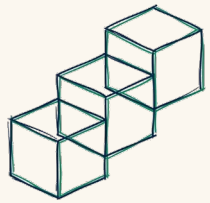

THE FINANCE LAB
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THE COLLEGE PROJECT

One Hour

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

PART 1 · GUT CHECK

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.

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PART 2 · MEET ANA

Meet Ana.

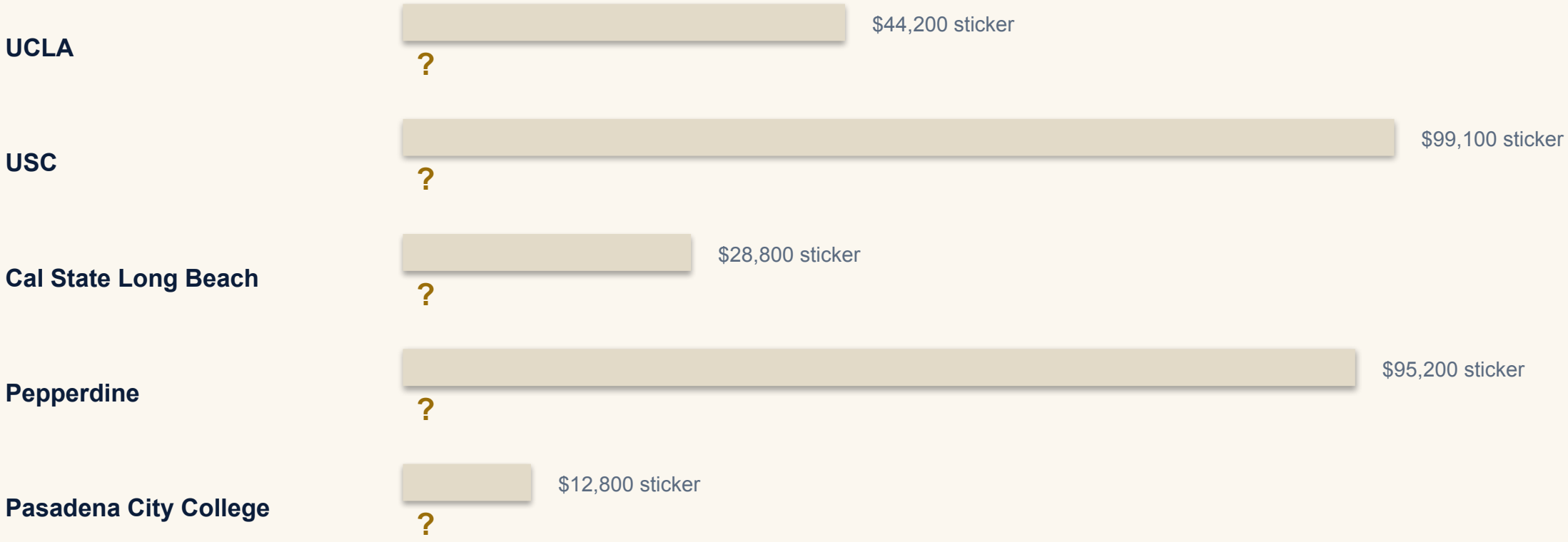
Family income: about $80,000 a year.

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

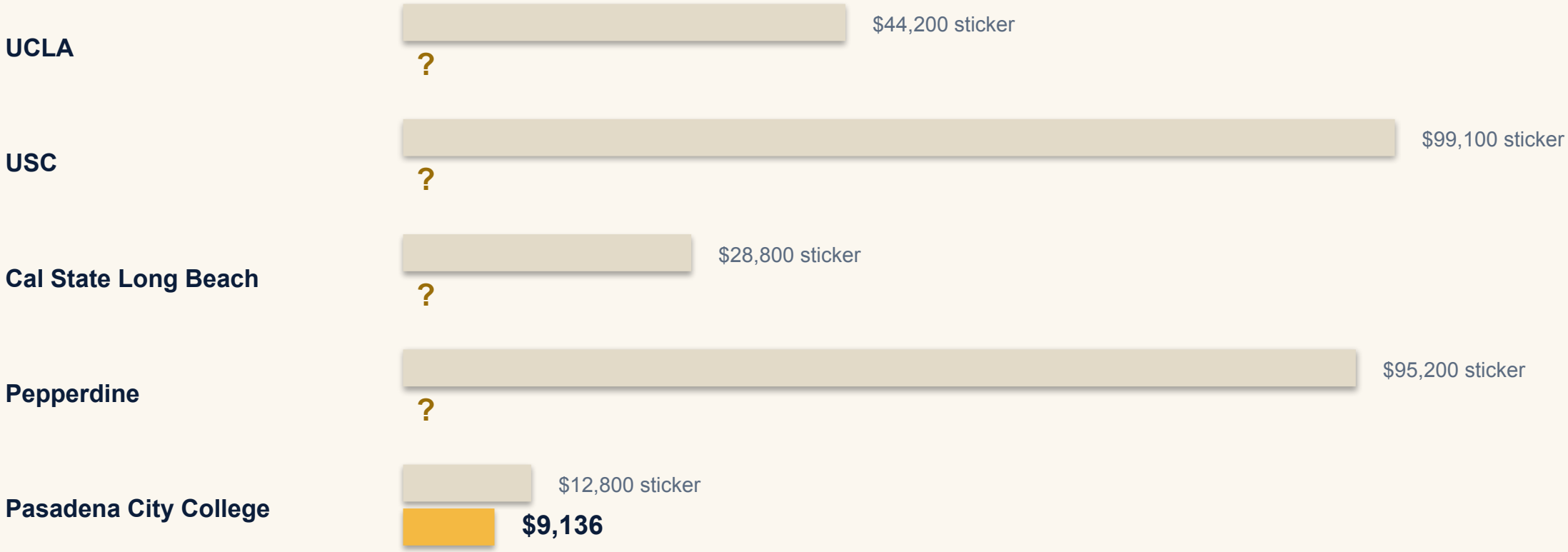
Five stickers. Write your guesses.



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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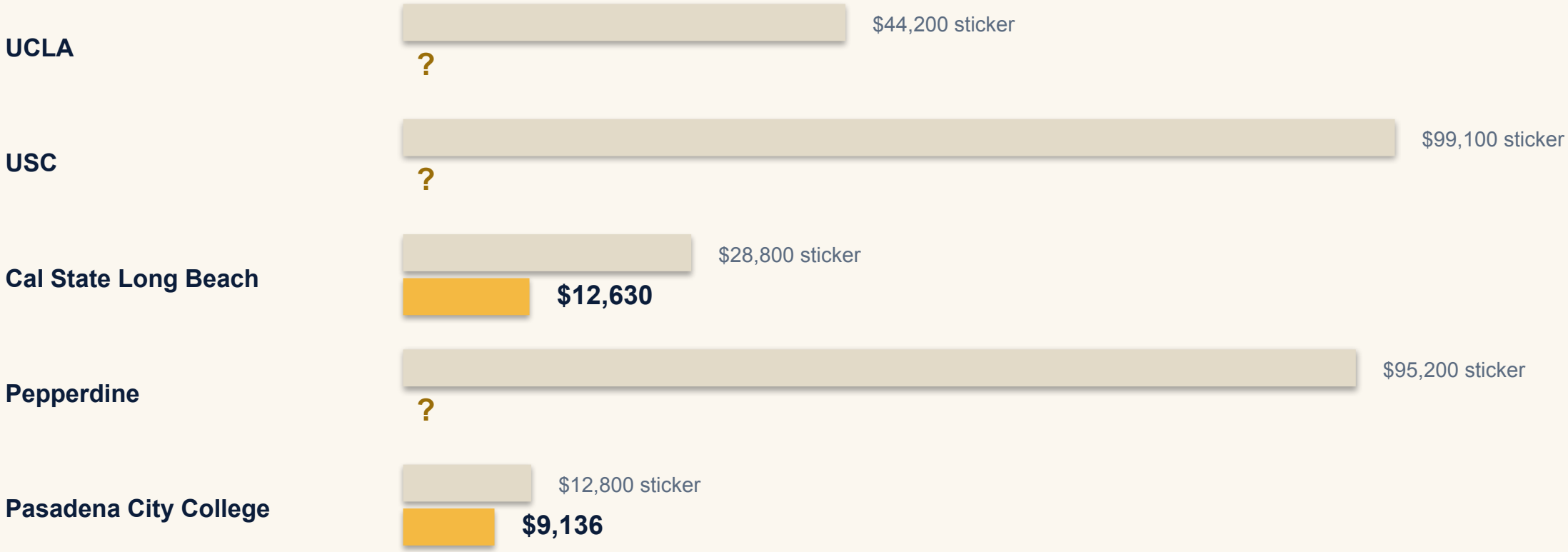

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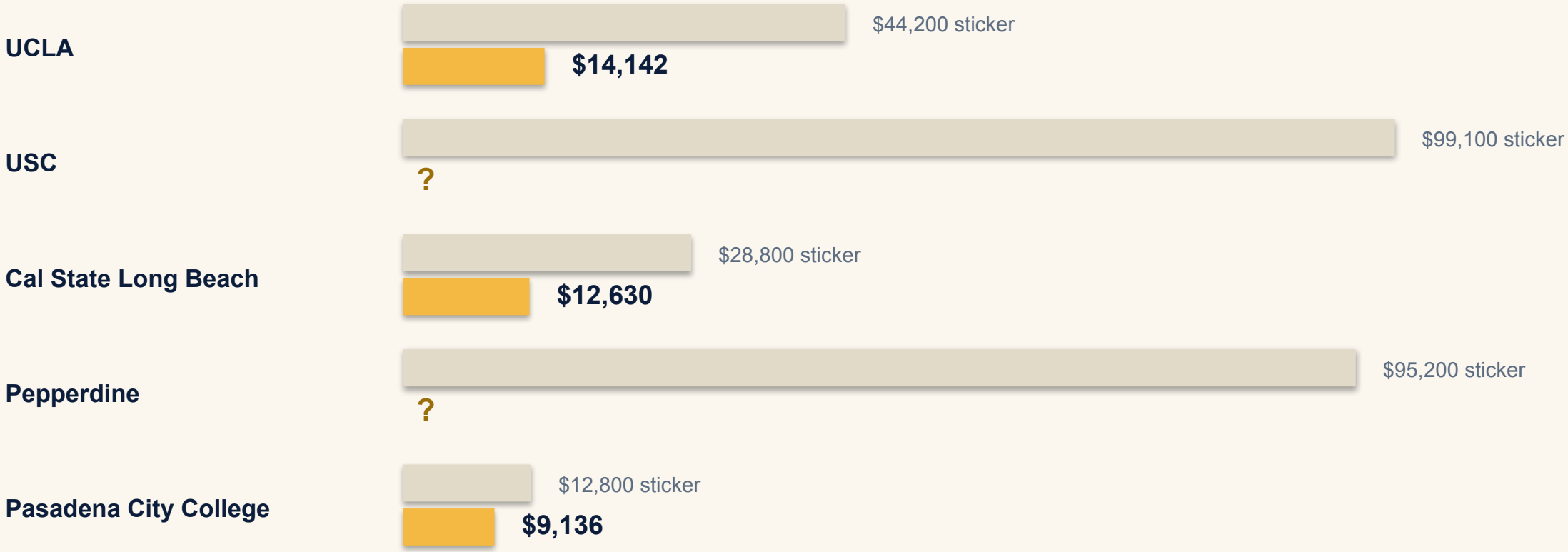

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PART 3 · THE REVEAL

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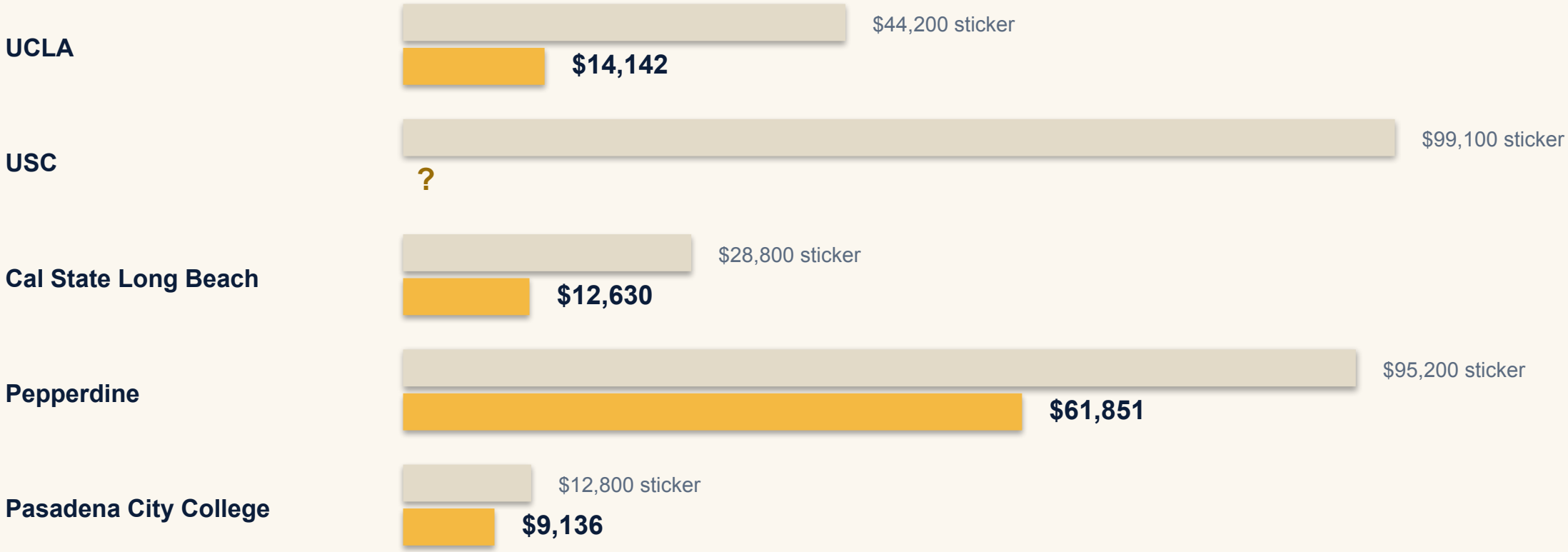


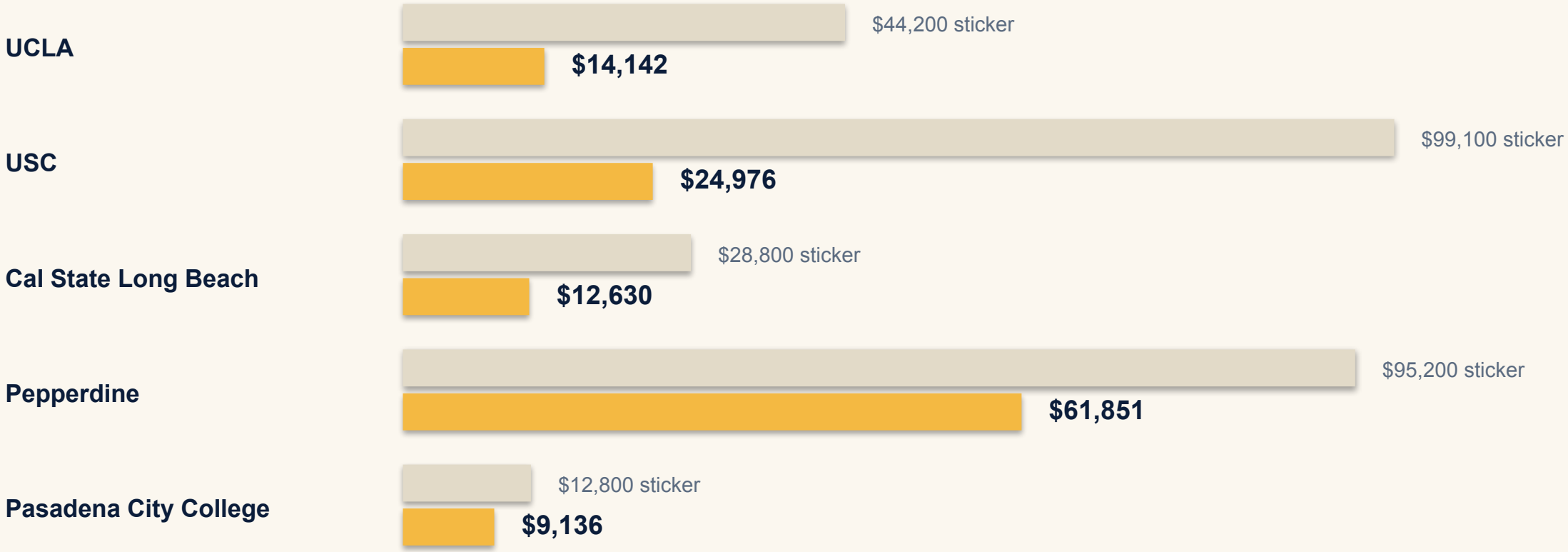
Gold = what Ana pays after grants and scholarships Light = sticker price (family about $80k, $75k–$110k Scorecard band)

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?

NAME 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.

PART 4 · EXPLORE

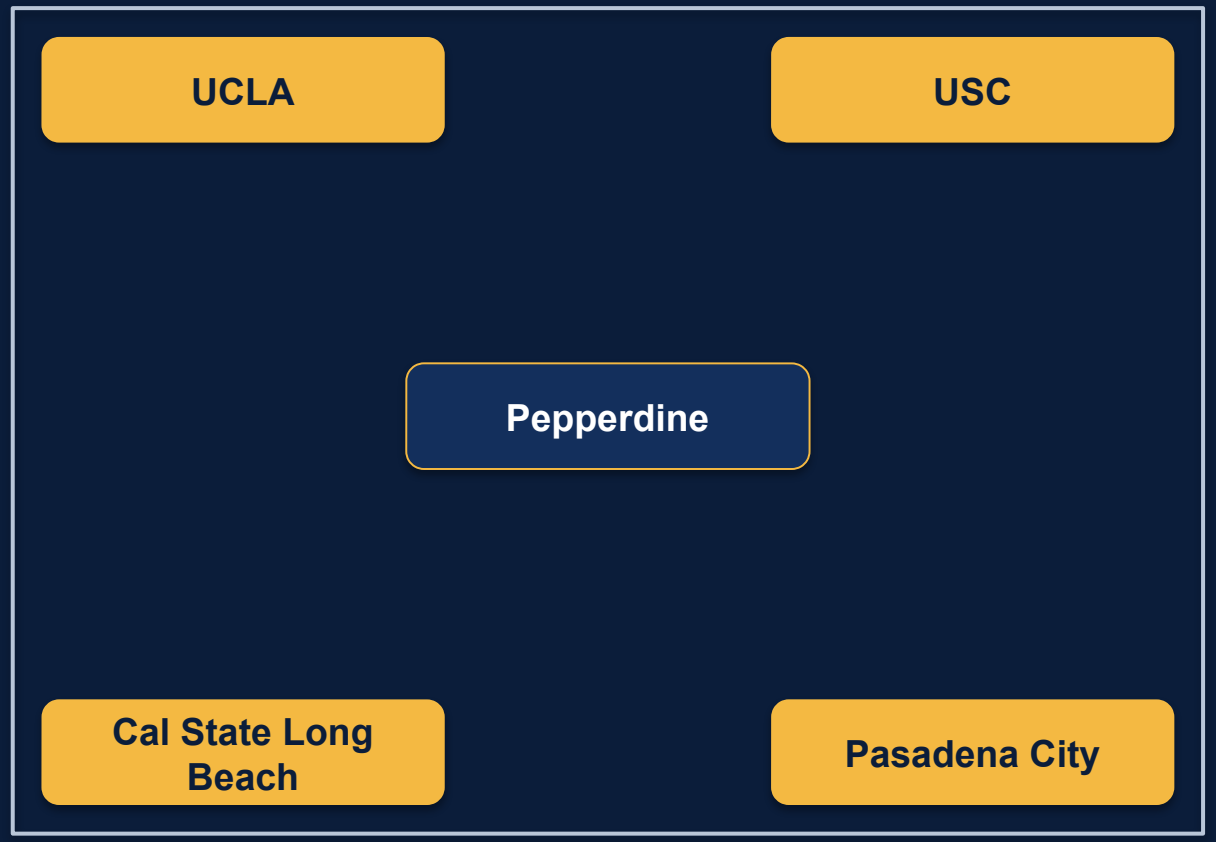
Is the cheapest school the best deal?

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 at the top of page 3.

DISCUSS · FOUR CORNERS

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.

CLOSE THE DISCUSSION

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.

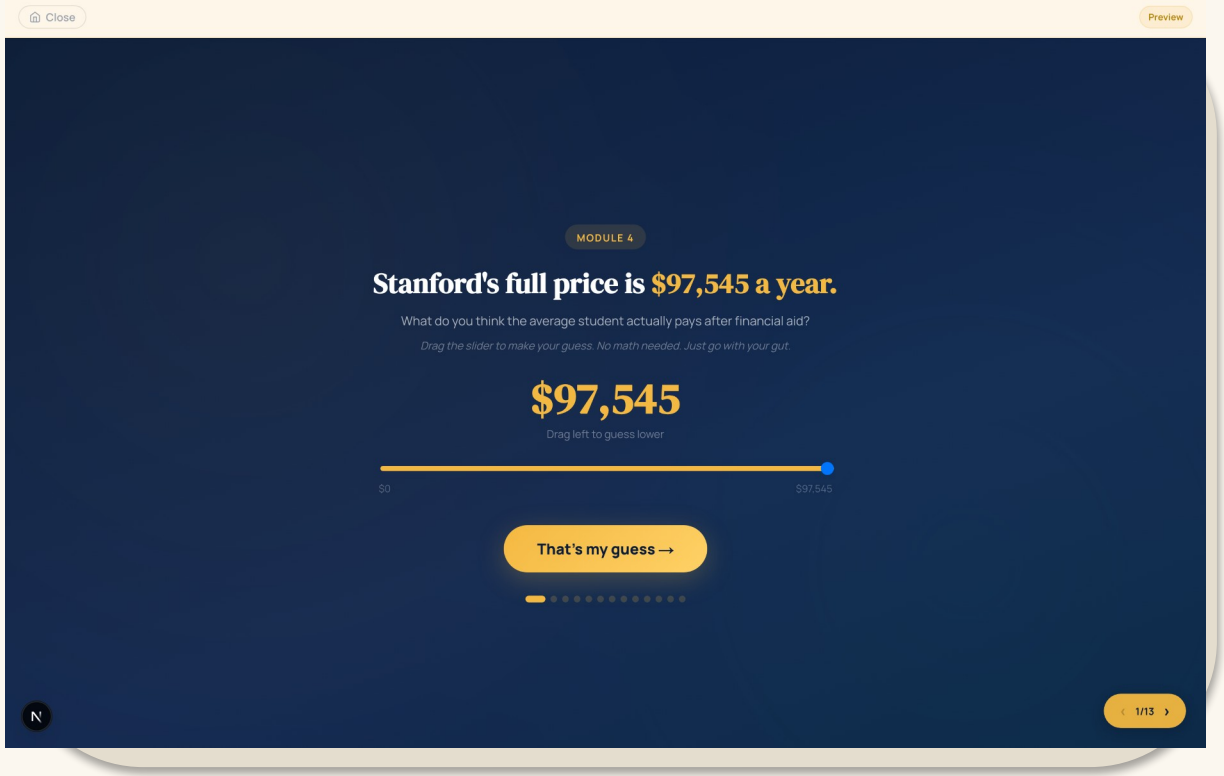
PART 5 · YOUR TURN

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?



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.

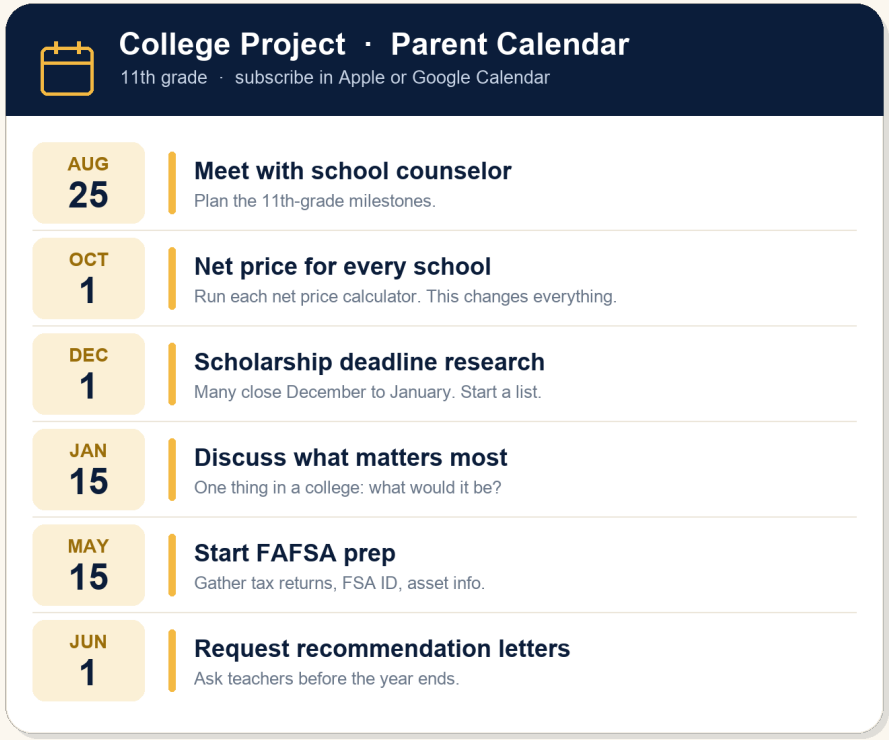
Recommended: 250 to 1.

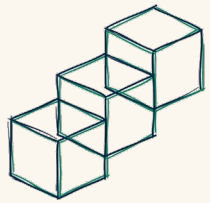
Many students never get real guidance on this decision. That gap is ours to help close.

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





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