1. Pick a college you’re considering.
2. Find the cost of attendance (tuition, fees, room and board) and then subtract any financial aid (scholarships, grants and loans) you’ve been awarded from that college.
3. Repeat steps 1 and 2 for each college you are considering.
4. Compare the out-of-pocket costs of each college to see how they differ.

### STRATEGIES TO HELP PAY FOR COLLEGE:

- **#1 Personal Savings**
  - College savings plan
  - Prepaid tuition plan funds
  - Savings plan and gifts

- **#2 Money Earned from Working**
  - Part-time jobs on or off campus to help cover other expenses
  - Work study funds, which are applied to financial aid (you must receive a work study award to be eligible)

- **#3 Student Loans***
  - Federal student loans
  - Parent loans
  - Private student loans

*Only borrow what you need since loans must be repaid with interest.

Learn more about USD’s payment plan by visiting link.usd.edu/paymentplan.