few hours a week, tracked in a spreadsheet, with deadlines and essay reuse. Ten applications at an hour each that yield one $2,000 award paid $200 an hour. Show me a teenager with a better-paying job.

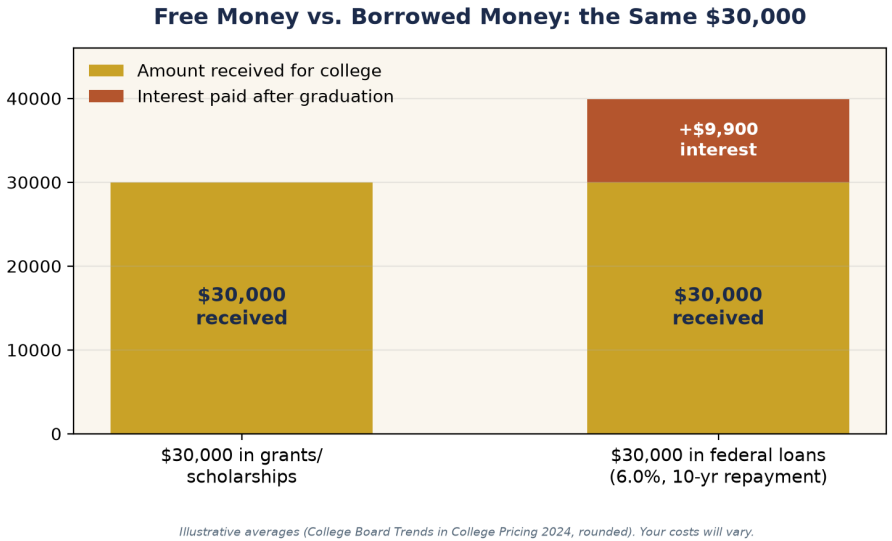
If you must borrow: borrow smart

Federal Direct Loans first — fixed rates and protections private loans don't offer. The student borrows these in their own name, with annual limits; for loans first disbursed on or after July 1, 2026, the student's income-driven option is the federal Repayment Assistance Plan. Parent PLUS loans come next if needed, but understand them clearly: they're in the parent's name, the obligation is real — and a PLUS loan taken on or after July 1, 2026 has no income-driven repayment option at all. The payment is the payment, so PLUS borrowing has to be sized to the payment from the start. (Parent loans first disbursed before that date keep the older repayment options.)

One recent change to plan around: for parents who take out a new Parent PLUS loan on or after July 1, 2026, federal law now caps PLUS borrowing at $20,000 per year and $65,000 total per student (One Big Beautiful Bill Act, P.L. 119-21). If your plan quietly assumed unlimited PLUS borrowing, revisit it — a gap above the cap has to be closed with savings, a less expensive school, scholarships, or a carefully chosen private loan, not assumed away.

Private loans are the last resort. Variable rates, fewer protections, and marketing that understates the true cost. If a private loan is on the table, that's a signal to revisit the college list — a more generous school beats a more expensive loan every time.

Rule of thumb: total borrowing across four years shouldn't exceed the student's realistic first-year salary after graduation. More than that, and the payments start making career and life decisions for them.



Borrowing $30,000 at 6% over 10 years costs nearly $10,000 in interest alone.

Key idea

Fund in order: free money → savings → current income → student work → loans. Every dollar moved up the list saves a dollar plus interest.

Watch out

Never borrow private loans before maxing federal options, and never sign any loan without calculating the monthly payment after graduation. The award letter shows the loan; it doesn't show the decade of payments.

ACTION STEP Set a family borrowing ceiling now — total four-year debt at or below the student's expected starting salary. Write it down and hold the line.



CHAPTER 6

SAGE Scholars Tuition Rewards, Explained

What Tuition Rewards are

SAGE Scholars is a private program used by hundreds of participating colleges. Families enroll — typically at no cost — and earn Tuition Rewards points over time, often through partner financial institutions or affiliated programs. When the student enrolls at a participating college, the accumulated points convert into a guaranteed minimum tuition discount, spread across four years.

Think of it as a loyalty program for college tuition: the longer you're in, the larger the discount you can claim — but only at schools that participate, and only under each school's rules.

The fine print that matters

Three facts to keep straight. First, Tuition Rewards are not cash — they're a discount applied to the tuition bill at participating schools. Second, each college sets its own maximum: a school might cap the total discount regardless of how many points you've earned. Third, a school may count your Rewards within its existing institutional aid

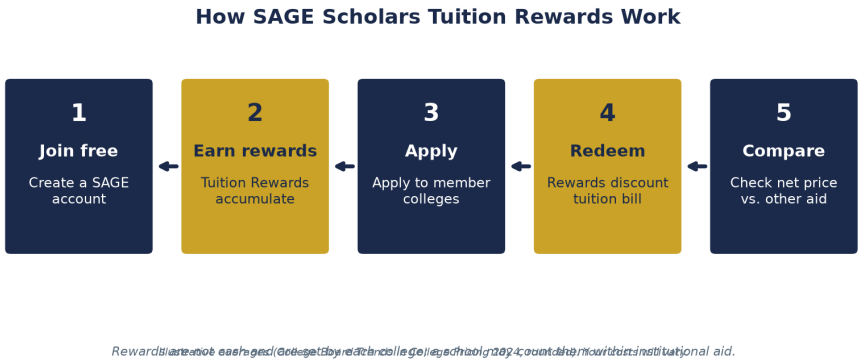
rather than stacking them on top — so always compare the final net price, not the Rewards total alone.

None of this makes the program bad. It makes it a tool to evaluate, like any other: check whether your target schools participate, what their caps are, and what the net price looks like with and without the Rewards.

How to use it in your plan

Enroll early — Rewards typically accumulate over years, so starting when your student is young maximizes the benefit. As the college list takes shape, cross-reference it against the participating-school list. If two similar schools are finalists and one participates with a strong cap, that's a legitimate tiebreaker.

And keep it in perspective: Tuition Rewards are one line in the funding stack from Chapter 8, not the whole plan. They complement savings, grants, and smart school selection — they don't replace them.



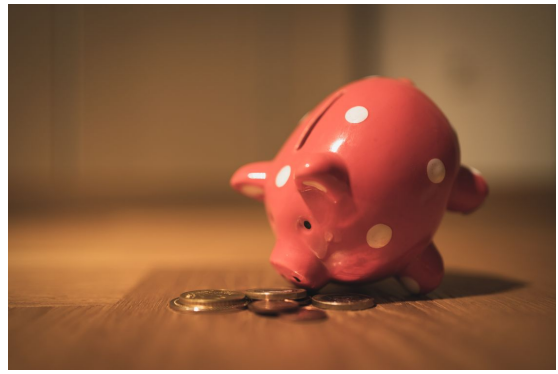
Five steps from enrollment to a discounted tuition bill.

> **Key idea**
>
> SAGE Tuition Rewards can meaningfully discount tuition at participating colleges — but they're not cash, caps vary by school, and a college may fold them into existing aid. Always compare final net prices.

Watch out

Tuition Rewards is a registered trademark of SAGE Scholars, Inc. Program rules, participating schools, and deadlines change — verify current terms at tuitionrewards.com before counting on any figure.

ACTION STEP Check whether any school on your list participates in SAGE Scholars, and note each school's published Rewards cap.



CHAPTER 7

Where to Save: 529 Plans and Beyond

Why the 529 is the default

The 529 college savings plan is the workhorse for a reason: contributions grow tax-deferred, and withdrawals for qualified education expenses — tuition, room, board, books — come out federal-tax-free (Internal Revenue Code §529). Many states add a sweetener: Pennsylvania, for example, lets residents deduct 529 contributions on their state return, subject to state rules and per-beneficiary limits (Pennsylvania Treasury, PA 529 program disclosures).

You're not locked to your state's plan — you can use any state's 529 — but run the math on your home state's tax benefit first. A state deduction is a guaranteed return on day one.

Newer flexibility helps too: federal rules since 2024 allow limited rollovers of unused 529 funds into the beneficiary's Roth IRA — $35,000 lifetime cap, the 529 account must be at least 15 years old, and annual Roth IRA contribution limits apply (SECURE 2.0 Act §126, amending IRC §529). The 'what if they don't go to college' fear has a

pressure valve it didn't used to have.

The supporting cast

Coverdell ESAs (IRC §530): smaller contribution limits, but broader qualified expenses (including K-12). Useful as a supplement, not a core.

Custodial accounts (UGMA/UTMA): flexible — the money can be used for anything benefiting the child — but they count heavily against aid (student assets are assessed at a higher rate than parent assets) and the child gains control at adulthood. Think twice before funding these for college.

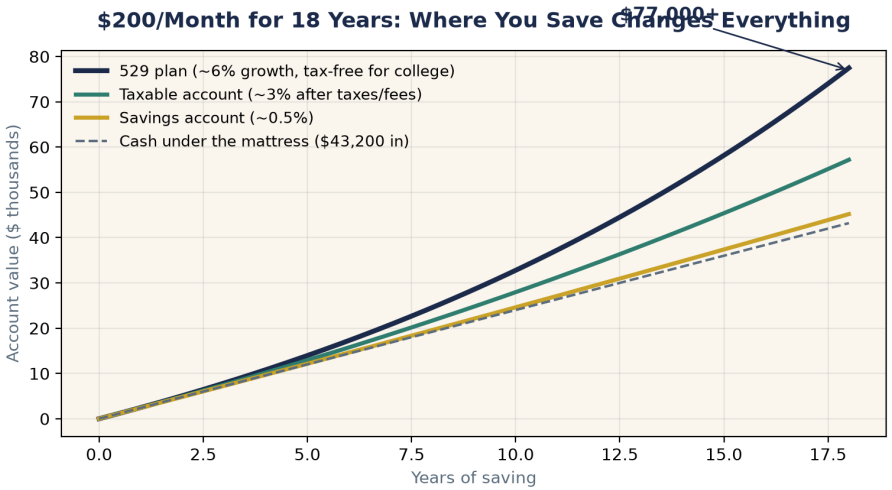
Roth IRAs: contributions (not earnings) can be withdrawn anytime; earnings have rules. Some families use Roths as backup college funds — but raiding retirement for tuition is a trade with permanent costs. Fund retirement first, then college, in that order of priority.

Taxable brokerage: maximum flexibility, no education tax break. Fine for overflow savings once tax-advantaged buckets are full.

The chart that should change your timeline

Look at the growth curves on this page. Same $200 a month, same 18 years. The 529 at 6% ends near $77,000. The savings account at 0.5% ends near $45,000. The mattress ends at $43,200. The difference between the top and bottom lines is more than $30,000 — created by nothing but the choice of account and the discipline of starting early.

Starting late? The math still favors action: $400 a month for 9 years at 6% beats $0 a month of regret. Time matters, but starting now matters more than starting perfectly.



Illustrative averages (College Board Trends in College Pricing 2024, rounded). Your costs will vary.

$200/month from birth to 18: the account you choose is worth tens of thousands.

Key idea

Fund a 529 first for college savings — tax-free growth for education, possible state deduction, and new Roth rollover flexibility for unused funds.

Watch out

Custodial UGMA/UTMA accounts can hurt aid eligibility — student-owned assets are assessed at a much higher rate than parent-owned assets in the aid formula.

ACTION STEP If you don't have a 529, open one this month — even with $50. Automate the contribution. Future you will be grateful.



CHAPTER 8

Building Your Family Contribution Plan

The one-page plan

A college funding plan fits on one page: the annual net price at the chosen school, and every source that covers it. Grants and scholarships. 529 withdrawals. Current income. Student work. Loans — named, capped, and last. The chart on this page shows one family's $28,000 year, fully sourced.

Build yours with the same discipline. Vague plans ('we'll figure it out') produce vague results — usually in the form of surprise Parent PLUS loans in August. A written plan forces the hard conversation in March, when you still have options.

The four questions every plan must answer

One: What is our annual net price target — the maximum we'll pay per year after aid? Two: How much will savings cover each year without jeopardizing retirement? Three: How much can cash flow from current income during the college years? Four: What is our total four-year borrowing ceiling — and who borrows it?

Answer these in writing, both parents (and the student, age-appropriately). Disagreements surface now, cheaply, instead of during move-in week.

Stress-test the plan

Run three scenarios. Best case: the top-choice school's net price comes in low and merit aid surprises you. Base case: the numbers land where the Net Price Calculator said. Tough case: the student chooses the expensive school and aid disappoints.

For each scenario, write the funding stack. If the tough case requires doubling the loan ceiling, that's information — either the ceiling moves deliberately or the school list changes. Plans survive contact with reality when they've met reality in advance.

Grandparents: your special role

If you're a grandparent reading this, the rules finally favor you. Since 2024-25, a 529 you own for a grandchild is not reported as an asset on the FAFSA, and distributions from it are no longer counted as the student's income — the old rule that punished grandparents for helping is gone. Money you hand the student directly is no longer reported as income either, but cash still sitting in the student's own account on the day the FAFSA is filed counts as a student asset, assessed at the steep 20% student rate — so the 529 you own stays the cleanest vehicle, and timing still matters.

One caution: colleges that use the CSS Profile may ask about grandparent-owned 529s and treat them as a student resource. Check each school's policy before assuming the FAFSA treatment carries over.

The cleanest plays: fund a 529 you own with the grandchild as beneficiary, or wait and help with loan repayment after graduation. Talk to the parents first — surprise money with strings causes more family friction than it prevents.

A Sample $28,000/Year Funding Stack (one family's plan)



Illustrative averages (College Board Trends in College Pricing 2024, rounded). Your costs will vary.

Every dollar of the $28,000 has a name and a source before freshman year starts.

Key idea

A real plan names every dollar: net price at the top, each funding source below it, loans last and capped. If a dollar doesn't have a name, the plan isn't done.

ACTION STEP Draft your one-page plan tonight using the worksheet in Chapter 10. It won't be perfect — perfect comes later. Written comes first.



CHAPTER 9

The Deadlines Calendar

Why deadlines are the whole game

In college funding, the deadline IS the strategy. State grants run out. Priority deadlines pass. Scholarship windows close. The family that files in October and the family that files in February can have identical finances and receive thousands of dollars apart — purely on timing.

Put every date below on a real calendar — phone, wall, both — with reminders two weeks out. This chapter is the most valuable one in the book if you use it, and the most worthless if you don't.

Junior year: the setup year

Spring: build the college list (8–12 schools: reach, match, and financial safety). Visit campuses. Take the SAT/ACT for the first time — many merit awards key off scores. Open or fund the 529 if you haven't.

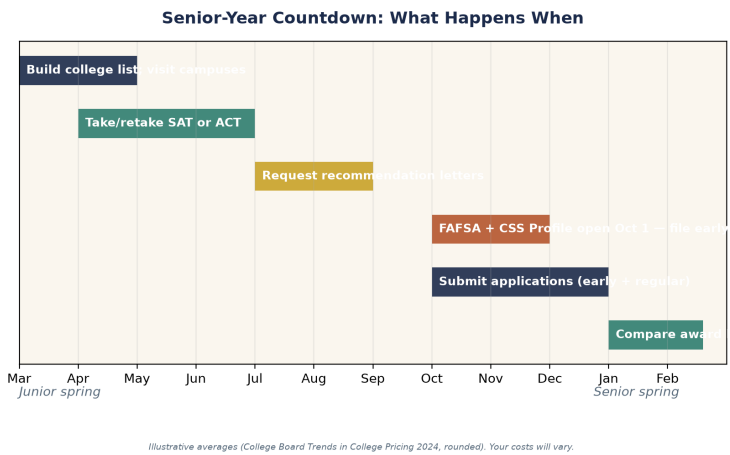
Summer: draft the activities list and personal statement. Research each school's net price and aid deadlines. Create FSA IDs for student and parent — don't wait until October.

Senior year: the execution year

August–September: finalize the list. Request recommendation letters — give teachers a month. Complete scholarship spreadsheet with every deadline.
October 1: FAFSA and CSS Profile open. File within two weeks. This is the single highest-leverage fortnight in the entire process.
November–January: early applications due; then regular decision. Confirm each school received your FAFSA (check portals).
February–March: watch for verification requests — respond within days, not weeks. File state grant forms (PA: May 1, but earlier is better).
March–April: award letters arrive. Compare net prices side by side. Appeal where justified — competing offers are leverage.
May 1: National decision day. Deposits due. Then: final 529 withdrawal strategy, payment plan setup with the bursar, and loan paperwork only for the planned amount.

After acceptance: the money months

May–August: accept/decline each aid component deliberately (you can decline loans you don't need). Set up the tuition payment plan. Coordinate 529 distributions with the bursar's billing cycle. Have the student apply for campus jobs early — the good ones go fast.



Senior year, month by month. Miss a bar and you may miss the money behind it.

Key idea

October 1 is the starting gun. Every week you delay filing past it risks real dollars — especially state grants, which are often first-come, first-served.

ACTION STEP Transfer every deadline in this chapter to your calendar right now, with two-week advance reminders.



CHAPTER 10

Worksheets & Checklists

Worksheet A: Your one-page funding plan

Copy these lines onto paper and fill them in. One page, honest numbers.

Worksheet A: Your one-page funding plan

Copy these lines onto paper and fill them in. One page, honest numbers.

Annual net price target (after aid): $_____

Grants & scholarships (expected): $_____

529 / savings withdrawal per year: $_____

Current income contribution per year: $_____

Student work contribution per year: $_____

Loans per year (type + amount): $_____

TOTAL SOURCES: $_____ (must equal net price target)

Four-year borrowing ceiling: $_____

Checklist: FAFSA filing day

- ☐ FSA IDs created and verified (student + parent)
- ☐ Prior-prior-year tax returns on hand (or IRS retrieval ready)
- ☐ Current bank/investment balances recorded
- ☐ All target colleges listed (up to 10)
- ☐ Filed within 2 weeks of October 1
- ☐ Confirmation saved; SAI reviewed for errors

Checklist: comparing award letters

- ☐ Converted every offer to NET PRICE (cost minus grants/scholarships only)
- ☐ Separated gift aid from loans and work-study in each letter
- ☐ Noted which grants renew all four years — and their conditions
- ☐ Calculated four-year total cost, not just freshman year
- ☐ Appealed at least one offer with a competing award

Checklist: scholarship sprint (fall of senior year)

- ☐ Spreadsheet with 10+ scholarships, deadlines, and requirements

- ☐ Core essay written once, adapted per application
- ☐ Recommendation letters requested with 4+ weeks notice
- ☐ Two applications submitted per week until deadlines pass

Worksheet B: Net price comparison

One row per school. Fill from Net Price Calculators first, then update with real award letters.

School 1: _____ Sticker: $_____ Net price (est.): $_____ Net price (award): $_____

School 2: _____ Sticker: $_____ Net price (est.): $_____ Net price (award): $_____

School 3: _____ Sticker: $_____ Net price (est.): $_____ Net price (award): $_____

School 4: _____ Sticker: $_____ Net price (est.): $_____ Net price (award): $_____

School 5: _____ Sticker: $_____ Net price (est.): $_____ Net price (award): $_____

Cheapest net price: _____ Best value (price + fit): _____

Worksheet C: Scholarship tracker

Ten rows to start. Add more as you find them. Two applications a week, every week, until deadlines pass.

1. Name: _____ Amount: $_____ Deadline: _____ Submitted: [ ]

2. Name: _____ Amount: $_____ Deadline: _____ Submitted: [ ]

3. Name: _____ Amount: $_____ Deadline: _____ Submitted: [ ]

4. Name: _____ Amount: $_____ Deadline: _____ Submitted: [ ]

5. Name: _____ Amount: $_____ Deadline: _____ Submitted: [ ]

6. Name: _____ Amount: $_____ Deadline: _____ Submitted: [ ]

Worksheet D: Monthly savings planner

Work backward from the goal. Even a small automatic contribution beats a large intended one.

Years until freshman year: _____

Total savings goal: $_____

Already saved: $_____

Monthly contribution needed (goal - saved) / months: $_____

Monthly contribution I commit to: $_____

Account (529 / other): _____ Automatic transfer date: _____

> **Key idea**
> Paper beats memory. The families with the best outcomes aren't the smartest — they're the ones who wrote it down and worked the list.



CHAPTER 11

Your Next Step: A Plan Built for Your Family

You've done the hardest part

Reading this book put you ahead of most families. You understand net price. You know the FAFSA timeline, the aid hierarchy, and the funding stack. You have worksheets and a calendar. That's real progress — and it's enough to avoid the expensive mistakes.

But a book is general, and your family is specific. Your income, your assets, your student's list, your state's deadlines, your retirement timeline — the optimal plan threads all of them together. That's not a chapter. That's a conversation.

A free 30-minute college funding strategy call

Community Solutions Financial offers a free, no-pressure 30-minute college funding strategy call. In that call, we'll review your family's situation, pressure-test your funding plan against the numbers in this book, flag the deadlines that matter most for your student's timeline, and identify the aid opportunities you're best positioned to capture.

No obligation. No sales pitch disguised as advice. If we're a fit to help further, we'll say so; if not, you'll leave with a clearer plan than you arrived with.

Book your call

Visit the link below to choose a time that works for your family. Calls are held by phone or video — whichever you prefer. Bring your worksheet from Chapter 10 if you've started it; if not, bring your questions.

> **Key idea**
> Information got you this far. A personalized plan takes you the rest of the way — and the first conversation is free.

Book Your Free 30-Minute College Funding Strategy Call

https://mywealthbuildingblocksappointments.as.me/?appointmentType=94052831



CHAPTER 12

Three Families, Three Plans

The Early Planners: the Johnsons

The Johnsons started a 529 when their daughter was born — $250 a month, never missed. By senior year they had $85,000 saved. They also ran net price calculators for twelve schools and targeted colleges where their daughter's grades put her in the top quarter of applicants — merit-aid territory.

Result: $30,000 a year in merit grants, $85,000 from the 529 spread over four years, $5,000 a year from current income. Total borrowing: $0. Four-year net cost: about $88,000 — less than a year and a half of sticker price.

Their edge wasn't wealth. It was time: eighteen years of compounding and a list built on net price, not prestige.

The On-Time Filers: the Martinezes

The Martinezes started late — sophomore year of high school. No 529, but solid income. What they did right: filed the FAFSA the week it opened, hit every state deadline, and had their son apply to eight

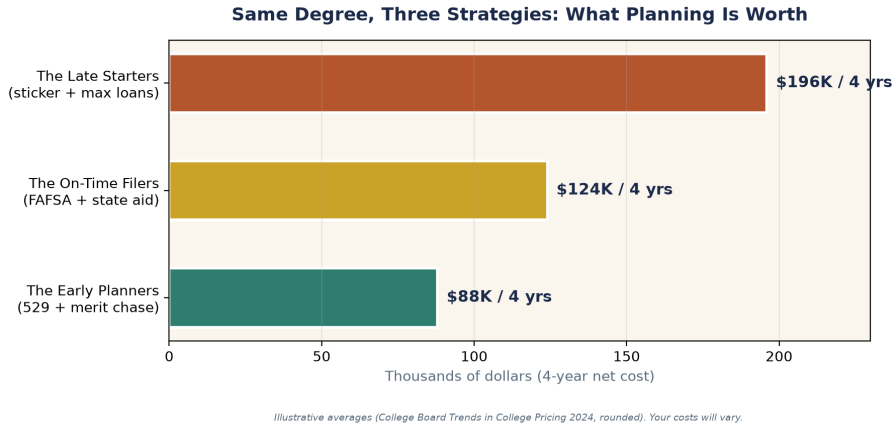
schools including two financial safeties.
Result: a mix of need-based grants, a state grant they wouldn't have gotten filing in March, and $6,000 a year from current income. They borrow $5,500 a year in federal Direct Loans — under their ceiling. Four-year net cost: about $124,000.
Their edge was execution. No savings head start, but flawless paperwork timing captured every dollar they qualified for.

The Late Starters: the Williamses

The Williamses never filed the FAFSA — 'we make too much,' they assumed. Their son chose the dream school at full sticker, and the family covered the gap with Parent PLUS loans plus private loans sophomore year when the PLUS ran thin.
Result: $196,000 in four-year costs, nearly all borrowed, at a blended rate above 7%. The monthly payment after graduation: over $2,200 for ten years. The parents delayed retirement by four years.
Their mistake wasn't love for their son's dream school. It was skipping the paperwork that would have revealed cheaper paths to the same degree — including the same school with merit aid they'd never applied for.

What the three stories prove

Same sticker price. Outcomes $108,000 apart. The difference wasn't income — the Martinezes earn less than the Williamses. It was planning, timing, and the willingness to let net price lead the college list.
Your family gets to choose which story is yours. If you're reading this with a freshman, you're the Johnsons. With a junior, you're the Martinezes — and that's a fine place to be. The only losing move is the Williamses' move: assuming the system has nothing for you without checking.



Illustrative four-year net costs for the same $60K/year sticker school.

Key idea

Planning beats income. The families in these stories diverged by $108,000 over four years — on paperwork, timing, and school selection, not salary.

ACTION STEP Which family are you right now? Write down the one move — filing date, school list change, savings start — that moves you one story up.



CHAPTER 13

Appeals and Curveballs: FAQ

Can I negotiate financial aid?

Yes — it's called an appeal, and it's normal. Aid offices expect a share of families to ask for reconsideration. The two appeals that work: (1) a better competing offer from a comparable school, documented in writing; (2) a material change in your finances since the tax year the forms used — job loss, medical bills, divorce.

How to do it: write a short, polite letter to the aid office. State the facts, attach documentation, name the specific dollar gap if you can. Then follow up by phone. What doesn't work: threatening to walk away, comparing to a school that isn't comparable, or appealing without new information.

What if our income is 'too high' for aid?

File the FAFSA anyway — every year. High-income families still access federal Direct Loans (which require the FAFSA), many merit scholarships require it, and some state programs do too. Then pivot your strategy to merit aid: target schools where the student's profile

stands out, because that's where the discounts live.

Also know what changed: under the old formula, two kids in college at the same time split what the family was expected to contribute. Since 2024-25, the Student Aid Index no longer divides for the number in college — the same family contribution is measured against each student's costs. Overlapping college years cost more than they used to on paper, which makes the plan — not the assumption — do the work.

Should grandparents give money directly?

Better news than it used to be. Since 2024-25, a grandparent-owned 529 is not reported as an asset on the FAFSA at all, and distributions from it are no longer counted as student income — the old rule that punished grandparents for helping is gone. Cash given straight to the student is no longer reported as income either, but cash still sitting in the student's own bank account on the day the FAFSA is filed counts as a student asset, assessed at the steep 20% student rate — so where the money sits on filing day still matters.

One caution: colleges that use the CSS Profile may ask about grandparent-owned 529s and treat them as a student resource. Check each school on your list before assuming the FAFSA treatment carries over.

Safest sequence: grandparents fund a 529 they own (grandchild as beneficiary), coordinate with the parents on timing, and never surprise the family with money that has strings attached.

What happens to unused 529 money?

Options, in order of preference: save it for a sibling (change the beneficiary — no penalty), save it for graduate school, or use the federal Roth rollover provision for unused funds ($35,000 lifetime cap; the account must be at least 15 years old; annual Roth limits apply — SECURE 2.0 Act §126). Non-qualified withdrawals face income tax plus a 10% additional tax on earnings (IRC §529) — so plan the beneficiary change first.

Is community college + transfer a real strategy?

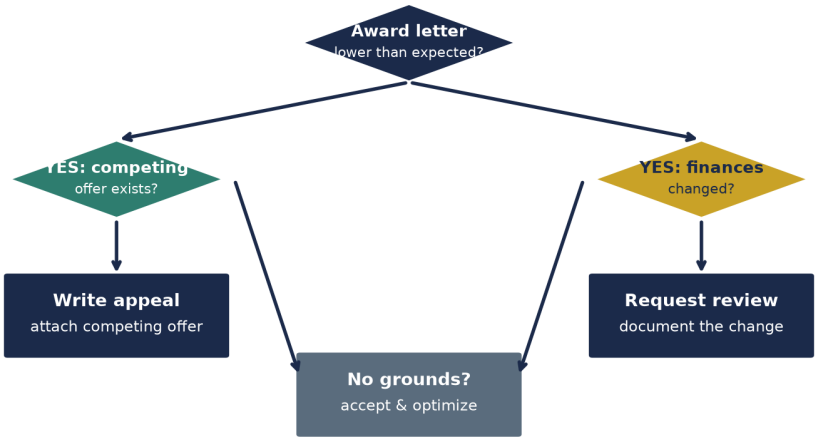
It's one of the best-kept value plays in higher education. Two years at a community college — often under $5,000 a year — then transfer to a four-year school for the degree. The diploma says the four-year school's name. Total savings versus four years at sticker: often $60,000–$100,000.

The catch is articulation: make sure credits transfer to the target school before enrolling. Every state has transfer agreements — read them like a contract, because they are one.

When should we start all this?

Sophomore year of high school for the full playbook. Junior year if you're catching up — you'll move faster with focus. Senior year fall? Start with Chapters 3, 9, and 10 of this book today, and book the strategy call in Chapter 11. Late beats never, every time.

Should You Appeal the Award Letter?



Illustrative averages (College Board Trends in College Pricing 2024, rounded). Your costs will vary. Appeals are polite, documented requests — not complaints. Aid offices expect them.

Two good reasons to appeal: a better competing offer, or changed finances.

Key idea

An appeal is a documented request, not a confrontation. Competing offers and changed finances are the two levers — pull them politely, in writing, with numbers attached.

ACTION STEP If any award letter disappointed you, draft the appeal letter this week using the flowchart on this page.



APPENDIX

Glossary: The Terms That Matter

Award letter
The college's official offer: cost breakdown plus the grants, scholarships, loans, and work-study you're offered. Always convert to net price before comparing.

Cost of Attendance (COA)
The school's published annual total: tuition, fees, room, board, books, transportation, personal expenses. The sticker price.

CSS Profile
The College Board's second aid form, required by ~200 selective colleges for institutional aid. More detailed than the FAFSA; each school sets its own deadline.

EFC / SAI
Expected Family Contribution — the RETIRED term, replaced in 2024-25 — / Student Aid Index (the current term): the formula's estimate of what your family can contribute. Lower = more need. If an older document or website says EFC, read SAI.

FAFSA

Free Application for Federal Student Aid: the master form unlocking federal, most state, and much institutional aid. Opens October 1 yearly.

Gift aid
Grants + scholarships: money you don't repay. The only aid that reduces net price.

Merit aid
Discounts based on achievement — academics, talent, athletics — awarded regardless of financial need.

Need-based aid
Aid based on your SAI relative to cost. Requires the FAFSA (and Profile where required).

Net price
Sticker price minus gift aid. The only number that matters when comparing schools.

Parent PLUS loan
Federal loan parents take for a dependent student's education. In the parent's name — the obligation is real.

Pell Grant
The flagship federal need-based grant for undergraduates. You don't repay it; the FAFSA determines eligibility.

Professional judgment
An aid officer's authority to adjust your aid based on documented special circumstances. You must ask — with paperwork.

529 plan
Tax-advantaged college savings account: tax-deferred growth, tax-free withdrawals for qualified education expenses (IRC §529).

Verification
The process where a school double-checks FAFSA data before disbursing aid. Respond within days when selected.

Work-study
Federally subsidized part-time jobs, usually on campus. Earned, not granted — the student works for it.

About Community Solutions Financial

Community Solutions Financial LLC helps families make confident money decisions — from college funding and tax planning to bookkeeping, financial advising, and estate planning. We believe the best financial plan is the one you understand well enough to follow.

Kinji Ridley leads the firm with a simple operating principle: keep the full picture in view, make the call, and document it so you can override it. This playbook is that principle applied to the most expensive purchase most families ever make: a college degree.

WHEN DIY RUNS OUT

This book gave you the diagnosis: your real costs, your aid picture, your shortfall. Some families run the plan from here on their own — that's what the book is for. Others reach the point where the next step isn't more information; it's the plan built on their actual numbers, and then carried out. That's the work we do, at three levels:

Tier 1 — The Screen **$795**	Your real numbers, run: true net cost at your student's schools, your Student Aid Index position, and an honest affordability read on the list. You leave knowing exactly where you stand.
Tier 2 — The Full Plan **$1,695**	Everything in Tier 1, plus the complete college funding plan: school-by-school costs, aid packages compared, the shortfall named, and a funding strategy built to close it.
Tier 3 — The Full Build **$2,495**	Everything in Tier 2, plus execution: the FAFSA and CSS Profile filed with you, appeals handled, and your implementation blueprint — the plan, carried out step by step.

Start with the free 30-minute strategy call in Chapter 11. If a tier fits, we'll say so; if the book is all you need, we'll say that instead.

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