In-State/Out-of-State Benefits/Costs Graphic Organizer / Handout / Y1

Name: _____

As we consider benefits and costs of in-state and out-of-state schools, use the organizer to continue adding and revising your thoughts.
Breaking Down Out-of-Pocket Costs for In-State versus Out-of-State Public Institutions: Use Tuition Tracker (tuitiontracker.org) for research

In-State Public School (University of Illinois at Springfield, Illinois State, Northern Illinois, etc) : **Example: Southern Illinois University - Carbondale (SIUC)** Net Price by Income Level - (Subsidized and Unsubsidized Loans combined) = Estimated Out of Pocket Cost per year • $16,352 is the net price for household income bracket of between $30,001-$48,000 per year; • $5,500 are the Federal Subsidized+Unsubsidized loans combined we're going to assume you'll get; • $10,852 is Average Out of Pocket Cost per year **SIUC example: $16,352 - $5,500 = $10,852**	Out-of-State Public school (e.g. University of Michigan, UCLA, Florida State, etc.) **Example: Michigan State University** Net Price by Income Level - (Subsidized and Unsubsidized Loans combined) + $16,380 = Estimated Out of Pocket Cost per year • $14,938 is the net price for household income bracket of between $30,001-$48,000 per year; • $5,500 are the Federal Subsidized+Unsubsidized loans combined we're going to assume you'll get; • $16,380: the average tuition+fees increase in a student's budget when paying for an out-of-state public college, which is why we're adding it to the Out-of-Pocket Costs **Michigan State University example: $14,938 - $5,500 + $16,380 = $25,818**
Use Tuition Tracker (tuitiontracker.org) Net Price by Income Level - (Subsidized and Unsubsidized Loans combined) = Estimated Out of Pocket Cost per year **In-State Public Institution (in Illinois),** **School Name:** _____ - $5,500 = _____	Use Tuition Tracker (tuitiontracker.org) Net Price by Income Level - (Subsidized and Unsubsidized Loans combined) + $16,380 = Estimated Out of Pocket Cost per year **Out-of-State Public Institution (outside of Illinois),** **School Name:** _____ - $5,500 + $16,380 = _____

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Name: _____

	In-State Public (Illinois)	**Out-of-State Public**
Potential Costs + Cons (financial, social, personal, etc.)		
Potential Benefits + Pros (financial, social, personal, etc.)		
What's most important to me? What is that making me think in terms of decision making?		