



COLLEGE TUITION SOLUTIONS, INC.
COLLEGE FAMILY CARE CENTER

The Right College, for the Right Reasons, at the Right Price

Financial Aid Awards
Evaluation
for

Johnny Quest

College Tuition Solutions Inc.
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Dear Doctor,

The purpose of this financial aid award evaluation is to let you know if Johnny was fairly awarded.

The report we have prepared for you is different from other types of award comparisons. The main difference is that we evaluate each college's aid offer based on four criteria: institutions financial aid resources, published financial aid statistics historical aid offers, the student's academic credentials, and your Expected Family Contribution (EFC). This will give you an apples-to-apples comparison that can help you understand your student's award in a meaningful and useful way.

Additionally, the report includes scholarship averages that each college typically offers for qualifying students. Before considering appealing a financial aid offer, you will need to consider each college's scholarships and their eligibility criteria. These can be found on the financial aid section of each college's web site.

SHOULD YOU APPEAL FOR ADDITIONAL AID?

Unless you have a better offer from a similarly-priced competing school, it will be hard to induce a college to "sweeten the pot" for reasons other than financial hardship.

If after the filing of your financial aid forms your financial circumstances have dramatically changed, and those changes can be documented, appealing for need-based financial aid may be possible. If so, we are happy to help in the crafting of an appeal.

Some colleges have their own appeal forms, and others only need a letter with documentation. To help you we need to know three things about your story (not including supporting documents):

1. What happened?
2. What does it mean?
3. What do you need?

Regardless of whether we think that the likelihood of getting more money is remote, it never hurts to ask for more. All they can do is say no.

The aid award evaluation for each of Johnny's colleges lists all of the financial aid components as taken from <<his/her>> award letter, as well as totals and percentages of grants and scholarships (i.e., free money) vs. loans and work-study while taking into consideration your EFC.

Historical averages of each type of award, when available, have been included as a side-by-side comparison. These numbers represent what the college or university has published online and also reported to the College Board, US News & World Report, the National Center for Educational Statistics, and other authoritative sources.

MORE INFORMATION

Federal Direct Unsubsidized Loans are now a part of every student's financial aid award offer. Loans are not aid, however, they can be used to lower your out-of-pocket expenses. Amounts can vary, with \$5,500 being the maximum amount for a freshman who has no demonstrated financial need.

Those students with financial need typically receive an unsubsidized loan of \$2,000. When coupled with a Federal Direct Subsidized or Stafford Loan, the maximum first-year amount is \$3,500.

Colleges often base their financial aid offers on the following criteria:

1. SAT/ACT score. It is common practice for colleges to group applicants in quartiles based on their standardized test scores. Though not always the case, students in the top 25% will be offered more favorable financial aid packages than students in the lower three.

To be “in the money,” it is very helpful for your student to have a SAT score of at least 100 points above that college’s average middle.

Many colleges use a matrix to determine the amount of scholarship money awarded; e.g., SAT Math & Verbal between 1220 and 1280 = \$10,000. At the bottom of each award evaluation is listed that college’s SAT score percentiles and how your student’s test scores fit into their score matrix.

Here is an example:

75th SAT Percentile: 1390

25th SAT Percentile: 1230

Average Middle: 1310

Student's SAT: 1410

Points Above/Below Middle: 100

100 Points Above Middle? Yes

Higher aid awards are usually associated with scores above the 75th SAT Percentile. If Johnny only took the ACT, or if the ACT score converts to a higher score than the SAT, <http://www.act.org/solutions/college-career-readiness/compare-act-sat>, the higher of the two scores will be used for evaluation purposes. i.e. a student with an ACT composite score of 32 will have their 32 converted to the equivalent SAT Math & Critical Reading score of 1420.

2. Grade Point Averages. A college will use their own matrix to determine the amount of the award; e.g., a combined unweighted GPA of 3.76 plus an SAT between 1300 and 1380 = \$18,000. Due to the way a college calculates GPA varies between institutions, this award evaluation cannot be 100% accurate. The closer a student meets the academic criteria for merit and need based the more accurate the award evaluation will be.

3. EFC. Expected Family Contribution is the minimal amount of money you will be expected to pay. Unless a college or university meets 100% of your need, you should expect the college will leave you short. The difference between the cost of attendance less your EFC minus the aid awarded is called the gap. Depending on the factors above, the university's resources, and cost of attendance, this amount can and often will vary greatly between colleges.

The lower a student's EFC, the harder it is for most colleges to meet a higher financial need.

4. Out of state public institutions. Students who apply to public universities where they do not meet residency requirements should expect to pay a much higher percentage of the COA. State universities charge lower tuition for resident students because they are (their parents) are taxpayers in their state, thus, tuition is subsidized. Because non-resident students aren't tax payers, these schools have little to no incentive to offer their limited resources in order to attract non-state residents.

5. Indirect costs. To provide a more accurate comparison, we include indirect costs that are often overlooked or understated. Simply put, not all schools factor in books and supplies, living and personal expenses, or transportation costs as part of their cost of attendance. Colleges and universities in parts of the West may show indirect costs as high as \$8,000 while colleges in the northeastern United States may show only \$3,500.

We also do not include Parent PLUS Loans because this is a loan in the parent's name, not the student's.

FAIR AWARD: A fair award is one where the college has made a reasonable attempt to meet your financial need in accordance to their published financial aid averages.

UNFAIR AWARD: An unfair award is one where the difference between your financial need and the college's aid offer is less than average when compared to their historical averages and the academic competitiveness of your student.

Be aware that out-of-state public universities are not expected to meet your full financial need, and so won't be considered unfair.

If you have any questions regarding this evaluation, please contact us to schedule a meeting at 814-528-5243.

Yours truly,

Stuart Siegel

Northwestern University, IL

Award Evaluation: FAIR

Tuition Discount: 56%

	Aid Offered:	Historical Average:
Cost Of Attendance (COA)	68,000	
Expected Family Contribution (EFC)	27,859	
Financial Need (FN)	40,141	
School Scholarships	0	2,348
School Grants	27,500	39,101
State Grants	0	
Pell Grants	0	
FSEOG Grants	0	
Federal Direct Subsidized Loan	3,500	
Federal Direct Unsubsidized Loan	2,000	
Federal Direct Perkins Loan	2,000	
Federal Work-Study	2,000	
College Sponsored Loan	0	
Other scholarships / awards	0	
Total Aid Offered	37,000	
Unmet Need (UN)	3,141	
Percentage Of Need Met	92%	100%
Percentage Of Gift Aid	74%	87%
Percentage Of Self-Help (W/S, Loans)	26%	13%
Out Of Pocket Costs	31,000	
Out Of Pocket Costs W/O Loans	38,500	

75th SAT Percentile: 1560
 25th SAT Percentile: 1390
 Average Middle: 1475
 GPA: 3.988

Student's SAT (Converted ACT): 1460
 Points Above/Below Middle: -15
 100 Points Above Middle? No

Occidental College, CA

Award Evaluation: FAIR

Tuition Discount: 61%

	Aid Offered:	Historical Average:
Cost Of Attendance (COA)	67,000	
Expected Family Contribution (EFC)	27,859	
Financial Need (FN)	39,141	
School Scholarships	20,000	10,450
School Grants	10,000	36,924
State Grants	0	
Pell Grants	0	
FSEOG Grants	0	
Federal Direct Subsidized Loan	3,500	
Federal Direct Unsubsidized Loan	2,000	
Federal Direct Perkins Loan	2,000	
Federal Work-Study	1,800	
College Sponsored Loan	0	
Other scholarships / awards	0	
Total Aid Offered	39,300	
Unmet Need (UN)	0	
Percentage Of Need Met	100%	100%
Percentage Of Gift Aid	76%	78%
Percentage Of Self-Help (W/S, Loans)	24%	22%
Out Of Pocket Costs	27,700	
Out Of Pocket Costs W/O Loans	35,200	

75th SAT Percentile: 1390
 25th SAT Percentile: 1210
 Average Middle: 1300
 GPA: 3.988

Student's SAT (Converted ACT): 1460
 Points Above/Below Middle: 160
 100 Points Above Middle? Yes

Dickinson College, PA

Award Evaluation: FAIR

Tuition Discount: 59%

	Aid Offered:	Historical Average:
Cost Of Attendance (COA)	66,000	
Expected Family Contribution (EFC)	27,859	
Financial Need (FN)	38,141	
School Scholarships	10,000	9,044
School Grants	19,000	33,363
State Grants	0	
Pell Grants	0	
FSEOG Grants	0	
Federal Direct Subsidized Loan	3,500	
Federal Direct Unsubsidized Loan	2,000	
Federal Direct Perkins Loan	2,000	
Federal Work-Study	1,600	
College Sponsored Loan	0	
Other scholarships / awards	0	
Total Aid Offered	38,100	
Unmet Need (UN)	41	
Percentage Of Need Met	100%	99%
Percentage Of Gift Aid	76%	80%
Percentage Of Self-Help (W/S, Loans)	24%	20%
Out Of Pocket Costs	27,900	
Out Of Pocket Costs W/O Loans	35,400	

75th SAT Percentile: 1370
 25th SAT Percentile: 1190
 Average Middle: 1280
 GPA: 3.988

Student's SAT (Converted ACT): 1460
 Points Above/Below Middle: 180
 100 Points Above Middle? Yes

Summary Of Financial Aid Awards And Costs

School	COA	EFC	Need	Offered	w/o Loans	w/ Loans
Northwestern University	68,000	27,859	40,141	37,000	38,500	31,000
Occidental College	67,000	27,859	39,141	39,300	35,200	27,700
Dickinson College	66,000	27,859	38,141	38,100	35,400	27,900