

First Year for Anna Smarts

Base Scenario

College	COA	EFC	Need	Total Need Met %	Need Met with Grants %	Need Based Grants	Merit Scholarship	First Year Net Cost
Arizona State University at the Downtown Phoenix campus	\$50,391	\$41,000 <i>F</i>	\$9,391	69%	79%			\$50,391
Grand View University	\$42,848	\$41,000 <i>F</i>	\$1,848	80%	91%	\$1,345	\$11,537	\$31,311
The University of Iowa	\$21,922	\$41,000 <i>F</i>		51%	78%			\$21,922
University of Michigan	\$70,760	\$40,000 <i>I</i>	\$30,760	91%	71%	\$19,874		\$50,886

F Federal - (FAFSA) / Institutional - (CSS Profile)

- COA** *Tuition + Room/Board + Fees+ Books*
- EFC** *Expected Financial Contribution. If the school uses the Institutional Method, that amount is used. Otherwise, the Federal amount is used.*
- Need** *Cost of Attendance - Expected Financial Contribution*
- 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 Anna Smarts

Base Scenario

All Four Years: Arizona State University at the Downtown Phoenix campus

Year	Cost of Attendance	Expected Family Contribution	Need	Total Need Met %	Need Met with Grants %	Need Based Grants	Merit Scholarship	Net Cost
'21/'22	\$50,391	\$41,000	\$9,391	69%	79%			\$50,391
'22/'23	\$51,902	\$41,000	\$10,902	69%	79%			\$51,902
'23/'24	\$53,459	\$15,000	\$38,459	69%	79%			\$53,459
'24/'25	\$55,063	\$15,000	\$40,063	69%	79%			\$55,063
Total	\$210,815	\$112,000	\$98,815			\$0	\$0	\$210,815

All Four Years: Grand View University

Year	Cost of Attendance	Expected Family Contribution	Need	Total Need Met %	Need Met with Grants %	Need Based Grants	Merit Scholarship	Net Cost
'21/'22	\$42,848	\$41,000	\$1,848	80%	91%	\$1,345	\$11,537	\$31,311
'22/'23	\$44,133	\$41,000	\$3,133	80%	91%	\$2,281	\$11,537	\$32,596
'23/'24	\$45,457	\$15,000	\$30,457	80%	91%	\$22,173	\$11,537	\$23,284
'24/'25	\$46,821	\$15,000	\$31,821	80%	91%	\$23,166	\$11,537	\$23,655
Total	\$179,259	\$112,000	\$67,259			\$48,965	\$46,148	\$110,846

All Four Years: The University of Iowa

Year	Cost of Attendance	Expected Family Contribution	Need	Total Need Met %	Need Met with Grants %	Need Based Grants	Merit Scholarship	Net Cost
'21/'22	\$21,922	\$41,000		51%	78%			\$21,922
'22/'23	\$22,579	\$41,000		51%	78%			\$22,579
'23/'24	\$23,257	\$15,000	\$8,257	51%	78%			\$23,257
'24/'25	\$23,954	\$15,000	\$8,954	51%	78%			\$23,954
Total	\$91,712	\$112,000	\$17,211			\$0	\$0	\$91,712

All Four Years for Anna Smarts

Base Scenario

All Four Years: University of Michigan

Year	Cost of Attendance	Expected Family Contribution	Need	Total Need Met %	Need Met with Grants %	Need Based Grants	Merit Scholarship	Net Cost
'21/'22	\$70,760	\$40,000	\$30,760	91%	71%	\$19,874		\$50,886
'22/'23	\$72,882	\$41,000	\$31,882	91%	71%	\$20,599		\$52,283
'23/'24	\$75,069	\$20,000	\$55,069	91%	71%	\$35,580		\$39,489
'24/'25	\$77,321	\$20,000	\$57,321	91%	71%	\$37,035		\$40,286
Total	\$296,032	\$121,000	\$175,032			\$113,088	\$0	\$182,944

Four Years for Anna Smarts

Base Scenario

College	Four Year Net Cost	Pre-Approval Amount	Funding Gap (Loans)	10-Year Loan Payments	10-Year Total Payments	25-Year Loan Payments	25-Year Total Payments
Arizona State University at the Downtown Phoenix campus	\$210,815	\$65,600	\$145,215	\$1,612	\$193,462	\$936	\$280,687
Grand View University	\$110,846	\$65,600	\$45,246	\$502	\$60,279	\$292	\$87,456
The University of Iowa	\$91,712	\$65,600	\$26,112	\$290	\$34,788	\$168	\$50,472
University of Michigan	\$182,944	\$65,600	\$117,344	\$1,303	\$156,331	\$756	\$226,815

Four Year Net Cost

Based on a 3% increase in tuition and fees per year.

Pre-Approval 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 - Pre-Approved Amount

Total Loans

Pre-Approved Loans (Direct Loans, if chosen in the Pre-Approval tab) + Funding Gap

10-Year Loan Payments

Total loans paid off over 10 years at an interest rate of 6%.

25-Year Loan Payments

Total loans paid off over 25 years at an interest rate of 6%.

How to Pay for Anna Smarts

Base Scenario

How to Pay: Arizona State University at the Downtown Phoenix campus

\$145,218 Total Loans at Arizona State University at the Downtown Phoenix campus	\$1,612/m Total Repayment for 10-year plan		\$936/m Total Repayment for 25-year plan		\$3,175/m Estimated Monthly Take-Home Pay for Communication and Journalism
	'21/'22	'22/'23	'23/'24+2	'24/'25+2	Total
Tuition	\$30,062	\$30,964	\$31,893	\$32,850	\$125,769
Room and Board	\$15,472	\$15,936	\$16,414	\$16,906	\$64,728
Books and Supplies	\$1,218	\$1,255	\$1,293	\$1,332	\$5,098
Travel and Misc	\$3,639	\$3,748	\$3,860	\$3,976	\$15,223
Other Fees					
Cost of Attendance	\$50,391	\$51,903	\$53,460	\$55,064	\$210,818
Need Based Grants					
Merit Scholarship					
Private Scholarships					
Net Cost	\$50,391	\$51,903	\$53,460	\$55,064	\$210,818
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$3,750	\$3,750	\$3,750	\$3,750	\$15,000
Parent Pledged Monthly Cash Flow	\$1,200	\$1,200	\$1,200	\$1,200	\$4,800
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$250	\$250	\$250	\$250	\$1,000
Student Pledged Monthly Cash Flow	\$600	\$600	\$600	\$600	\$2,400
Grandparent and Other Help	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Pre-Approval Amount	\$16,400	\$16,400	\$16,400	\$16,400	\$65,600
Funding Gap	\$33,991	\$35,503	\$37,060	\$38,664	\$145,218
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$28,491	\$29,003	\$29,560	\$31,164	\$118,218

How to Pay for Anna Smarts

Base Scenario

How to Pay: Grand View University

	\$45,242 Total Loans at Grand View University	\$502/m Total Repayment for 10-year plan		\$291/m Total Repayment for 25-year plan		\$3,175/m Estimated Monthly Take-Home Pay for Communication and Journalism
		'21/'22	'22/'23	'23/'24+2	'24/'25+2	
Tuition		\$29,289	\$30,168	\$31,073	\$32,005	\$122,535
Room and Board		\$9,737	\$10,029	\$10,330	\$10,640	\$40,736
Books and Supplies		\$874	\$900	\$927	\$955	\$3,656
Travel and Misc		\$2,947	\$3,035	\$3,126	\$3,220	\$12,328
Other Fees						
Cost of Attendance		\$42,847	\$44,132	\$45,456	\$46,820	\$179,255
Need Based Grants		\$1,345	\$2,281	\$22,173	\$23,166	\$48,965
Merit Scholarship		\$11,537	\$11,537	\$11,537	\$11,537	\$23,074
Private Scholarships						
Net Cost		\$31,310	\$32,595	\$23,283	\$23,654	\$110,842
Total 529 Savings Plan (start of college)		\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets		\$3,750	\$3,750	\$3,750	\$3,750	\$15,000
Parent Pledged Monthly Cash Flow		\$1,200	\$1,200	\$1,200	\$1,200	\$4,800
American Opportunity Tax Credit		\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets		\$250	\$250	\$250	\$250	\$1,000
Student Pledged Monthly Cash Flow		\$600	\$600	\$600	\$600	\$2,400
Grandparent and Other Help		\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Pre-Approval Amount		\$16,400	\$16,400	\$16,400	\$16,400	\$65,600
Funding Gap		\$14,910	\$16,195	\$6,883	\$7,254	\$45,242
Federal Direct Student Loan		\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan						
Perkins Loan						
Federal Direct Parent Plus Loan						
HELOC/Other Loans						
Loan Total		\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap		\$9,410	\$9,695	\$-617	\$-246	\$18,242

How to Pay for Anna Smarts

Base Scenario

How to Pay: The University of Iowa

	\$26,113 Total Loans at The University of Iowa	\$290/m Total Repayment for 10-year plan		\$168/m Total Repayment for 25-year plan		\$3,175/m Estimated Monthly Take-Home Pay for Communication and Journalism
		'21/'22	'22/'23	'23/'24+2	'24/'25+2	
Tuition		\$10,070	\$10,372	\$10,683	\$11,003	\$42,128
Room and Board		\$11,852	\$12,208	\$12,574	\$12,951	\$49,585
Books and Supplies						
Travel and Misc						
Other Fees						
Cost of Attendance		\$21,922	\$22,580	\$23,257	\$23,954	\$91,713
Need Based Grants						
Merit Scholarship						
Private Scholarships						
Net Cost		\$21,922	\$22,580	\$23,257	\$23,954	\$91,713
Total 529 Savings Plan (start of college)		\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets		\$3,750	\$3,750	\$3,750	\$3,750	\$15,000
Parent Pledged Monthly Cash Flow		\$1,200	\$1,200	\$1,200	\$1,200	\$4,800
American Opportunity Tax Credit		\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets		\$250	\$250	\$250	\$250	\$1,000
Student Pledged Monthly Cash Flow		\$600	\$600	\$600	\$600	\$2,400
Grandparent and Other Help		\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Pre-Approval Amount		\$16,400	\$16,400	\$16,400	\$16,400	\$65,600
Funding Gap		\$5,522	\$6,180	\$6,857	\$7,554	\$26,113
Federal Direct Student Loan		\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan						
Perkins Loan						
Federal Direct Parent Plus Loan						
HELOC/Other Loans						
Loan Total		\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap		\$22	\$-320	\$-643	\$54	\$-887

How to Pay for Anna Smarts

Base Scenario

How to Pay: University of Michigan

\$117,343 Total Loans at University of Michigan	\$1,303/m Total Repayment for 10-year plan		\$756/m Total Repayment for 25-year plan		\$3,175/m Estimated Monthly Take-Home Pay for Communication and Journalism
	'21/'22	'22/'23	'23/'24+2	'24/'25+2	Total
Tuition	\$54,318	\$55,948	\$57,626	\$59,355	\$227,247
Room and Board	\$12,727	\$13,109	\$13,502	\$13,907	\$53,245
Books and Supplies	\$1,112	\$1,145	\$1,179	\$1,214	\$4,650
Travel and Misc	\$2,603	\$2,681	\$2,761	\$2,844	\$10,889
Other Fees					
Cost of Attendance	\$70,760	\$72,883	\$75,068	\$77,320	\$296,031
Need Based Grants	\$19,874	\$20,599	\$35,580	\$37,035	\$113,088
Merit Scholarship					
Private Scholarships					
Net Cost	\$50,886	\$52,284	\$39,488	\$40,285	\$182,943
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$3,750	\$3,750	\$3,750	\$3,750	\$15,000
Parent Pledged Monthly Cash Flow	\$1,200	\$1,200	\$1,200	\$1,200	\$4,800
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$250	\$250	\$250	\$250	\$1,000
Student Pledged Monthly Cash Flow	\$600	\$600	\$600	\$600	\$2,400
Grandparent and Other Help	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Pre-Approval Amount	\$16,400	\$16,400	\$16,400	\$16,400	\$65,600
Funding Gap	\$34,486	\$35,884	\$23,088	\$23,885	\$117,343
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$28,986	\$29,384	\$15,588	\$16,385	\$90,343

Four Years (with Awards) for Anna Smarts

Base Scenario

College	Four Year Net Cost	Pre-Approval Amount	Funding Gap (Loans)	10-Year Loan Payments	10-Year Total Payments	25-Year Loan Payments	25-Year Total Payments
Arizona State University at the Downtown Phoenix campus		\$65,600	\$-65,600				
Grand View University	(\$45,337)	\$65,600	\$-110,937				

Four Year Net Cost

Based on a 3% increase in tuition and fees per year.

Pre-Approval 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 - Pre-Approved Amount

Total Loans

Pre-Approved Loans (Direct Loans, if chosen in the Pre-Approval tab) + Funding Gap

10-Year Loan Payments

Total loans paid off over 10 years at an interest rate of 6%.

25-Year Loan Payments

Total loans paid off over 25 years at an interest rate of 6%.

How to Pay (with Awards) for Anna Smarts

Base Scenario

How to Pay w/Awards: Arizona State University at the Downtown Phoenix campus

\$0 Total Loans at Arizona State University at the Downtown Phoenix campus	\$0/m Total Repayment for 10-year plan		\$0/m Total Repayment for 25-year plan		\$3,175/m Estimated Monthly Take-Home Pay for Communication and Journalism
	'21/'22	'22/'23	'23/'24+2	'24/'25+2	Total
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Need Based Grants					
Merit Scholarship					
Private Scholarships					
Net Cost					
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$3,750	\$3,750	\$3,750	\$3,750	\$15,000
Parent Pledged Monthly Cash Flow	\$1,200	\$1,200	\$1,200	\$1,200	\$4,800
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$250	\$250	\$250	\$250	\$1,000
Student Pledged Monthly Cash Flow	\$600	\$600	\$600	\$600	\$2,400
Grandparent and Other Help	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Pre-Approval Amount	\$16,400	\$16,400	\$16,400	\$16,400	\$65,600
Funding Gap	-\$16,400	-\$16,400	-\$16,400	-\$16,400	-\$65,600
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	-\$21,900	-\$22,900	-\$23,900	-\$23,900	-\$92,600

How to Pay (with Awards) for Anna Smarts

Base Scenario

How to Pay w/Awards: Grand View University

\$0 Total Loans at Grand View University	\$0/m Total Repayment for 10-year plan		\$0/m Total Repayment for 25-year plan		\$3,175/m Estimated Monthly Take-Home Pay for Communication and Journalism
		'21/'22	'22/'23	'23/'24+2	'24/'25+2
Tuition					
Room and Board					
Books and Supplies					
Travel and Misc					
Other Fees					
Cost of Attendance					
Need Based Grants			\$22,172	\$23,165	\$45,337
Merit Scholarship					
Private Scholarships					
Net Cost			\$-22,172	\$-23,165	\$-45,337
Total 529 Savings Plan (start of college)	\$6,850	\$6,850	\$6,850	\$6,850	\$27,400
Parent Pledged Assets	\$3,750	\$3,750	\$3,750	\$3,750	\$15,000
Parent Pledged Monthly Cash Flow	\$1,200	\$1,200	\$1,200	\$1,200	\$4,800
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$250	\$250	\$250	\$250	\$1,000
Student Pledged Monthly Cash Flow	\$600	\$600	\$600	\$600	\$2,400
Grandparent and Other Help	\$1,250	\$1,250	\$1,250	\$1,250	\$5,000
Pre-Approval Amount	\$16,400	\$16,400	\$16,400	\$16,400	\$65,600
Funding Gap	\$-16,400	\$-16,400	\$-38,572	\$-39,565	\$-110,937
Subsidized					
Unsubsidized					
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$-21,900	\$-22,900	\$-46,072	\$-47,065	\$-137,937

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™.