

Financial Aid Offer Comparison Checklist

Cut through confusing award letters and compare what college will really cost.

FIND THE REAL NUMBERS

- ☐ Total cost of attendance (not just tuition)
- ☐ Grants & scholarships (free money)
- ☐ Subtract gifts to find net price
- ☐ Federal loans offered (and amounts)
- ☐ Work-study offered

READ THE FINE PRINT

- ☐ Which aid is one-year vs renewable?
- ☐ What GPA is needed to keep aid?
- ☐ Are loans subsidized or unsubsidized?
- ☐ Any private/parent loans included?

COMPARE APPLES TO APPLES

- ☐ Calculate net price for each school
- ☐ Estimate 4-year total cost
- ☐ Compare total loans you'd owe
- ☐ Factor in living costs & travel

BEFORE YOU DECIDE

- ☐ Appeal if your situation changed
- ☐ Ask each school your questions
- ☐ Never borrow more than you need
- ☐ Confirm the enrollment deadline