



ARDENT WORKSHOP

A FREE ARDENT WORKSHOP STARTER

School-Path Starter Scorecard

Two paths, five criteria, and the true cost a tuition line hides

Free · 2 paths · 5 criteria · no signup

SEE WHAT A SCHOOLING PATH REALLY COSTS

ardentworkshop.com

Why the “no tuition” path can be the expensive one

Tuition is the number every school-cost comparison starts with, and it leaves out most of what a path actually costs a household. This free starter prices two things a tuition line never shows, on one worked example, before you touch the full nine-criterion workbook.

The true-cost method, in one line

Take what a path costs out of pocket, after any education savings account, voucher, tax credit or aid comes back to you. Add the paid work a parent gives up to run it: hours a week a parent would otherwise be earning, times an after-tax hourly rate, times the weeks a year those hours are given up. The total is the figure worth comparing, not the sticker price.

Path	Out-of-pocket (net)	Forgone pay	Total household cost
Assigned public school	\$3,300	\$1,248	\$4,548
Full homeschool	\$3,000	\$25,344	\$28,344

What the worked example shows

Assigned public school carries a net out-of-pocket cost of \$3,300, and a parent gives up only an hour a week to run it. Forgone pay adds \$1,248, for a total of **\$4,548** a year.

Full homeschool has no tuition line and a lower net out-of-pocket cost, \$3,000 — but a parent gives up 22 hours a week for 36 weeks to run it, and that forgone pay alone comes to \$25,344. The total lands at **\$28,344** a year.

Once a parent's time is priced in, Full homeschool costs \$23,796 more a year than Assigned public school — the reverse of what the two tuition lines alone would suggest.

Neither number says which path is right for this family. It says what each one actually costs, which a tuition line by itself cannot.

FOUR QUESTIONS BEFORE YOU TRUST YOUR OWN NUMBER

What hours genuinely change? Count only the hours a parent would otherwise spend at paid work — not hours already free, or a job they would have left anyway. **Is the hourly rate after tax?** Salary divided by roughly 2,000 hours gets you close for a full-time role. Use take-home pay, not the gross figure. **Does the offset award exist in writing?** Enter what has actually been granted, not what seems likely — an unconfirmed award can move the total by thousands. **Does the program apply to this path at all?** Confirm eligibility for any education savings account, voucher, or tax-credit program with the school or your state before you rely on the number.

HOW TO USE THE GRID OVERLEAF

Set each criterion's weight to how much it matters to your family, then rate each path 1-5 and multiply. The score divides by the weights of the rows you actually filled in, so a blank row does not count as a zero. The spreadsheet in this download does the arithmetic for you; the grid overleaf is for scoring on paper, or for two adults scoring apart.

Score it on paper

Print one of these per adult, fill it in alone, and compare. Where the two of you diverge by two points or more on a row, one of you usually knows something the other does not — that gap is the most useful thing on the page.

Criterion	Weight	Path A rating	Path B rating	Who wins the row
Cost & affordability	18			
Academic fit for this child	16			
Values, culture & environment	14			
Family bandwidth & hours	12			
Social life & peer group	10			

Blank rows are for a criterion of your own. Rate 1 Poor - 3 Acceptable - 5 Excellent, and remember the cost row is the one you should not guess: take it from the true-cost block on page 2, or let the spreadsheet compute it.

When the sketch needs the other four criteria

Five criteria and two paths are enough to see the shape of the decision. They are not enough to make it, and neither is a cost figure on its own.

WHAT THE FULL SCHOOL-PATH DECISION HELPER ADDS

The full **School-Path Decision Helper** is a ten-tab workbook that scores all five paths — assigned public, charter or magnet, private, hybrid or microschool, and full homeschool — against all nine criteria. It adds an Hours & Bandwidth capacity check that can veto a path that wins on points, a Results & Ranking tab that decomposes the gap between the top two paths criterion by criterion, a Years to Graduation projection, and Cost Benchmarks to sanity-check your own figures against. Excel and a native Google Sheet, plus three guides. [Get the full School-Path Decision Helper >](#)

See the full range at ardentworkshop.com.

A decision aid, not advice. The two example paths and every dollar figure in this scorecard belong to a fictional family and are illustrative only. This is not financial, tax, legal, or educational advice — confirm tuition, fees, aid, and any ESA, voucher, or tax-credit program's eligibility and award in writing with the school or your state before you rely on a number.

© Ardent Workshop LLC. This free starter is yours to keep and to share as-is. Please don't resell it.