## Advertised college price

<table>
<thead>
<tr>
<th></th>
<th>Cost —1 yr full-time</th>
<th>All years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most expensive college</td>
<td>$78,800</td>
<td>$315,200</td>
</tr>
<tr>
<td>University of Vermont</td>
<td>$36,700</td>
<td>$146,800</td>
</tr>
<tr>
<td>Vermont State University</td>
<td>$27,600</td>
<td>$110,400</td>
</tr>
<tr>
<td>Community College of VT</td>
<td>$13,800</td>
<td>$27,600</td>
</tr>
<tr>
<td>Vermont trade school</td>
<td>$28,400</td>
<td>$28,400</td>
</tr>
</tbody>
</table>

Note: All years for Vermont trade school refer to (6 months).
Net price

\[
\text{Cost of attendance} \quad (\text{minus}) \quad \text{Gift aid you receive (grants & scholarships)}
\]

\[
\text{(equals)} = \text{What you need to pay}
\]
### Average net price

<table>
<thead>
<tr>
<th>Cost —1 yr full-time</th>
<th>Net price</th>
</tr>
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<tr>
<td><strong>Most expensive college</strong></td>
<td>$78,800</td>
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College Scorecard

FIND THE RIGHT FIT.
Find out about colleges: their programs, costs, admissions, results, and more.

CUSTOM SEARCH
NAME SEARCH
SHOW ME OPTIONS

Type to search
Type of financial aid

1. Grants
2. Scholarships
3. Work-study
4. Loans
Aid for Short-term Training

https://www.vsac.org/plan/adult-learners/financial-aid

- VT Advancement Grant
- Registered apprenticeships
- Program/provider funds
- Scholarships*
- VT Trades Forgivable Loan Scholarship

- Employer contributions*
- Veterans Administration*
- HireAbility VT*
- Dept of Labor — WIOA (Workforce Innovation and Opportunity Act)*

*May also be available for degree programs
Financial aid applications

- Free Application for Federal Student Aid (FAFSA)
- Vermont grant application
- College/School financial aid forms
  - CSS Profile
- Vermont Advancement Grant Application
- Scholarship applications
- Loan applications
How & when to apply

File your FREE Application for Federal Student Aid (FAFSA)

• **Required** for Federal and State aid.
• Available October 1, 2023.
• Use 2024–2025 version (the year student will attend college).
• Check college deadlines.

• **Student and parent must create account (FSA ID) a few days before beginning the FAFSA.**
• Add colleges later if student applies early and then decides on more schools.
How & when to apply

File your Vermont grant application

- Open to all Vermont residents on October 1, 2023.
- Use 2024–2025 version (the year student will attend college).
- Required for state grant aid.
- Apply early, check status online, and complete “To Do” list.
- Can fill out forms online, upload documents.
- Students must create MyVSAC account before applying.

First day to file: 10.01.23

Take the Vermont grant with you — to in-state & out-of-state colleges
Determining financial need

What is the SAI (Student Aid Index) and how is it determined?

The Student Aid Index is a starting point — not what you have to pay.

- Income
- Assets
- Family Size
- Age of Older Parent
Maximizing financial aid

• Do well in school.
• Challenge yourself.
• Increase school & community involvement.
• Communicate special circumstances to financial aid offices and VSAC.
• Research scholarships.
• Apply for scholarships and complete applications.
Ways to reduce costs

- Look farther (in state, other states, Canada).
- Dual enrollment
- Early college
- Advanced Placement
- NEBHE
- Start at a school that costs less, then transfer.
- Consider attending local and commuting.
- Consider service.
# Ways to pay

<table>
<thead>
<tr>
<th>Past income</th>
<th>Present income</th>
<th>Future income</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Savings</td>
<td>• Payment plans</td>
<td>• Parent PLUS loan</td>
</tr>
<tr>
<td>• College savings plan</td>
<td>• Tax credits</td>
<td>• Additional student loans</td>
</tr>
<tr>
<td></td>
<td>• Scholarships</td>
<td>• Private loans</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Other borrowing options</td>
</tr>
</tbody>
</table>
Next steps — junior year

- Think about your goals and research careers/education/training opportunities.
- Online college/trade school searches.
- College Scorecard to gather net price information.
- College Net Price calculators for specific net price information.
- Family discussions about choosing and paying.
- Research scholarships.
- Create a free, college and scholarship-appropriate email address.
Next steps — senior year

- Research forms and deadlines required by colleges. Meet earliest deadline.
- Create Federal Aid Accounts—FSA ID—1 student & at least 1 parent.
- Create MyVSAC account for student.
- Gather family financial aid info to file applications.
- File the FAFSA and VT grant applications.
- File VSAC’s Unified Scholarship Application & apply for other scholarships.
VSAC resources

VSAC website:  vsac.org/pay-resources
College & Career Pathways workshop resources:
vsac.org/ccp
Let’s play...
Follow us for more great info, events, resources, and information.

facebook.com/VermontStudentAssistanceCorporation

@VSAC

@802vsac

Search for Vermont Student Assistance Corporation