

What Will College Really Cost You?

How Much Student Loan Debt is Too Much?

Loans are granted with the expectation the borrower knows how much debt is too much. Before you start taking on loans to pay for your degree, you need to know how much student loan debt you can afford.

- Direct Expenses:** Tuition and Fees
Room and Board
- Indirect Expenses:** Books and Supplies
Transportation
Personal Expenses
- Payment Options:** Grants and Scholarships
Student Loans
Work

Understand the Costs

	College A	College B
Tuition and Fees	\$28,165	\$8,057
Room and Board	\$7,650	\$9,170
Books and Supplies	\$1,050	\$1,050
Transportation	\$1,250	\$1,250
Personal	\$1,800	\$1,800
Estimated Total Direct and Indirect Costs	\$39,915	\$21,327

Life After College

Understand how the options you choose will affect you *after* college. It isn't just paying back student loans, but you will have a variety of living expenses to keep in mind. Will your income be sufficient to meet your financial responsibilities?

Total Monthly Income
Expected/Average Monthly NET Income (Based on an annual \$30,000 gross income) **\$1,500**

Monthly Expenses	Cost
Student Loans	\$450*
Rent	\$350
Vehicle	\$300
Vehicle Insurance	\$50
Groceries	\$200
Utilities	\$100
Entertainment	\$200
Total Fixed Expenses	\$1,650

*Estimated payment based on \$50,000 in loans

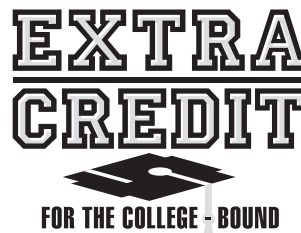
Clothing	?
Emergency Fund	?
Savings	?

Comparison Charts

Use the charts below to estimate the cost of attending college and the income options available to offset some of the expense.

	College A	College B
Tuition and Fees		
Room and Board		
Books and Supplies		
Transportation		
Personal		
Estimated Costs		
Grants		
Scholarships		
Paycheck		
Estimated Income		
TOTAL COST		

	College C	College D
Tuition and Fees		
Room and Board		
Books and Supplies		
Transportation		
Personal		
Estimated Costs		
Grants		
Scholarships		
Paycheck		
Estimated Income		
TOTAL COST		



Dupaco's **Extra Credit Loan** is a private student loan designed to supplement—not replace—federal, state and institutional financial aid to cover your college expenses. It is available to students attending any eligible college or university provided all other eligibility requirements are met. **For more information** about student loans, please contact our Consumer Loan Department at (563) 557-7600, ext. 202, or loans@dupaco.com. Get educated on how to finance your college education. It's extra credit you can't afford to miss.

