

Borrowing Analysis for Cindy Low SAI

Base Scenario



College	Four Year Net Cost	Budget Amount	Funding Gap (Loans)	10-Year Loan Payments	10-Year Total Payments	25-Year Loan Payments	25-Year Total Payments
American University	\$79,193	\$42,000	\$37,193	\$413	\$49,550	\$240	\$71,891
Franklin & Marshall College	\$43,968	\$42,000	\$1,968	\$22	\$2,622	\$13	\$3,804
Lehigh University	\$69,186	\$42,000	\$27,186	\$302	\$36,218	\$175	\$52,548
Muhlenberg College	\$91,671	\$42,000	\$49,671	\$551	\$66,174	\$320	\$96,009
Saint Joseph's University	\$118,877	\$42,000	\$76,877	\$853	\$102,419	\$495	\$148,596
Skidmore College	\$59,616	\$42,000	\$17,616	\$196	\$23,469	\$114	\$34,050
University of Pittsburgh	\$155,554	\$42,000	\$113,554	\$1,261	\$151,282	\$732	\$219,489
West Chester University of Pennsylvania	\$86,752	\$42,000	\$44,752	\$497	\$59,621	\$288	\$86,501

Four Year Net Cost

Based on a 3% increase in tuition and fees per year. The inflation rate is static and intended to be a reasonable assumption of average cost of attendance growth.

Budget 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 - My College Budget

Total Loans

Federal Loans (Direct Loans, if chosen in the My College Budget tab) + Funding Gap

10-Year Loan Payments

Total loans paid off over 10 years at an interest rate of 6%. The student loan rate is static and based on an average blended rate of available student loan options as per research done by College Aid Pro.

25-Year Loan Payments

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

Outcomes for Cindy Low SAI

Base Scenario



Outcomes for Chemistry Graduates

College	Funding Gap Loans	Year 1 Salary	Monthly Payment 10 Year	Monthly Take Home Pay	Affordability Profile
American University	\$37,193	\$59,789	\$413	\$3,488	Good
Franklin & Marshall College	\$1,970	\$55,960	\$22	\$3,264	Great
Lehigh University	\$27,190	\$57,917	\$302	\$3,378	Good
Muhlenberg College	\$49,670	\$54,357	\$551	\$3,171	Good
Saint Joseph's University	\$76,877	\$51,877	\$853	\$3,026	Caution
Skidmore College	\$17,616	\$57,710	\$196	\$3,366	Great
University of Pittsburgh	\$113,553	\$54,770	\$1,261	\$3,195	Caution
West Chester University of Pennsylvania	\$44,752	\$47,460	\$497	\$2,769	Good

Affordability Profile

No loans	Ideal
Loans under \$27,000 (FDSL)	Great
Loans under 1st year salary	Good
Loans over 1st year salary	Caution

How to Pay for Cindy Low SAI

Base Scenario



How to Pay: American University

\$37,193 Total Loans at American University: Good	\$413/m Total Repayment for 10-year plan, \$49,550	\$240/m Total Repayment for 25-year plan, \$71,891	\$3,488/m Estimated Monthly Take-Home Pay for Chemistry
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	'24/'25	'25/'26+1	'26/'27+1	'27/'28+1	Total
Tuition	\$59,148	\$60,922	\$62,750	\$64,633	\$247,453
Room and Board	\$17,541	\$18,067	\$18,609	\$19,167	\$73,384
Books and Supplies	\$824	\$849	\$874	\$900	\$3,447
Travel and Misc	\$1,347	\$1,387	\$1,429	\$1,472	\$5,635
Other Fees					
Cost of Attendance	\$78,860	\$81,225	\$83,662	\$86,172	\$329,919
Need Based Grants	\$57,823	\$62,264	\$64,281	\$66,358	\$250,726
Merit Scholarship	\$8,000	\$8,000	\$8,000	\$8,000	
Private Scholarships					
Net Cost	\$21,037	\$18,961	\$19,381	\$19,814	\$79,193
Total 529 Savings Plan (start of college)	\$10,000	\$10,000	\$10,000	\$10,000	\$40,000
Parent Pledged Assets					
Parent Pledged Monthly Cash Flow					
American Opportunity Tax Credit					
Student Pledged Assets	\$500	\$500	\$500	\$500	\$2,000
Student Pledged Monthly Cash Flow					
Grandparent and Other Help					
My College Budget Amount	\$10,500	\$10,500	\$10,500	\$10,500	\$42,000
Funding Gap	\$10,537	\$8,461	\$8,881	\$9,314	\$37,193
Federal Direct Student Loan	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Private Student Loan					
Federal Direct Parent Plus Loan					
HELOC/Other Loans					
Loan Total	\$5,500	\$6,500	\$7,500	\$7,500	\$27,000
Remaining Funding Gap	\$5,037	\$1,961	\$1,381	\$1,814	\$10,193