

College Cost Checklist

Know the real cost, find the free money first, and stay on track year by year.

Child's name: _____

Current age: _____ Starts college: _____

1 Know the real yearly cost

Look past tuition. Use each school's official "Cost of Attendance" and compare up to two schools side by side. The UGA column is filled in as an example.

COST ITEM (ONE YEAR)	UGA EXAMPLE 2026-27, IN-STATE	SCHOOL #1	SCHOOL #2
Tuition & fees	\$11,628		
Housing	\$7,722		
Meals	\$4,718		
Books, course materials & supplies	\$978		
Transportation, personal & other costs	\$4,874		
Health insurance (if not on your plan)	varies		
Travel home & extras (laptop, dorm setup)	varies		
Total per year	\$29,920		
× 4 years (today's prices)	\$119,680		

UGA figures: Office of Student Financial Aid, 2026-27 on-campus undergraduate Cost of Attendance. "Transportation, personal & other" is the rest of UGA's \$29,920 budget. Costs have been rising about 3% a year, so plan on roughly 1.6× today's price for a child who starts college 16 years from now.

2 Find the free money first

Grants and scholarships don't have to be paid back. Check each one before you borrow.

Georgia programs

- ☐ **HOPE Scholarship:** 3.0 high school GPA (as calculated by GSFC). Covers most tuition at Georgia public colleges. Keep a 3.0 in college.
- ☐ **Zell Miller Scholarship:** 3.7 GPA plus SAT 1200 or ACT 25. Covers full standard tuition at Georgia public colleges. Keep a 3.3 in college.
- ☐ Both require certain rigor courses in high school. Confirm the current rules at [GAFutures.org](https://www.gafutures.org).
- ☐ **Path2College 529:** Georgia state tax deduction up to \$8,000/yr per child (joint filers) or \$4,000 (single).

Federal & school aid

- ☐ **File the FAFSA** every year of college, as early as possible after it opens in the fall.
- ☐ **Federal Pell Grant** (based on income) and work-study.
- ☐ **School merit scholarships:** check each college's deadline, which is often earlier than admission deadlines.
- ☐ **CSS Profile:** required by some private colleges. Check each school's list.
- ☐ **Local scholarships:** employers, churches, community groups, credit unions.

3 Your gap: what you'll need to cover

Total 4-year cost (from Step 1, adjusted for when your child starts)	\$
Minus expected scholarships & grants (Step 2)	– \$
Minus what you've already saved	– \$
= Your college funding gap	\$

Bring this number to our call. I'll show you how much to set aside each month to close the gap, and what happens if you start now versus later.

4 Year-by-year timeline

Check off each step as you go. The earlier you start, the more time your money has to grow.

BIRTH – AGE 5

- ☐ Pick a savings goal: tuition only, or the full cost
- ☐ Open a college savings plan (529, IUL, or both) and set up automatic monthly deposits
- ☐ Make sure you have enough life insurance to cover your family and their education if something happens to you
- ☐ Ask grandparents to give to the college fund instead of toys

AGES 6 – 12

- ☐ Review your savings once a year and raise deposits when your income goes up
- ☐ Build good study habits. GPA becomes the key to HOPE and Zell Miller later
- ☐ Keep your own retirement savings on track. You can borrow for college, but not for retirement

MIDDLE SCHOOL

- ☐ Talk about career interests and possible colleges
- ☐ Plan a high school course schedule that includes rigor courses for HOPE and Zell Miller
- ☐ Check whether you're on pace for your savings goal

9TH – 10TH GRADE

- ☐ Every grade now counts toward the HOPE GPA
- ☐ Create a free account at GAfutures.org to track the HOPE GPA
- ☐ Try the PSAT, and explore dual enrollment for free college credit

11TH GRADE

- ☐ Take the SAT/ACT (Zell Miller needs SAT 1200 or ACT 25)
- ☐ Use each college's Net Price Calculator to estimate your real cost after aid
- ☐ Visit campuses, start a scholarship list, and note the deadlines

12TH GRADE

- ☐ Submit the FAFSA as soon as it opens in the fall (plus the CSS Profile if required)
- ☐ Apply for scholarships and meet every priority deadline
- ☐ Compare financial aid offers by net cost, not sticker price
- ☐ Decide which savings to use first, and plan access to each account

Protect the plan: a parent's money checklist

- ☐ Emergency fund of 3–6 months of expenses
- ☐ Retirement savings on track for your age
- ☐ Wills and beneficiaries up to date
- ☐ Life insurance that would cover college if you weren't here
- ☐ College savings set up so they don't hurt financial aid
- ☐ Plan reviewed once a year

FREE 20-MINUTE CALL

Let's close your college funding gap.

We'll review this checklist together and build a plan that pays for college **without giving up your retirement.**

Call **470-470-5593** · retirewithtai.com



SCAN TO BOOK

For educational purposes only; not tax, legal, or financial-aid advice. Scholarship rules, aid formulas, and tax benefits can change. Confirm current requirements at GAfutures.org, StudentAid.gov, and Path2College529.com. Life insurance requires underwriting; policy loans reduce cash value and death benefit. Sources: UGA Office of Student Financial Aid (2026–27); Georgia Institute of Technology Office of Scholarships & Financial Aid (HOPE/Zell Miller); Office of the Governor of Georgia (Path2College, July 2026). Tai Nguyen, Georgia Licensed Life Insurance Agent, License #3784707, NPN 21496686.