

# College Funding Strategies

## Net Price Calculators

There are some useful ways of estimating college costs in advance. One way of doing so is to use what are known as a [Net Price Calculators](#) available on college websites. NPCs allow applicants to enter basic financial information to approximate their cost of attendance. Colleges also list their tuition rates and room and board on their Financial Aid webpage. The [College Board NPC website](#) helps students compare results from various net price calculators.

There are several other tools that can help families determine approximate costs of attending a particular school. One such tool is known as the [FAFSA4caster](#). By providing financial information the *FAFSA4caster* will estimate your eligibility for federal student aid and determine what is known as your *Estimated Family Contribution* (EFC).

The US Department of Education's College Affordability and Transparency Center offers a variety of helpful tools and resources for determining college costs [USDOE College Affordability](#)

## College Tuition

In-state tuition is significantly lower than tuition at private colleges or out-of-state tuition at a public university. If you remain in-state you may also be eligible for a [Bright Futures](#) award, covering half tuition. While private colleges and universities are generally more expensive, these institutions may be able to offer very competitive financial aid packages.

## Applying for Financial Aid - The Free Application for Federal Student Aid (FAFSA)

Students should apply early for Financial Aid from the colleges or universities to which they are applying. To do so you will need to complete what is known as the Free Application for Federal Student Aid (see the FAFSA tab on this site). There have been significant changes to filing the 2017-18 [FAFSA](#), the most obvious being that the application opens this year October 1<sup>st</sup> 2016. Other changes are described in the brochure [Changes Impacting the 2017-18 FAFSA](#).

## Merit Scholarships

Merit Aid may be based on academic merit, musical or athletic talent, demonstrated leadership, and/or a record of community service, and is offered by the college to which a student applies. Available merit opportunities that require an application can be found on College Admissions/Financial Aid websites

There are many private local and national scholarships that are not associated with particular colleges or universities. A list of scholarships is found on this website.

## SCF or Florida Community Colleges

Starting at an in-state community college to fulfill general requirements, and transferring to a four-year, in-state public college or university for the final two years is a smart option for some students. When applying make sure that courses meet the degree requirements of a particular four-year institution or major.

