



CLEAR VIEW WEALTH ADVISORS, LLC
Plan Well. Invest Smart. Live Better.

This Report has been prepared for High School Senior Joe SAMPLE as of 08/14/2013

Aid Eligibility Comparison Report 1. See footnotes page.

	Emerson Coll Boston MA Private FM 617 824-8500 www.emerson.edu	Auburn U Auburn AL Public FM 334 844-4000 www.auburn.edu	Davidson Coll Davidson NC Private IM 704 894-2000 www.davidson.edu	Westfield St U Westfield MA Public FM 413 572-5300 www.westfield.ma.edu	Rice U Houston TX Private IM 713 348-0000 www.rice.edu
Cost of Attendance ²					
Tuition & Fees	34,198	25,190	40,809	8,297	37,287
Room & Board	13,950	10,606	11,346	8,494	12,600
T&F + R&B	0	0	0	0	0
Books and Supplies	1,000	1,100	1,000	1,035	800
Other expenses	2,400	5,396	1,775	1,845	1,550
Transportation ³	0	0	0	0	0
2012-13 COA	51,548	42,292	54,930	19,671	52,237
2012-13 COA Inflation Est	5%	5%	5%	5%	5%
Estimates for You					
14-15 cost est. ⁴	56,832	46,627	60,560	21,687	57,591
14-15 EFC est. ⁴	32,806	32,806	30,303	32,806	30,303
= Need (Aid Eligibility) Est. ⁵	24,026	13,821	30,258	0	27,289
X Average % Need Met	71%	52%	100%	68%	100%
= Your Aid Estimate	17,058	7,187	30,258	0	27,289
Average % Gift Aid ⁶	86%	64%	87%	68%	94%
Your Estimate	14,721	4,571	26,264	0	25,543
X Average % Self-help ⁷	14%	36%	13%	32%	6%
Your Estimate	2,337	2,616	3,994	0	1,746
+ Unmet Need Estimate	6,968	6,634	0	0	0
+ EFC	32,806	32,806	30,303	32,806	30,303
+ Self-help	2,337	2,616	3,994	0	1,746
= Out-of-pocket Cost Est. ⁸					
Eventual Cost	42,111	42,056	34,297	21,687	32,049
Immediate Cost	39,774	39,440	30,303	21,687	30,303
Student Information					
Total Enrollment	7,432	18,323	4,309	5,192	13,816
% freshmen returned	88%	89%	96%	80%	97%
% graduated 4-5-6 years	77-81-81%	36-60-66%	88-91-92%	44-58-59%	79-90-92%
% graduated with debt	62%	47%	22%	78%	24%
\$ Average Debt	19,491	24,778	24,972	23,095	16,528
Need-based Aid ⁹					
Required aid forms ¹⁰	2		3, 4, 5, 6, 7		3, 4, 5, 6, 7
# that received aid	1,962	6,788	775	775	2,922
% that received aid	26	37	18	56	11
Aid Without Need ⁹					
# that received aid	205	3,154	286	53	995
% that received aid	3	17	7	1	7
\$ Athletic (average)	0	24,949	18,370	0	33,873
\$ Non-athletic (average)	12,686	5,596	19,915	4,289	15,962

Notes:

If 0 appears above where a number or % should appear, this means that the school did not report data for that item. Data used in this Aid Eligibility Report is copyrighted material under license to Wintergreen Orchard House, a division of Alloy Education, and is reproduced here by permission of and Copyright © 2012 by Wintergreen Orchard House. All rights reserved. This Aid Eligibility Comparison Report is Copyright © 2012 College Cost Navigator. All rights reserved.



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Footnotes for Aid Eligibility Comparison

1. **This Report *only* provides estimates.** Each school's aid administrators use Professional Judgment and have the final say. Schools that use the PROFILE form to supplement Federal aid with their own institutional aid have varied ways of dealing with each family's financial data. It's also important to keep in mind that the percentages reported by the schools only reflect *past* "averages". Therefore, your aid offer may vary significantly from the *estimates* that are shown in this Report.
2. **Cost of Attendance (COA)** is set by each school. Your EFC is subtracted from COA to determine the amount of your eligibility for "need-based" aid. You may pay more than COA if the student travels often, eats in restaurants, etc. Tuition and fees for public colleges are shown as in-state cost if Screen 2 shows state residency; otherwise out-of-state cost is used.
3. **Transportation** cost may not be reported in COA. However, some schools will include in COA the cost of two basic round-trips between home and school. For more information, contact the aid or admissions office.
4. **Expected Family Contribution (EFC)** is the foundation of "need-based" financial aid. Aid formulas analyze income and assets to determine how much a family must contribute towards college costs. For dependent students, EFC includes both Parent Contribution and Student Contribution, but is NOT all of what college will cost. See footnote 8 below.
5. **Need (Aid Eligibility) Est.** is calculated by subtracting EFC from COA. Then, your Aid Estimate is determined by multiplying the *average* need met at each college times its average need met (distributed between gift aid and self-help) as awarded *in the past* to all degree-seeking undergraduates. Being "average" is unlikely, so use this data as a rough guide.
6. **"Gift Aid"** is grants or scholarships that do not need to be repaid.
7. The **"Self-Help"** category in aid packages includes Student loans from all sources (excluding parent loans) *plus* student earnings from Federal Work-Study and State and other work-study/Employment (Parents may borrow PLUS loans to help pay EFC, these are not "self-help" or "aid.")
8. **Out-of-pocket cost** is the amount that college may cost when adding together everything that both student and parent will be expected to pay. We display two figures. **Eventual cost** is what must be paid "upfront," repaid, or earned, including EFC **plus** Unmet Need (the "gap" that results if aid does not meet your full Aid Eligibility) **plus** self-help (See footnote 7 above). **Immediate Cost** is what must be paid "upfront" for the selected year of college; it includes EFC **plus** Unmet Need. Because colleges differ in how they treat grant aid, if a known grant amount has been entered that exceeds the Need, the overage has been applied first to self-help, then to unmet need, and Not Known is displayed for both eventual and immediate cost.
9. **Need-based aid** is based on income/asset-driven formulas. **Aid Without Need** is based on "merit" -- the student's characteristics or accomplishments.
10. **Required Financial Aid Forms** [1] FAFSA [2] Institution's own financial aid form [3] CSS/Financial Aid PROFILE [4] State aid form [5] Noncustodial - Divorced/Separated Parent's Statement [6] Business/Farm Supplement [7] Other.