



NEWS & INFORMATION ABOUT
PLANNING FOR AFTER HIGH SCHOOL

The GEAR UP Gazette

JANUARY

FOR PARENTS OF 11TH & 12TH GRADE STUDENTS

WHAT DOES COLLEGE ACTUALLY COST?

College students pay tuition, which may be by the number of classes taken, as well as fees, which may cover additional costs for specific classes, student activities or new buildings. **The cost of college** also includes books, supplies, personal and living expenses and transportation.

Colleges list their tuition, fees and often other costs on their website – this is also known as the “sticker price”. Colleges are required to have a Net Price Calculator on their website, where students can get an estimate of what they will actually pay – also known as the “net price”.



STICKER PRICE

The college’s published tuition and fees.



GIFT AID

Free money you don’t have work for or pay back



NET PRICE

The real amount your family pays

Source: [BigFuture](#)

DID YOU KNOW?

In 2017-18, the average actual cost for full-time in-state students at public four-year institutions was \$4,140.

Source: [College Board, 2018](#)

COLLEGE MYTHS (AND REALITIES)

MYTH: My student could never afford to attend a private college.

REALITY: Although the “sticker” price for private colleges is often much higher than public colleges, private colleges often have more financial aid to give students. Check the Net Price Calculator for each school to get a better sense of what you would actually pay. Keep in mind that grants and scholarships are money that does not have to be paid back and are preferable to student loans, which do have to be paid back.

PARENT CHECKLIST

- Explore the actual cost of college.** Every college is required to have a Net Price Calculator on their website; explore the estimated actual cost for your student to attend a variety of different colleges. There are also handy tools, such as *collegescorecard.ed.gov*, which makes it easy to compare several colleges net prices at once.
- JUNIORS: Update the OSAC Activity Chart.** Students fill out the OSAC application their senior year of high school to be eligible for \$15 million in scholarship awards. Students need to keep track of school accomplishments and activities, volunteer hours, and part-time jobs to be eligible for more scholarships.
- Apply for scholarships.** Students of all ages should search and apply for scholarships available to them.

EVENTS & ANNOUNCEMENTS



GEAR UP stands for Gaining Early Awareness and Readiness for Undergraduate Programs and is a federally-funded program that helps rural, low-income middle and high schools prepare students for education after high school. Visit oregongearup.org to learn more and access resources to help your students make a plan. © 2016 Oregon GEAR UP

COLLEGE. It's not a dream, it's a plan.