Course Objectives

- Increase your knowledge about financial planning
- Improve your ability to make informed decisions
The Cost of College
Before You Enroll
Lesson Objectives

- Learn how to plan ahead for college
- Become aware of college costs
- Discover how to cut some of those costs
College is expensive

But ...

College graduates still out-earn people without degrees
Earnings with a College Degree

Millennials Earnings (2013)

- High school Graduate: $28,000
- Two-year degree/Some college degree: $30,000
- Bachelor's degree or More: $45,000
AP Curriculum/Exams

• Advance Placement (AP)
  • Score of 3-5 = possible credit toward college degree

• Costs
  • Test: $91 per subject test (2015)
  • Study Guide: $10 - $40
  • Text books: varies
  • Sending Scores: 1 free, $15 per school
• International Baccalaureate (IB) Diploma Programme
  • Score of 4-5 = possible credit toward college degree

• Costs
  • Textbooks
  • Test
- Practice SAT (PSAT)
  - 10th or 11th grade students
  - $14 fee (2015)
  - Plus administrative costs
- Test Preparation Courses: $600
SAT
- Cost each time: $52.50
- Study Guide w/ DVD: $31.99
- Sending Scores:
  - First 4 schools = Free
  - Additional school = $11.25

ACT
- Cost each time:
  - No Writing: $38.00
  - Plus Writing: $54.50
- Prep Guide: $30.95
- Sending scores
  - First 4 schools = Free
  - Additional School = $12
- Individual “subject” exams
  - For example: Math, Biology, History, some Languages
- Costs
  - $26 per test
College Application Fees

$50 per application

x 5 applications

$250 Total
Visiting College Sites

College Site Visits

- Airfare
- Lodging/Food
- Ground Transportation
- Logo Items/Gifts
<table>
<thead>
<tr>
<th></th>
<th>Cost</th>
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<tbody>
<tr>
<td>AP/IB Textbooks</td>
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*Visiting College Site?
Tips

- Start looking at possible schools in your Junior year of high school
- Take advantage of waivers that provide free test taking and school application fees if you qualify
Take Charge of Your Money

- Visit Us
  - www.ctahr.hawaii.edu/tcym

- TV channels
  - 354
  - 355
We would like to thank the following groups for their support:

- University of Hawai'i at Mānoa
  - College of Tropical Agriculture & Human Resources, Cooperative Extension Service, Department of Family & Consumer Sciences
  - Information Technology Services-Academic Technologies
• AP for Students
  • https://twitter.com/apforstudents

• International Baccalaureate