

# How to Pay for Cindy LowEFC

Base Scenario



## How to Pay: Muhlenberg College

	'19/'20	'20/'21	'21/'22	'22/'23	Total
Cost of Attendance (COA)	\$65,755	\$67,728	\$69,760	\$71,853	\$275,096
Merit Scholarship					
Need Based Grants	\$41,307	\$42,069	\$46,792	\$48,430	\$178,598
Private Scholarships					
Net Cost	\$24,448	\$25,659	\$22,968	\$23,423	\$96,498
Total 529 Savings Plan (start of college)	\$4,050	\$4,050	\$4,050	\$4,050	\$16,200
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$3,600	\$3,600	\$3,600	\$3,600	\$14,400
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$500	\$500	\$500	\$500	\$2,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
Pre-Approval Amount	\$10,650	\$10,650	\$10,650	\$10,650	\$42,600
Funding Gap	\$13,798	\$15,009	\$12,318	\$12,773	\$53,898
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$8,298	\$8,509	\$4,818	\$5,273	\$26,898

Total Loans of \$53,898 at Muhlenberg College at a blended interest rate of 6%:

\* 10-year Plan -120 monthly payments of \$598 for a total repayment of \$71,805.

\* 25-year Plan -300 monthly payments of \$347 for a total repayment of \$104,180.

Max total student loans < Average starting salary for Business, Management and Marketing which is \$52,124.

# How to Pay for Cindy LowEFC

Base Scenario



## How to Pay: Penn State University Park

	'19/'20	'20/'21	'21/'22	'22/'23	Total
Cost of Attendance (COA)	\$31,864	\$32,820	\$33,805	\$34,819	\$133,308
Merit Scholarship					
Need Based Grants			\$4,200	\$4,200	\$8,400
Private Scholarships					
Net Cost	\$31,864	\$32,820	\$29,605	\$30,619	\$124,908
Total 529 Savings Plan (start of college)	\$4,050	\$4,050	\$4,050	\$4,050	\$16,200
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$3,600	\$3,600	\$3,600	\$3,600	\$14,400
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$500	\$500	\$500	\$500	\$2,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
Pre-Approval Amount	\$10,650	\$10,650	\$10,650	\$10,650	\$42,600
Funding Gap	\$21,214	\$22,170	\$18,955	\$19,969	\$82,308
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$15,714	\$15,670	\$11,455	\$12,469	\$55,308

Total Loans of \$82,308 at Penn State University Park at a blended interest rate of 6%:

\* 10-year Plan -120 monthly payments of \$914 for a total repayment of \$109,655.

\* 25-year Plan -300 monthly payments of \$530 for a total repayment of \$159,093.

Max total student loans < Average starting salary for Business, Management and Marketing which is \$52,124.

# How to Pay for Cindy LowEFC

Base Scenario



## How to Pay: Skidmore College

	'19/'20	'20/'21	'21/'22	'22/'23	Total
Cost of Attendance (COA)	\$70,064	\$72,166	\$74,331	\$76,561	\$293,122
Merit Scholarship					
Need Based Grants	\$54,776	\$55,834	\$61,751	\$63,892	\$236,253
Private Scholarships					
Net Cost	\$15,288	\$16,332	\$12,580	\$12,669	\$56,869
Total 529 Savings Plan (start of college)	\$4,050	\$4,050	\$4,050	\$4,050	\$16,200
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$3,600	\$3,600	\$3,600	\$3,600	\$14,400
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$500	\$500	\$500	\$500	\$2,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
Pre-Approval Amount	\$10,650	\$10,650	\$10,650	\$10,650	\$42,600
Funding Gap	\$4,638	\$5,682	\$1,930	\$2,019	\$14,269
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$-862	\$-818	\$-5,570	\$-5,481	\$-12,731

Total Loans of \$14,269 at Skidmore College at a blended interest rate of 6%:

\* 10-year Plan -120 monthly payments of \$158 for a total repayment of \$19,010.

\* 25-year Plan -300 monthly payments of \$92 for a total repayment of \$27,581.

Max total student loans < Average starting salary for Business, Management and Marketing which is \$52,124.

# How to Pay for Cindy LowEFC

Base Scenario



## How to Pay: University of Delaware

	'19/'20	'20/'21	'21/'22	'22/'23	Total
Cost of Attendance (COA)	\$48,172	\$49,617	\$51,106	\$52,639	\$201,534
Merit Scholarship	\$7,018	\$7,018	\$7,018	\$7,018	\$28,072
Need Based Grants			\$4,200	\$4,200	
Private Scholarships					
Net Cost	\$41,154	\$42,599	\$44,088	\$45,621	\$173,462
Total 529 Savings Plan (start of college)	\$4,050	\$4,050	\$4,050	\$4,050	\$16,200
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$3,600	\$3,600	\$3,600	\$3,600	\$14,400
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$500	\$500	\$500	\$500	\$2,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
Pre-Approval Amount	\$10,650	\$10,650	\$10,650	\$10,650	\$42,600
Funding Gap	\$30,504	\$31,949	\$33,438	\$34,971	\$130,862
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$25,004	\$25,449	\$25,938	\$27,471	\$103,862

Total Loans of \$130,862 at University of Delaware at a blended interest rate of 6%:

\* 10-year Plan -120 monthly payments of \$1,453 for a total repayment of \$174,340.

\* 25-year Plan -300 monthly payments of \$843 for a total repayment of \$252,944.

Max total student loans < Average starting salary for Business, Management and Marketing which is \$52,124.

# How to Pay for Cindy LowEFC

Base Scenario



## How to Pay: West Chester University of Pennsylvania

	'19/'20	'20/'21	'21/'22	'22/'23	Total
Cost of Attendance (COA)	\$20,827	\$21,452	\$22,096	\$22,759	\$87,134
Merit Scholarship					
Need Based Grants			\$4,200	\$4,200	\$8,400
Private Scholarships					
Net Cost	\$20,827	\$21,452	\$17,896	\$18,559	\$78,734
Total 529 Savings Plan (start of college)	\$4,050	\$4,050	\$4,050	\$4,050	\$16,200
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow	\$3,600	\$3,600	\$3,600	\$3,600	\$14,400
American Opportunity Tax Credit	\$2,500	\$2,500	\$2,500	\$2,500	\$10,000
Student Pledged Assets	\$500	\$500	\$500	\$500	\$2,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
Pre-Approval Amount	\$10,650	\$10,650	\$10,650	\$10,650	\$42,600
Funding Gap	\$10,177	\$10,802	\$7,246	\$7,909	\$36,134
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Perkins Loan					
Federal Direct Parent Plus Loan					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$4,677	\$4,302	\$-254	\$409	\$9,134

Total Loans of \$36,134 at West Chester University of Pennsylvania at a blended interest rate of 6%:

\* 10-year Plan -120 monthly payments of \$401 for a total repayment of \$48,139.

\* 25-year Plan -300 monthly payments of \$233 for a total repayment of \$69,844.

Max total student loans < Average starting salary for Business, Management and Marketing which is \$52,124.

### 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™.

#### Data Sources:

- Petersons College Data
- First Choice College Placement
- IPEDS (Integrated Postsecondary Education Data System)