

Helping  
students  
understand  
**the net cost  
of college**  
and how to  
**pay for it.**

**+studentaid.com**

“ Let us think of education as the means of developing our greatest abilities, because in each of us there is a private hope and dream which, fulfilled, can be translated into benefits for everyone and greater strength for our nation. ”

– President John F. Kennedy, July 25, 1961

# At **StudentAid.com** we believe

- + in the ‘college dream’ as much as we do the ‘American dream.’
- + education can transform an individual and a nation.
- + every individual, with the interest and capability to complete a post-secondary education should be able to do so, regardless of their or their family’s financial or personal circumstances.
- + that pursuing a dream – any dream – without due regard to its financial implications is reckless and potentially harmful.

**We created StudentAid.com** out of a desire to help students and their families make well-informed, affordable college choices that are as appropriate for their career goals as they are for their bank account.

StudentAid.com is a subsidiary of Rezolve Group, Inc., a company whose mission is to make the process of selecting an affordable college and securing student aid easier.

# The situation **today**

**Let's face it:** Today, students are **forced** to apply to colleges **without understanding** their out-of-pocket costs.

- + Until college aid award letters arrive in April, there is no way for students and families to **evaluate affordability**, because they don't understand their student aid eligibility.
- + Counselors are **frustrated** because they can't easily help students evaluate affordable college choices.
- + Many students who want to attend college **don't even apply** because they don't believe they can afford to go.
- + Other students let their **perceptions** about the published cost of attendance guide their decision making and limit the colleges they consider.
- + After college, many students and parents are very **deep in debt** – often for decades – because affordability wasn't sufficiently factored into their decisions.

**“The current system encourages students to apply to college without knowing with any certainty if they can even afford it.”**

The Student Aid Gauntlet  
U.S. Department of Education, 2006

You **don't** need to  
**take our word** for it.

**95%** of high school counselors and college financial aid and admissions officers when surveyed, indicated that having access to a side-by-side net cost comparison of the colleges that a student was interested in would improve a student's ability to select the right college.

Solutions to Expand College Access  
David Childress  
University of Texas Graduate Research, 2008

# Going to college is **unquestionably important.**

But, it is an **enormous financial investment** for most students and their families.

The average published cost of tuition, fees, room and board for an in-state resident completing a degree at a **four-year public college is now \$57,332** (assuming a student graduates in 4 years).\*

## **More expensive than buying a car.**

The average published cost of tuition, fees, room and board for a student completing a degree at a **four-year private college is now \$136,528** (again assuming 4 years of enrollment).

## **More expensive than buying a house.**

Unfortunately, these **costs do not include** books, supplies, transportation and other expenses but **importantly, they exclude student aid** in the form of grants and scholarships.

\*College Board, Trends in College Pricing 2008

A college's **published cost of attendance** does not represent the amount that a student or family must pay out-of-pocket because that figure fails to take into account student aid.

**The cost of going to college – even the same college – can be different for each student.**

# Helping students and families understand **college affordability**

## **Published Cost of Attendance**

Consists of:

- + Tuition and Fees
- + Room and Board
- + Books and Supplies
- + Other Expenses

## **Grants and Scholarships**

You do not have to repay awards from these student aid programs

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## **Your Net Cost of College**

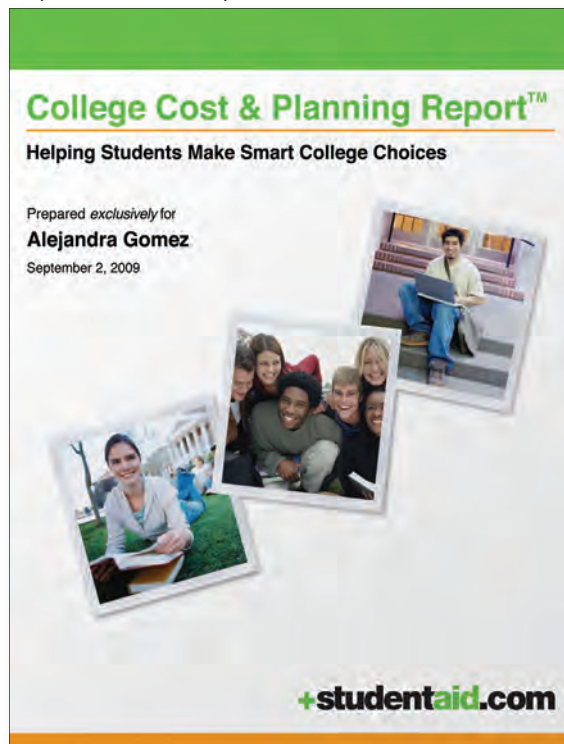
Out-of-pocket expenses which can be funded using:

- + Personal Savings
- + Student and Parent Loans
- + Work-study Employment

# Introducing the **College Cost & Planning Report**<sup>®</sup>

This breakthrough service is **personalized for each student's** financial circumstances and unique colleges of interest.

**At any time** – years or days before applying to college – we can provide a student and their family with an estimate of the net cost of the colleges they are interested in. Then compare them in an objective and easy to understand format.



To see a sample  
**College Cost & Planning Report<sup>®</sup>**,  
 go to **www.StudentAid.com**

For each individual, a *College Cost & Planning Report<sup>™</sup>* shows a side-by-side comparison of:

- + published costs of attendance (sticker prices)
- + individual student aid eligibility amounts
- + estimated net costs (out-of-pocket expenses)
- + how to pay for each college
- + monthly loan repayments for students and parents

**STEP 5: EVALUATE WHICH COLLEGE IS THE BEST FIT FOR YOU**

Now that you and your family have reviewed this report, you've taken a huge step towards finding the best college for you! This section summarizes key decision criteria that will help you to better evaluate your options. Carefully consider the affordability of each college. It's also important to compare colleges based on other criteria, like the admissions standards, location, and personal fit.

It's a good idea to use a pencil to fill out the chart! Your options may change as you visit each campus and learn more about the colleges that you are interested in attending.

Name of College	Published Cost of Attendance		Estimated Net Costs (Out-of-Pocket Expenses)	
	Your Estimated Annual Net Cost	Estimated Monthly Loan Payments After Graduation	Estimated Net Costs (Out-of-Pocket Expenses)	Estimated Monthly Loan Payments After Graduation
Stanford University	\$8,800	\$200	\$4,700 - \$500	\$100
California Institute of Technology	\$60,000	\$600	\$45,000 - \$500	\$100
San Francisco State University	\$4,500	\$100	\$3,500 - \$500	\$100
University of California Berkeley	\$9,000 - \$12,000	\$300 - \$350	\$4,500 - \$500	\$100
California State University-Fresno	\$1,000 - \$2,000	\$50 - \$75	\$500 - \$500	\$100
American River College	\$2,000	\$50	\$1,000 - \$500	\$100
California State University-Los Angeles	\$2,100 - \$2,400	\$100 - \$150	\$1,000 - \$500	\$100
San Diego State University	\$2,000 - \$2,500	\$100 - \$150	\$1,000 - \$500	\$100
University of the Pacific	\$11,000 - \$12,000	\$1,000 - \$1,200	\$4,500 - \$500	\$100
Baylor University	\$2,000 - \$2,500	\$100 - \$150	\$1,000 - \$500	\$100

**Reach, Match or Safety?**

The admissions process is competitive, and involves an application to meet colleges' standards. It's important to apply to different types of colleges to ensure that you have several options to choose from. You should consider applying to colleges in each of the following three categories:

- Reach:** colleges whose admissions standards are slightly higher than your current (best test scores).
- Match:** colleges whose admissions standards match your grades and test scores.
- Safety:** colleges whose admissions standards are slightly lower than your grades and test scores.

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**STEP 2: LEARN MORE ABOUT THE COLLEGES THAT INTEREST YOU**

**Stanford University**  
 Large Suburb in urban area with a population > 250,000

Located in the heart of Silicon Valley, Stanford University is believed to be one of the world's leading research and teaching universities. Founded in 1911, it is a highly selective and well-regarded private university established by John and Leland Stanford as a memorial to their only child. The university offers top programs in business, engineering, and the sciences, and has several campuses like Hassen/Peckard, Cross Systems, VMears, Yerman, Duggan, and Sun Microsystems.

**College Information:**

Contact: (650) 723-2300  
 410 Serra Mall • Stanford, CA 94305  
 Website: www.stanford.edu  
 Admissions: www.stanford.edu/apply  
 Financial Aid: www.stanford.edu/financialaid

**Enrollment:**  
 Total: 17,747  
 Undergraduate: 6,422

**Did you know?**  
 You can get a taste of the campus and its community by visiting [www.stanford.edu/visit](http://www.stanford.edu/visit) for virtual college tours.

**Cost of Attendance:**

For the 2009-10 academic year, Stanford University awarded an average of \$52,000 in college-specific aid to 60% of the students who were enrolled full-time and seeking their first degree.

**\$54,424\***  
 \*This estimate includes tuition, room and board, books, supplies, and other expenses. It does not include transportation, personal expenses, or other costs.

**Annual Growth Rate of 5.15%**  
 (Average Annual Increase in Cost of Attendance)

Tuition & Fees	\$28,750
Room & Board	\$11,949
Books & Supplies	\$1,475
Other Expenses	\$12,250
<b>Cost of Attendance</b>	<b>\$54,424</b>

**Did you know?**  
 If you are a part of your immediate family, you can help pay with Education Savings, Tuition, and Your Future.

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**The College Cost & Planning Report<sup>®</sup> also includes:**

- + detailed profiles of each college of interest
- + custom timeline of key tasks and activities required to plan for college
- + interactive, personal workbook space for students to evaluate which colleges best suit them
- + overview of how the student aid process works

# How **it** all works.

## **1** Go to [www.StudentAid.com](http://www.StudentAid.com)

Students or parents go online and indicate which colleges the student is interested in. They can even use our College Suggestor™ service to find the names of additional colleges that might also be of interest (see next page).

## **2** Provide financial and student aid eligibility data

We utilize FAFSA data to generate accurate estimates of student aid.

For convenience, users can choose to answer fewer financial questions using our quick process, or for greater accuracy, we recommend that they provide the full data set required by the FAFSA.

## **3** Self-serve or access full service with personal assistance

We offer a choice: Self-serve or get assistance from a professional Student Aid Advisor. In a quick, 20-minute Q&A session over the phone an Advisor can guide a student/parent through the financial aid paperwork and compile all the data needed!

## **4** Receive a custom *College Cost & Planning Report*®

Once we have all the data necessary, our team custom creates a personalized report. This document can be either provided via a PDF for self-printing, or a full-color, printed report can be mailed. Either way a student will receive their report in less than seven days.

Tap into the  
collective wisdom of over  
600,000 other students with  
**College Suggestor™**

**A free utility** to help students broaden their choices and think about other colleges.

**Students can tell us** the name of a college they are interested in, and we'll tell them the names of additional colleges that were considered by other students with similar interests.

# How much does it cost?

**We are dedicated to improving college access for all.**

With this in mind, we have strived to create a service that's within everyone's reach. We are so committed to college access, we even provide our services for **FREE** to low-income students (see *Access for All™* on next page).

<b>Package</b>	Number of college comparisons per report	Access to personal advisor to prepare, review and/or assist	Format of reports	Additional reports for same student or family members
Basic <b>\$49</b>	<b>Up to 6</b>	<b>No</b>	<b>PDF</b>	<b>\$39</b> PDF format
Preferred <b>\$99</b>	<b>Up to 10</b>	<b>Yes</b>	<b>Full-color printed &amp; mailed</b>	<b>\$29</b> PDF format

# Access for All<sup>®</sup>

SUPPORTED BY USAFunds<sup>®</sup>

## Yes, **FREE** for **low-income students**

**As part of our dedication to college access,** we are proud to announce that our services are **FREE** to millions of Pell eligible students!

How does it work? If a student comes from a family with an income of less than **\$40,000**, we'll provide him or her with a personalized *College Cost & Planning Report*<sup>™</sup> comparing six colleges for free.

**We're committed to college access for all. It's as simple as that.**

**Help us spread the word!**



The nation's leading education-loan guarantor, USAFunds<sup>®</sup> is proud to support StudentAid.com's **Access for All**<sup>®</sup> program as part of its dedication to increase access to higher education and serve all students and parents.

# It's taken us over **2 years** of development **and** **several million dollars...**

And we're **committed to doing more!**

Many colleges don't readily publish their specific aid algorithms. Our databases already include all published loan-limit policies and tuition-discounting programs at those colleges that offer them. In the meantime, we tell students what percent of Freshmen get college-specific aid and the average amount awarded per student. If colleges want to share their aid algorithms with us, we will happily code them into our systems. So far, we're not tracking the small percentage of aid that is awarded as private scholarships, but give us time.

**We calculated 25 million test cases** to ensure our algorithms are accurate. Then, we provided **personalized reports to 28,000 high school seniors** so they could make affordable college choices.

**We built powerful algorithms** (supported by more than three million lines of code) that calculate aid eligibility based on a student's specific financial and family circumstances. Our databases contain terabytes of data and information on over **6,500 colleges and advanced education schools**. Having coded all of the major 605 state and all of the 9 federal student aid programs, we can provide eligibility estimates on **70% of total student aid available**.

That represents

**\$100 billion of student aid!**

# Helping to make **college selection better**

## **Join us!**

For a limited time only, we are inviting high schools to join our **Foundation Partnership Program**. Together, we will make college selection better and affordability more transparent!

### **Benefits of being a Foundation Partner High School:**

- + Have direct input into how our service evolves for the betterment of all students.
- + Secure a 10% discount on our services for all your students during the 2009-2010 academic year.
- + Optionally include information specific to your high school in each *College Cost & Planning Report*<sup>™</sup> received by your students at no additional cost to your high school or students.

For more information on our  
**Foundation Partnership Program,**  
call toll-free **888-396-8190**  
or email: **[learnmore@studentaid.com](mailto:learnmore@studentaid.com)**

**+studentaid.com**

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