



A University of Hawai'i Cooperative Extension Service Project

[www.ctahr.hawaii.edu/tcym](http://www.ctahr.hawaii.edu/tcym)

# Course Objectives



- Increase your knowledge about financial planning
- Improve your ability to make informed decisions



# The Cost of College Before You Enroll

Presenter



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Student Support Services

# Lesson Objectives



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

# Cost of College



College is expensive

*But ...*

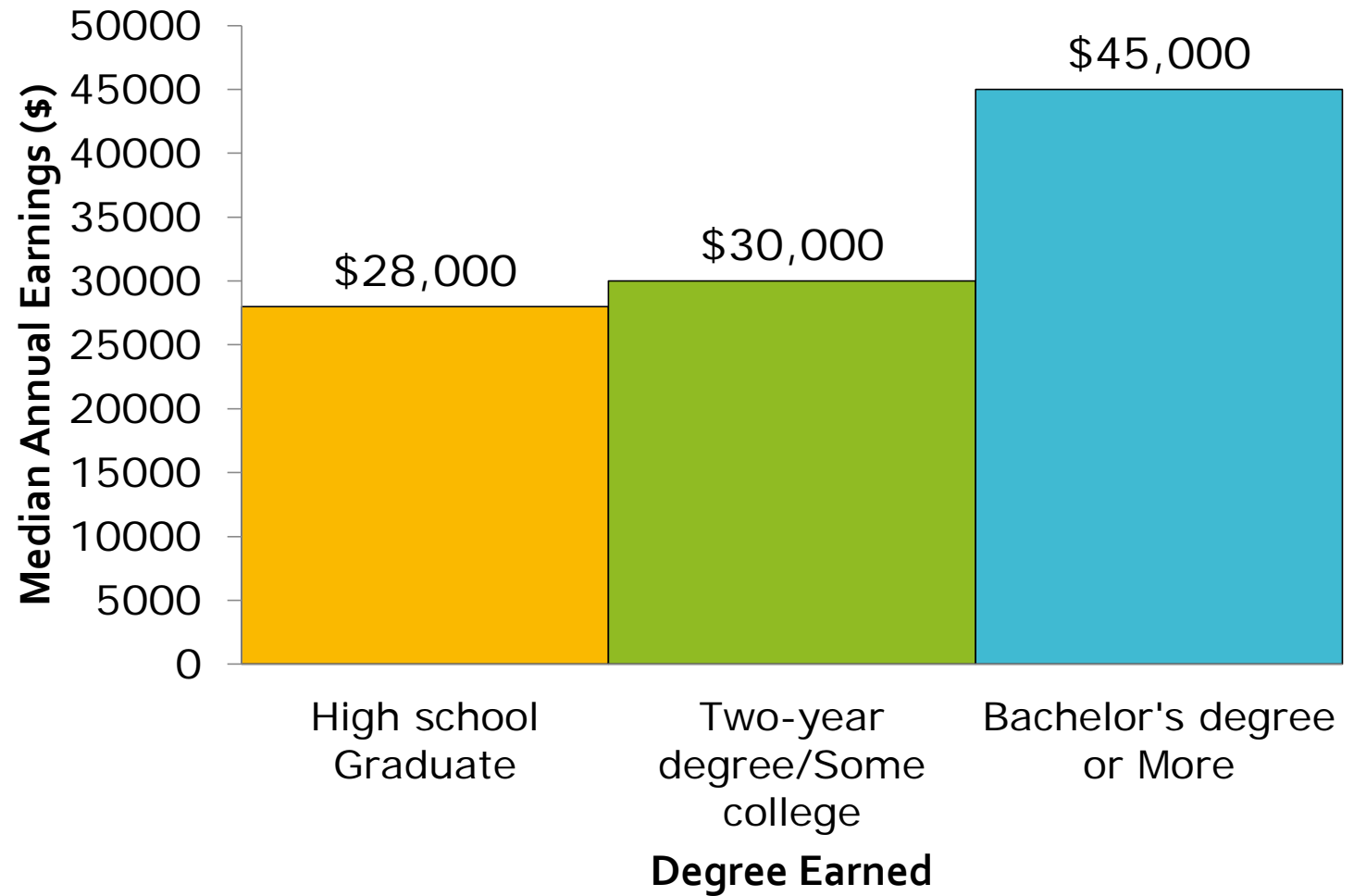


College graduates still out-earn  
people without degrees

# Earnings with a College Degree



## Millennials Earnings (2013)



# 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



# IB Curriculum/ Exams



- International Baccalaureate (IB) Diploma Programme
  - Score of 4-5 = possible credit toward college degree
- Costs
  - Textbooks
  - Test



# PSAT



- Practice SAT (PSAT)
  - 10<sup>th</sup> or 11<sup>th</sup> grade students
  - \$14 fee (2015)
  - Plus administrative costs
- Test Preparation Courses: \$600

# Admission Exams



## SAT

- Cost each time: \$52.50
- Study Guide w/ DVD: \$31.99
- Sending Scores:
  - First 4 schools = Free
  - Additional school = \$11.25

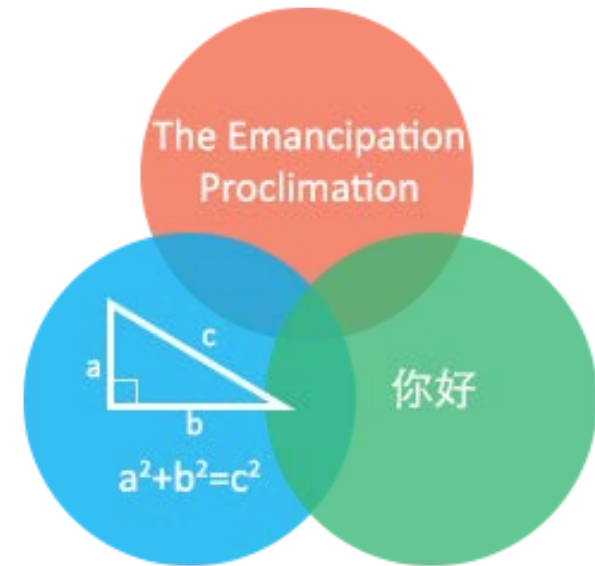
## ACT

- Cost each time:
  - No Writing: \$38.00
  - Plus Writing: \$54.50
- Prep Guide: \$30.95
- Sending scores
  - First 4 schools = Free
  - Additional School = \$12

# SAT Subject Exams



- Individual “subject” exams
  - For example: Math, Biology, History, some Languages
- Costs
  - \$26 per test



# College Application Fees



\$50 per application

x 5 applications

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\$250 Total

**UNIVERSITY OF HAWAI'I**  
**System Application Form**

PLEASE TYPE OR PRINT CLEARLY IN INK. COMPLETE BOTH SIDES OF THIS FORM, DETACH, AND SUBMIT TO THE CAMPUS.

SEMESTER ENTERING <input type="checkbox"/> FALL <input type="checkbox"/> SPRING	SOCIAL SECURITY NUMBER ____ / ____ / ____	LEGAL NAME: LAST/FAMILY	FIRST/GIVEN
CURRENT MAILING ADDRESS NUMBER STREET		CITY OR PROVINCE	STATE OR COUNTRY
PERMANENT MAILING ADDRESS NUMBER STREET		CITY OR PROVINCE	STATE OR COUNTRY
GENDER <input type="checkbox"/> FEMALE <input type="checkbox"/> MALE	BIRTHDATE month/day/year __ / __ / __	BIRTHPLACE (state or foreign country)	CITIZENSHIP <input type="checkbox"/> USA <input type="checkbox"/> OTHER _____

## Visiting College Sites



## College Site Visits

- Airfare
- Lodging/Food
- Ground Transportation
- Logo Items/Gifts



# Let's Add This Up



		Cost
AP/IB	Textbooks	40
	Study Material	25
	Exam	91
Admission Test(s)	Sending Scores (x4)	60
	Test Prep Course	600
	PSAT	14
	Study Material	32
	SAT/ACT (x3)	180
College	Subject Exam	26
	Sending Scores (x2)	24
	Application Fee (x5)	250
	<b>Total</b>	<b>\$1,342*</b>
*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





Website &  
TV Channels



## Take Charge of Your Money<sub>4</sub>

- Visit Us

[www.ctahr.hawaii.edu/tcym](http://www.ctahr.hawaii.edu/tcym)

- TV channels

- 354

- 355

## Credits



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

## Image Credits



- AP for Students
  - <https://twitter.com/apforstudents>
- International Baccalaureate
  - <http://www.ibo.org/en/digital-toolkit/logos-and-programme-models/>