

THE FINANCE LAB
AN EDUCATIONAL NONPROFIT

THE COLLEGE PROJECT

One Hour

One student. Five colleges. What will she really pay?

Agree or disagree?

- 1 Colleges with about the same sticker price cost a family about the same.
- 2 A family earning \$80,000 a year makes too much to get much financial aid.
- 3 The cheapest college is the best deal.

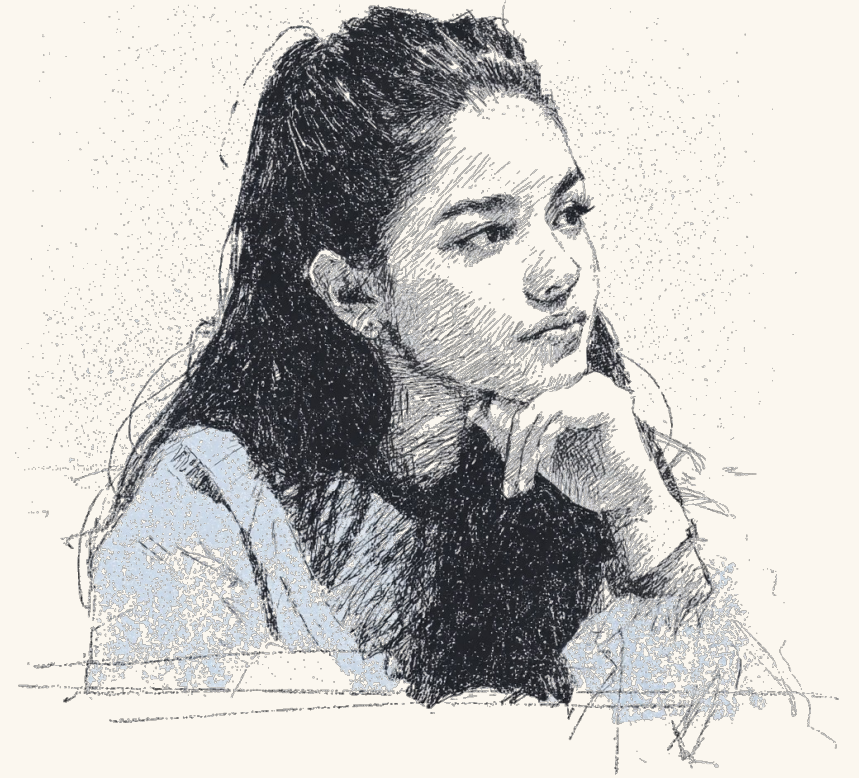
Circle your gut on page 1. You will come back to these at the end.

Meet Ana.

Family income: about \$80,000 a year.

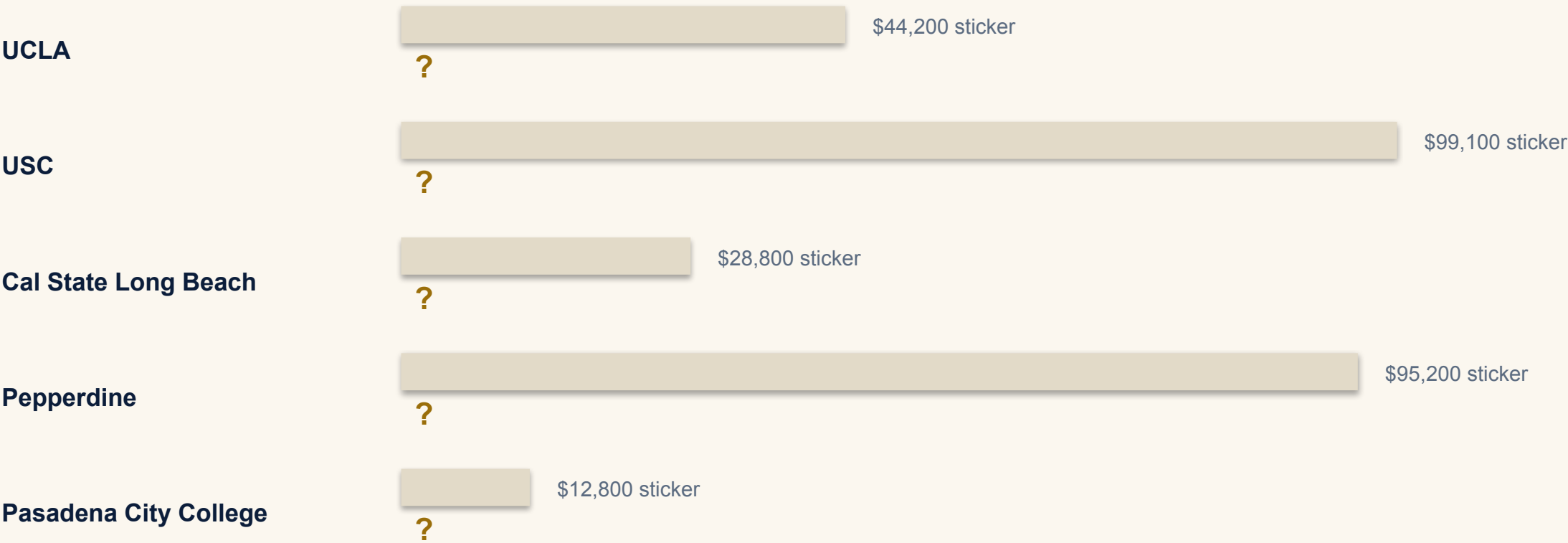
She got into all five: UCLA, USC, Cal State Long Beach, Pepperdine, Pasadena City College.

Check any school you would cross off as too expensive. Then guess what her family actually pays per year at each.



PART 2 · GUESS FIRST

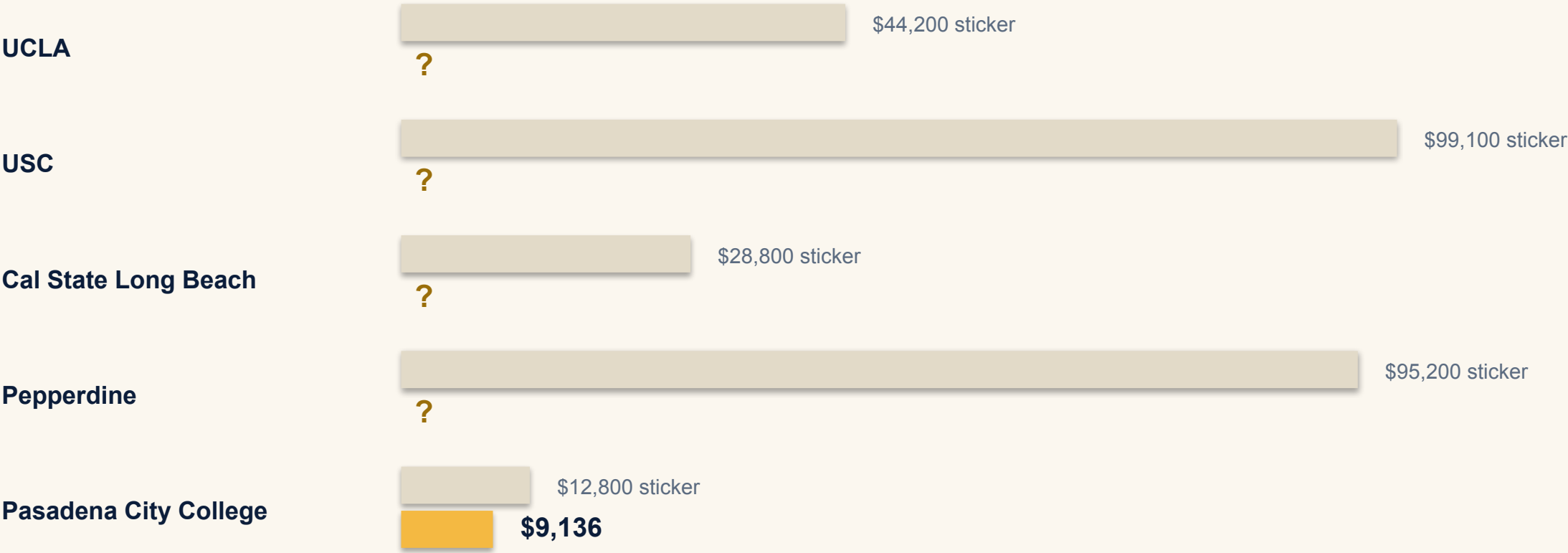
Five stickers. Write your guesses.



Gold = what Ana pays after grants and scholarships Light = sticker price (family about \$80k, \$75k–\$110k Scorecard band)

PART 3 · THE REVEAL

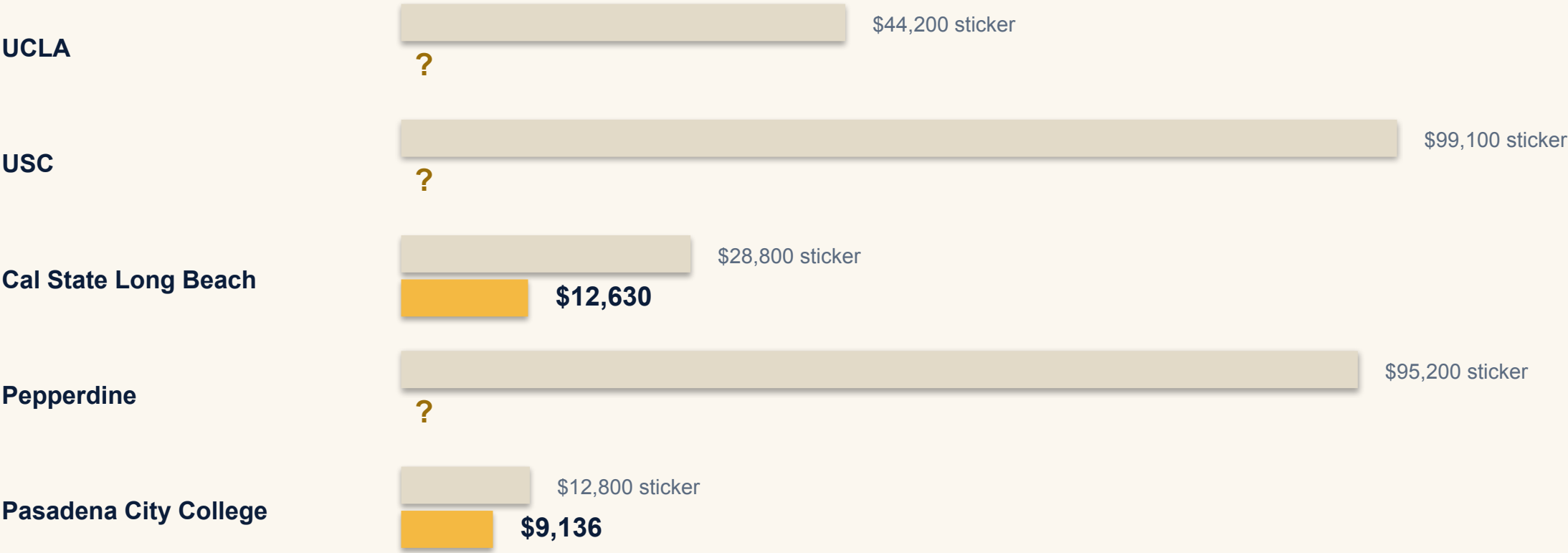
The reveal.



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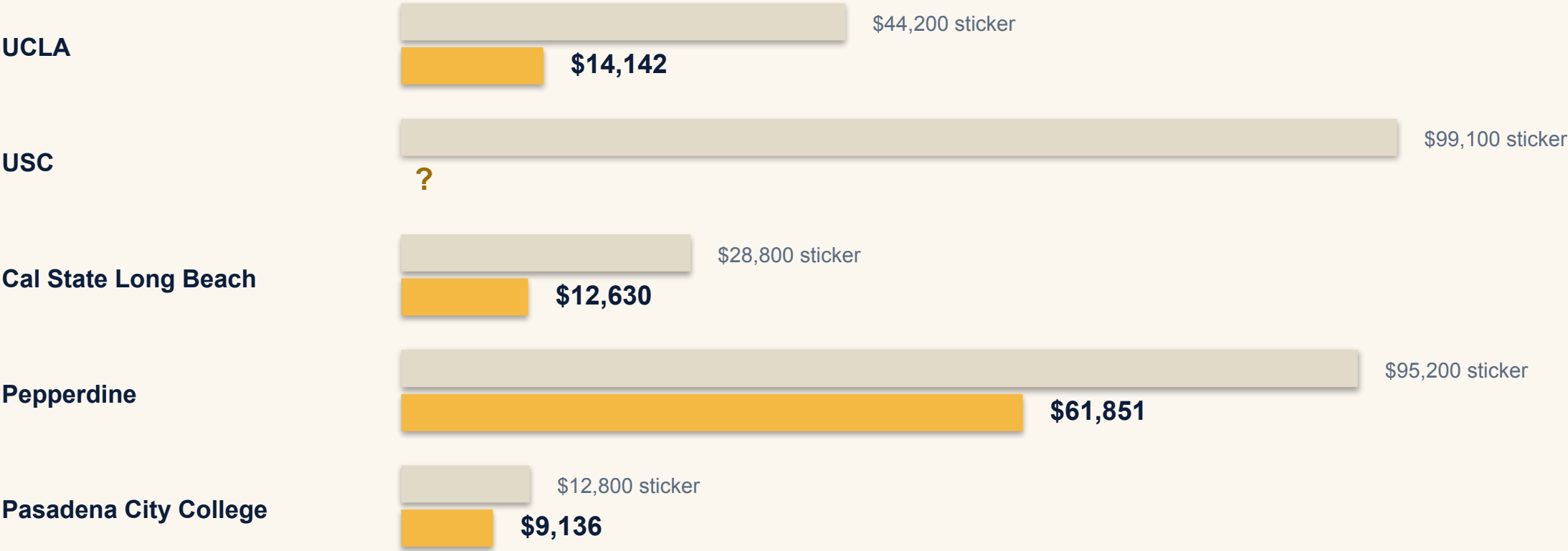
The reveal.



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PART 3 · THE REVEAL

The reveal.



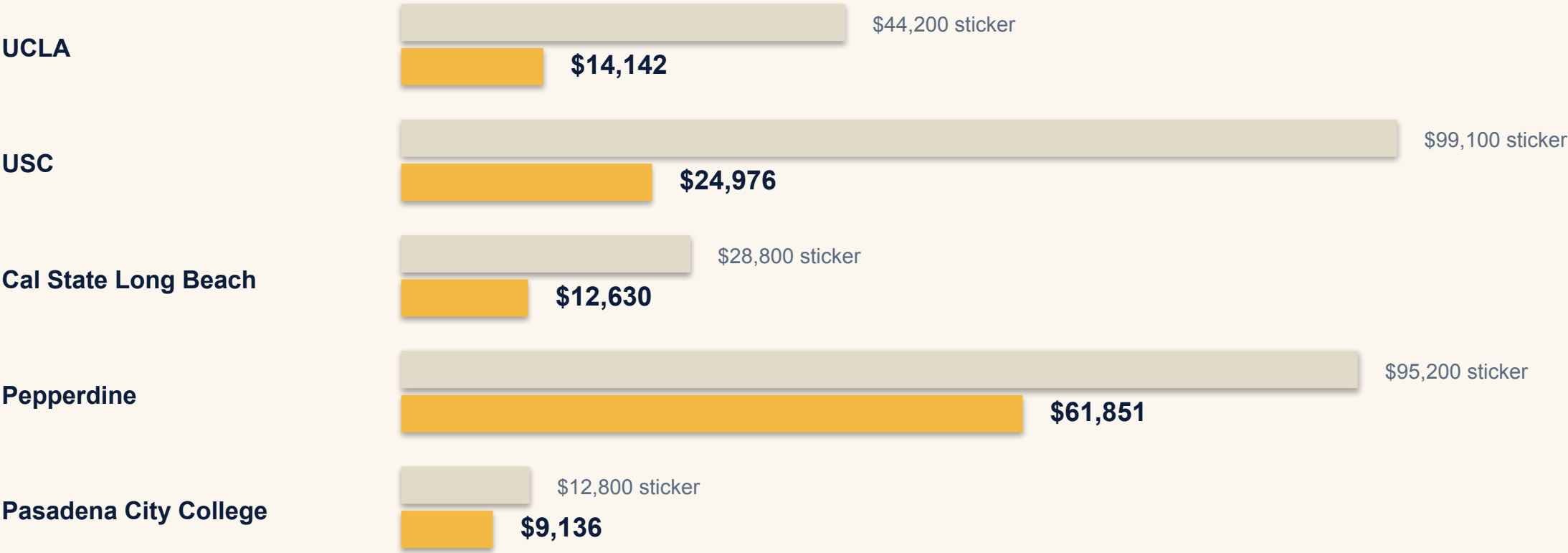
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Before the last reveal, hands up:

Who crossed off USC?

PART 3 · THE REVEAL

USC: \$99,100 sticker. \$24,976 for Ana.



Gold = what Ana pays after grants and scholarships Light = sticker price (family about \$80k, \$75k–\$110k Scorecard band)

Two private schools. Stickers \$3,900 apart.

\$36,875 apart for Ana.

Talk with a partner: what could explain it?

Same sticker. Different price.

Sticker price

The published cost for one year.
Where every student's bill starts.

Net price

What a family actually pays for a year after grants and scholarships: money that does not have to be repaid.

Is the cheapest school the best deal?

School	Graduation rate	Median debt	Monthly payment	Median earnings, 10 yrs
UCLA	93%	\$14,000	\$148	\$82,511
USC	93%	\$18,000	\$191	\$92,498
Cal State Long Beach	82%	\$14,289	\$151	\$64,403
Pepperdine	84%	\$23,510	\$249	\$82,939
Pasadena City College	33%	\$6,651	\$71	\$43,937

With a partner: page 2, questions 1–4. Then make your call: where should Ana go?

Where should Ana go?



Stand by your pick.

Make your case in under a minute:
**two numbers, and one thing the
numbers can't tell you.**

Persuaded? Move.

Two decisions, not one.

WHETHER to keep learning

Your goals and the doors you want open.

WHICH school

Where research like today's pays off, alongside fit.

There is no single right answer for Ana. It is a decision now, not a guess.

PART 5 · YOUR TURN

Run Ana's play for your own student.

Build a student. Pick three schools. Write your guess first.

Then look them up on the School Data Sheet, or at collegescorecard.ed.gov on a laptop.

Which guess landed furthest off?

The screenshot shows a web application interface with a dark blue background. At the top, there are two buttons: "Close" on the left and "Preview" on the right. In the center, the text "MODULE 4" is displayed above the statement "Stanford's full price is \$97,545 a year." Below this, a question asks, "What do you think the average student actually pays after financial aid?" followed by the instruction "Drag the slider to make your guess. No math needed. Just go with your gut." A large yellow number "\$97,545" is shown, with the text "Drag left to guess lower" underneath it. Below the number is a horizontal slider bar with a blue dot at the right end. The slider has labels "\$0" at the left and "\$97,545" at the right. Below the slider is a yellow button that says "That's my guess →". At the bottom left, there is a small "N" icon, and at the bottom right, there is a yellow button that says "1/13".

Flip back to page 1.

Would you change any answer?

Which one, and what changed your mind?

Tonight's move

Run one Net Price Calculator.

Search “[school name] net price calculator” and do it with a parent or guardian. Don’t cross a school off until you have seen that number.

GO DEEPER

One hour is the on-ramp.

1 HOUR

This lesson

THE UNIT

9 Launchpad modules

THE WORKBOOK

A quarter or a semester

launchpad.thefinancelab.co · thefinancelab.co/college-project

WHY THIS MATTERS

376 to 1

the national student-to-counselor ratio.

Recommended: 250 to 1.

Many students never get real guidance on this decision. That gap is ours to help close.



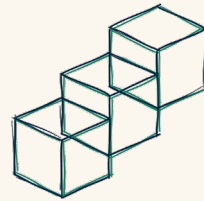
THE FULL UNIT IS BUILT FOR YOU

Turnkey, not a binder of homework.

- ✓ Standards alignment guide (AB 2927)
- ✓ Capstone project + rubric
- ✓ Parent guide + subscribable deadline calendars
- ✓ A personalized student timeline
- ✓ Full teacher facilitation guide

 **College Project · Parent Calendar**
11th grade · [subscribe in Apple](#) or [Google Calendar](#)

AUG 25	Meet with school counselor Plan the 11th-grade milestones.
OCT 1	Net price for every school Run each net price calculator. This changes everything.
DEC 1	Scholarship deadline research Many close December to January. Start a list.
JAN 15	Discuss what matters most One thing in a college: what would it be?
MAY 15	Start FAFSA prep Gather tax returns, FSA ID, asset info.
JUN 1	Request recommendation letters Ask teachers before the year ends.



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The College Project · Free through The Finance Lab