

COST OF ATTENDANCE

HOW YOU CAN LOWER YOUR COST OF ATTENDANCE

The first step to lowering your cost of attendance is to determine how much you will actually owe. Most students focus on college tuition, not the net price of attendance. Although they may sound alike, a simple equation can show you just how different those two figures can be:

$$\left(\begin{array}{c} \text{Graduation cap icon} \\ \text{TUITION} \end{array} + \begin{array}{c} \text{House icon} \\ \text{HOUSING} \\ \text{\& MEALS} \end{array} + \begin{array}{c} \text{Money icon} \\ \text{FEES \&} \\ \text{MISCELLANEOUS} \\ \text{EXPENSES} \end{array} \right) - \left(\begin{array}{c} \text{Stipend icon} \\ \text{SCHOLARSHIPS,} \\ \text{GRANTS, GIFTS} \end{array} + \begin{array}{c} \text{Document icon} \\ \text{EDUCATIONAL} \\ \text{TAX BENEFITS} \end{array} \right) = \begin{array}{c} \text{Dollar signs} \\ \text{NET COLLEGE} \\ \text{PRICE} \end{array}$$

You can also get an estimate of your cost of college with some handy online tools:

- [College Board's Cost Calculator](#)
- [USF Cost Calculator](#)

Although these tools will not take your scholarships, grants or gifts into account, they can offer you a rough estimate for how much you will have to pay or take out loans to cover. In the best-case scenario, your actual cost will be a little lower because you will have snagged some valuable scholarships and grants.

WATCH OUT FOR LESS OBVIOUS COSTS

Even with identical tuition costs, **two schools can vary widely in the final price you'll pay.** That's because a college may include several additional fees, opportunities or expenses that can drive up cost:

Out-of-State Tuition

Travel Expenses

Vehicle Costs

Greek Life and Campus Clubs

Make sure to include those surprise costs when doing the math to figure out your net college price.

I HAVE AN ESTIMATED COST. NOW WHAT?

Now comes the fun part: finding ways to reduce your out-of-pocket cost. [Scholarships](#) are the obvious choice to help you save money on your college education, but **there are several ways you can lower your cost to attend before you ever set foot on campus:**

- [Earn college credits in high school](#)
- Ask to "test out of" classes to avoid paying for those unnecessary credit hours
- Inquire about receiving credit for any unique life experiences you may have

Too late to take advantage of these tips? No problem. **You have several other ways to keep your college costs in line:**

- [Start at a community college](#)
- Review accelerated programs that reduce your number of semesters and years in college
- [Consider more affordable off-campus housing](#) and meal plans
- Reconsider bringing a car to college if it will be too expensive
- Take advantage of [campus opportunities](#) like work study and being a resident assistant (RA)

Questions about college scholarships and financial aid?

[Reach out to the USF Admissions team](#) for answers to your questions.