A FREE ARDENT WORKSHOP STARTER

College Net-Price Estimator

The one number your award letter obscures — for one college, one year.

Free · one college · no signup

The one number your letter doesn't print

Check what your award letter's “you pay” figure has taken off the price: if it subtracted loans or work-study, it is not a price, because neither one is aid. This estimator prices one college for one year honestly: everything it costs, less only the gift aid that never has to be repaid or earned.

THE ONE RULE

Only gift aid comes off the price. A grant or a scholarship is never repaid and never has to be earned. A loan is not a discount, and work-study is a job, not money in August.

How to fill it in

Open the .xlsx. It opens pre-filled with a worked example for an invented college — Riverbend State University — so you can see the shape of the answer before you type anything.

Under “What a year here costs,” replace the eight boxed cells with your letter's figures, including the lines it left off (travel, books, everyday costs).

Under “What the letter gives you that is genuinely aid,” enter grants and scholarships only — leave loans and work-study out of that block.

Under “What the letter probably told you instead,” enter the work-study and loan amounts the letter offers.

Read the two rows that answer the question: TRUE NET PRICE FOR THIS YEAR, and HOW MUCH LOWER THE LETTER'S NUMBER LOOKS.

What the number means

In the invented example, Riverbend State University costs $32,000 for the year. Gift aid brings that down to a true net price of $17,300. Subtract work-study and loans too, and it drops to $9,300 — the kind of figure a letter prints as “you pay.” That $8,000 gap is not a discount; it is money you will still have to find, borrow, or work for.

Line	Amount
Full cost of attendance	$32,000
Less total gift aid	$14,700
True net price for this year	**$17,300**
What the letter would call your cost	$9,300

What this estimator does NOT cover

One college, one year — no side-by-side comparison of offers.

No repayment math: no origination fee, no monthly payment, no total interest.

No renewal rule, so a first-year-only scholarship is treated like one that lasts.

What to ask the financial-aid office

What is the full cost of attendance, including travel, books and everyday costs?

Does the merit scholarship renew every year, and on what condition?

Which lines in this offer have to be repaid, and by whom?

One college is a start, not the whole decision

One college and one year show the shape of the honest number. They can't choose between offers, or price what the borrowing in any of them costs to repay.

> **WHAT THE FULL WORKBOOK ADDS**
>
> **The College Financial-Aid Award-Letter Comparison Calculator** compares up to six colleges side by side, classifies every letter wording through an 81-row decoder, prices every loan's real repayment, projects all five years with each school's own renewal rule, and tests the plan against the federal borrowing caps. **Get the full calculator ›**

See the full range at **ardentworkshop.com**.

Not advice. A financial planning tool, not licensed financial, tax or legal advice. Every figure in the worked example above is invented — Riverbend State University is not a real college, and the family behind those numbers is not a real family. Confirm every line of your own letter with the financial-aid office before you rely on it.