



ABC Financial Advisors

Prepared by Richard Belding

College funding report for

Brad Netter

November 01, 2025

Introduction

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Brad Netter

uGPA: 3.6 | 1300 / 32

This report provides a comprehensive summary of the most recent iteration of your college planning strategy. It is designed to reflect your academic profile, personal interests, and the list of colleges you are currently considering. In addition, it incorporates my professional guidance as well as key data points provided by GradBetter to ensure your plan is both strategic and well-balanced.

As part of the review process, we've taken several important steps to optimize your college list. Specifically, we've assessed the overall balance of your selections to ensure an appropriate distribution. We've also explored potential early admission opportunities that could enhance your chances of acceptance and considered ways to streamline your efforts throughout the application process.

Together, these tools will help you stay organized and focused as you move forward with confidence in your college application journey.

Disclaimer

College information is constantly changing. While GradBetter attempts to ensure its accuracy, the information in this report and on GradBetter is provided "as is" with no guarantees. GradBetter calculations are estimates for educational and illustrative purposes only and should not be construed as financial or tax advice. Please consult a qualified professional regarding financial decisions. All of our estimates, including aid, need, merit, earnings, debt, cost of living, etc... are just that, estimates. They are not binding on GradBetter nor a final representation of your aid award or any outcome. A college's aid policies and costs are subject to change and may not be fully reflected in our estimates.

Merit insights: Insights

uGPA: 3.6 | 1300 / 32 |

College name	✓	Merit aid \$?	Sticker (COA)	Net cost	\$?	Grad earnings ?
Size State Type	list	Estimate + chances	State: VA	After merit aid	Risk	College Major/city
 American Univer... 8k DC Private ?	●	 \$12,982 	\$79,371	 \$66,389		\$77k \$103k
 Amherst College 2k MA Private ?	●	 \$0 	\$90,670	 \$90,670		\$78k
 ASU Arizona St... 65k AZ Public ?	●	 \$12,266 	\$55,091	 \$42,825		\$63k \$95k
 BC Boston Colle... 10k MA Private ?	● ●	 \$0 	\$93,168	 \$93,168		\$104k \$127k
 BU Boston Univ... 18k MA Private ?	● ●	 \$0 	\$90,207	 \$90,207		\$83k \$135k
 Connecticut Coll... 2k CT Private ?	●	 \$28,550 	\$87,800	 \$59,250		\$75k
 Fairfield University 5k CT Private ?	●	 \$21,348 	\$81,368	 \$60,020		\$89k \$104k
 PSU Penn State 42k PA Public ?	● ●	 \$4,380 	\$62,484	 \$58,104		\$63k \$120k
 Tulane University 8k LA Private ?	●	 \$16,745 	\$91,686	 \$74,941		\$63k \$116k
 UVA U of Virginia 17k VA Public ?	●	 \$0 	\$41,803	 \$41,803		\$87k

Merit award frequency:  Common  Possible  Rare  N/AMerit aid displacement risk:  Low  Medium  High  N/ACollege is on students:  College list  Suggestions

💡 \$ merit aid is based on the students GPA and/or test scores and aid awards received by students with similar academics.

💡 \$ risk is the scholarship displacement risk to the college's aid from outside scholarships. Colleges can later lower their aid.

💡 Major/city specific grad earnings are based on the earnings outcome of each college major and then adjusted by cost of living.

Merit insights: Merit

College name			Merit aid \$	Sticker (COA)	% get merit ?	% need met ?	Net cost ?	Grad earnings ?			
Size State Type			College average	State: VA	Total / w/o need		Students w/ need		College average	College average	Major/city specific
♥		American Univer... 8k DC Private ?	 \$13,379	\$79,371	38% 34%		75%		\$49,329	\$77k	\$1k
♥		Amherst College 2k MA Private ?	 \$30,724	\$70,480	0%		100%		\$3,477	\$78k	
♥		ASU Arizona St... 65k AZ Public ?	 \$9,545	\$55,091	36% 62%		61%		\$41,349	\$63k	\$1k
♥		BC Boston Colle... 10k MA Private ?	 \$16,835	\$93,168	4% 5%		100%		\$48,315	\$104k	\$1k
♥		BU Boston Univ... 18k MA Private ?	 \$32,831	\$90,207	15% 7%		90%		\$33,290	\$83k	\$1k
♥		Connecticut Coll... 2k CT Private ?	 \$26,779	\$87,800	58% 91%		100%		\$38,796	\$75k	
♥		Fairfield University 5k CT Private ?	 \$21,614	\$81,368	73% 91%		79%		\$53,831	\$89k	\$1k
♥		PSU Penn State 42k PA Public ?	 \$5,592	\$62,484	40% 17%		63%		\$56,537	\$63k	\$1k
♥		Tulane University 8k LA Private ?	 \$18,813	\$91,686	37% 40%		92%		\$51,106	\$63k	\$1k
♥		UVA U of Virginia 17k VA Public ?	 \$5,025	\$41,803	8% 8%		100%		\$27,120	\$87k	

 Merit and need aid rating

🔍 Merit aid rating factors in the % getting merit, the average merit award and the award size relative to the college's sticker price.

🔍 Need aid rating factors in both % need met and the % met with grants, which excludes loans and work study in meeting need.

🔍 Net cost is the college average cost for all students with aid and is not personalized to student academics or family finances.

🔍 Major/city specific grad earnings are based on the earnings outcome of each college major and then adjusted by cost of living.

Merit insights: Awards



American Univer...

8k | DC | Private ?

Awards

Name	Amount	Deadline	Detail
Deans' Scholarship	\$6000-\$30,000	Jan 15	GPA: 3.2, SAT: 1150, ACT: 26. For freshman.
Departmental Scholarsh...	Varies	Mar 15	Separate app, Essay. Not renewable. For freshman. These scholarships are awarded by each separate department of the college (Accounting, Business Administration and Management Architecture and Urban Sustainability Arts and Humanities/etc.).
Donor Sponsored Schol...	Varies	Upon adm	Not renewable. For freshman.
Frederick Douglass Sch...	\$6000-\$30,000	Jan 15	GPA: 3.2, SAT: 1150, ACT: 26. Separate app. For freshman. At the URL above, click on AU Honors Program to access the scholarship application.
Leadership Scholarship	\$6000-\$30,000	Jan 15	GPA: 3.2, SAT: 1150, ACT: 26. For freshman.
Presidential Scholarship	\$6000-\$36,000	Jan 15	GPA: 3.2, SAT: 1150, ACT: 26. For freshman.



Amherst College

2k | MA | Private ?

Awards

Name	Amount	Deadline	Detail
Academic Achievement ...	Varies	Mar 1	For freshman.
Dean's Scholarship	Varies	Mar 1	For freshman.
President's Scholarship	Varies	Mar 1	For freshman.
Provost's Scholarship	Varies	Mar 1	For freshman.
University Scholarship	Varies	Mar 1	For freshman.

**BC | Boston Colle...**

10k | MA | Private ?

Awards

Name	Amount	Deadline	Detail
Gabelli Presidential Sch...	Full tuition	Nov 1	# Available: 18, For freshman.
Presidential Scholarship	Full tuition	Nov 1	# Available: 15, For freshman.

**BU | Boston Univ...**

18k | MA | Private ?

Awards

Name	Amount	Deadline	Detail
College Board National ...	\$25,000	Jan 1	For freshman.
College of Engineering ...	\$25,000	Feb 1	For College of Engineering applicants who have participated in at least one season with a FIRST Robotics team.
College of Fine Arts Sch...	Varies	Jan 4	Portfolio, Audition. For freshman. Performance scholarships based on audition and/or portfolio review by CFA.
National Merit Scholars...	\$500 to \$2,000	Jan 1	Not renewable. For freshman. Boston University (BU) considers students who have been recognized by the College Board National Recognition Programs for the Presidential Scholarship.
Presidential Scholarship	Half tuition	Dec 1	For freshman.
Trustee Scholarship	Full tuition & fees	Dec 1	Essay. # Available: 20, For freshman. Though test scores are not required, students who submit scores typically have SAT scores above 1500 and ACT scores above 33.

**Connecticut Coll...**

2k | CT | Private ?

Awards

Name	Amount	Deadline	Detail
1911 Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.
Deans Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.
Founders Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.
Horizon Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.

	Shain Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.
	Thames Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.
	Trustee Scholarship	\$15,000 to \$34,000	Upon adm	For freshman.



 Fairfield University

5k | CT | Private 

Awards

Name	Amount	Deadline	Detail
 Magis Scholarship	\$26,000	Upon adm	For freshman.
 Merit Scholarship	\$12,000 to \$26,000	Upon adm	For freshman.



 PSU | Penn State

42k | PA | Public 

Awards



Tulane University

8k | LA | Private 

Awards

	Name	Amount	Deadline	Detail
	Artistic Scholarships	\$1,000-\$10,000	Dec 5	Portfolio. For freshman. These scholarships range from \$1,000 to \$10,000 and require either an audition or portfolio and in some cases, an interview.
	Dean's Honor Scholarship	Full tuition	Dec 5	Separate app. For freshman. Students must apply early. Typical recipients over the last 3 years have had an ACT of 33+, an SAT score of 1500+, and/or a core, unweighted GPA of 3.7+, in addition to well-crafted scholarship applications. Test scores are not required.
	Louisiana Resident Sch...	Full tuition	Dec 5	For freshman. Complete the Tulane Scholarship Application through your Green Wave Portal.
	Paul Tulane Award	Full tuition	Dec 5	Separate app, Essay. For freshman. Students must apply early. Typical recipients over the last 3 years have had an ACT of 33+, an SAT score of 1500+, and/or a core, unweighted GPA of 3.7+, in addition to well-crafted scholarship applications. Test scores are not required.
	Stamps Scholarship	Full ride	Dec 5	Interview. For freshman. The Stamps Scholarship covers our total cost of attendance (including tuition, fees, housing, and meals) and provides an enrichment fund.



UVA | U of Virginia

17k | VA | Public ⓘ

Awards

🔔 Click award links to verify latest amounts, deadlines and eligibility as subject to change without notice.

🔔 "Upon Adm" is upon admission deadline and often means the student will be considered after admitted.

Merit insights: Policies

College name	\$?	Web	Scholarship displacement policy
Size State Type	Risk	Link	Snippet of key text
 American Univer... 8k DC Private ?	●		All outside scholarships or other resources must be reported to the financial aid office. When our receives a copy of your offer letter, we will evaluate your offer and your current financial aid offer letter using the following criteria to see if any adjustments are needed. Total tuition-based awards cannot exceed tuition. The American University (AU) Institutional Grant and AU merit scholarships can only be applied to tuition charges. Outside offers such as ROTC, some scholarships and employer tuition benefits can also be used only for tuition. If you are receiving more than one type of offer that is designated as tuition only, then the combined total of your offers can not exceed your tuition charges for the semester or year in which it is offered. If your total does exceed tuition, then you are considered to be overawarded and your institutional offers will be reduced to make room for the outside offers. Total need based PLUS gift aid cannot exceed need. Total gift aid includes all grants, scholarships, ROTC or employer tuition benefits from all sources. Need-based aid includes Federal grants, Federal Work Study, Federal Subsidized Direct Loan and the Federal Perkins Loan. The combined total of all of these offers cannot exceed your need as determined by the FAFSA. If your total does exceed your need, then you are considered to be overawarded and your federal and institutional offers will be reduced to make room for the outside offers. Whenever possible, our office will reduce loan and work study offers before reducing grant and scholarship offers. Total financial aid cannot exceed total cost of attendance. Total offers include all gift aid, all need-based aid, as well as all unsubsidized loans, PLUS loans and alternative loans. If the total of all your aid exceeds your total cost of attendance, then you are considered to be overawarded, and your offers will be reduced to make room for the outside offers. Whenever possible, our office will reduce loan and work study offers before reducing grant and scholarship offers.
 Amherst College 2k MA Private ?	●		You must notify the Office of Financial Aid if you receive any outside assistance, regardless of the amount, from organizations outside of the College. The College allows outside scholarships and/or employer's benefits to replace the work portion of the financial aid offer. If outside scholarships completely replace work aid, any remainder will reduce Amherst College scholarship aid. Outside scholarships and employer benefits cannot be used to replace your family contribution; they must be taken into account in the financial aid offer.
 ASU Arizona St... 65k AZ Public ?	●		The college's scholarship displacement policy is unavailable. Check the provided link for scholarship details and contact the school to understand the impact on your financial aid.
 BC Boston Colle... 10k MA Private ?	●		It is our policy to first replace the loan and work-study portion of the student's BC financial aid package; however, total grant funding (including outside scholarships) cannot exceed the student's total demonstrated institutional need. If the amount of outside scholarship received exceeds the amount of loan and work-study, then the student's BC grant funds may be reduced to meet their demonstrated institutional need. Unearned funding such as state grants reduce BC grant funds dollar for dollar within the financial aid package.

College name	\$?	Web	Scholarship displacement policy
Size State Type	Risk	Link	Snippet of key text
 BU Boston Univ... 18k MA Private ?	●		If you receive an additional award from outside Boston University, your need-based aid will be reduced only if your total aid, from all sources, exceeds your demonstrated financial eligibility. Any reduction will be made to self-help (need-based student loan, or Federal Work-Study) first, and to grant only if the outside award exceeds your total self-help.
 Connecticut Coll... 2k CT Private ?	●		Many students receive outside sources of funding to support their college expenses. It is important to notify Financial Aid Services if any funding of this type is received. Federal regulations require that outside awards be considered when a student's eligibility is determined. When a student receives an outside scholarship, the award will change in this order: 1. Student contribution will be reduced 2. Loan levels will be eliminated or reduced 3. Student employment will be eliminated or reduced 4. Very last to be reduced is/are the grant(s). Outside scholarships may also be used to cover the cost of the college sponsored health insurance if a student is required to purchase it.
 Fairfield University 5k CT Private ?	●		In most cases, outside awards will first be applied to unmet financial need, then to replace loans and/or work-study and if necessary, to reduce institutional grants and/or scholarships. The Financial Aid Office makes every effort to avoid displacing institutional grants and/or scholarships. It is important to understand that some outside entities dictate how their funds should be applied to a student's educational expenses. In those instances, we must abide by the requirements of the organization and existing university aid may be displaced.
 PSU Penn State 42k PA Public ?	●		If you receive scholarships or educational funds from private organizations, notify the Office of the Bursar. The funds will be credited to your student account and applied toward your direct charges first. Any excess funds will be refunded to you.
 Tulane University 8k LA Private ?	●		It is important that a student (or family) not assume they may retain all scholarship originally offered from all parties, as one type of scholarship may affect a change in another type of scholarship. Therefore, it is important to report all outside financial aid (for example, scholarships, resources, grants, tuition waivers, tuition assistance and awards) to the Tulane University Financial Aid Office. This requirement to report outside financial aid is also noted in the terms and conditions for receipt of any and all financial aid as a Tulane student. Tulane reduces loan, grant and work study eligibility in light of outside scholarship as required for federal aid. Tulane does not reduce Tulane merit scholarship in light of outside scholarship except as stipulated in the merit award letter; however, a Tulane merit scholarship may cause an outside scholarship to be reduced. Tulane reduces Tulane need based scholarship in light of outside scholarship to stay within the student's financial aid cost of attendance and/or, in some cases, to prevent the outside scholarship from being reduced (for example, if the outside scholarship donor counts Tulane scholarship as a reduction to their scholarship amount).

College name	\$	Web	Scholarship displacement policy
Size State Type	Risk	Link	Snippet of key text
 UVA U of Virginia 17k VA Public			If you get scholarships or other benefits, either from the school or outside sources, we'll need to review your financial aid and likely make adjustments to the types of aid you have but not the amounts. For example, if you have an AccessUVA Scholarship and then win another scholarship from outside the University, it doesn't mean you keep all your original aid plus the new scholarship. This is because the outside scholarship essentially reduces your demonstrated need; it's a new financial resource that we have to consider and account for. Since the University already covers 100% of your demonstrated financial need, any new scholarships just replace some of the aid that is already part of your offer. Our first objective when we have to do this is to reduce or remove federal work study and loans; grants are generally the last item we adjust. Remember, you must report all scholarships and grants to the University.

Merit aid displacement risk:  Low  Medium  High  NA

 \$ risk is the scholarship displacement risk to the college's aid from outside scholarships. Colleges can later lower their aid.

Cost analysis: Net cost

SAI: FM \$65k | IM \$80k |

College name	Sticker (COA)	Merit aid \$	Need aid \$	Net cost [?]	4-yr cost	Funding	Gap / earn
Size State Type	State: VA	Probability adjusted [?]	Based on SAI [?]	After max of merit or need	x4 at 3% inflation	gap [?] - \$134k	College [?] Major/city
 American Univer... 8k DC Private [?]	\$79,371	\$10,386 ● 80%	\$0	 \$68,985	\$288,607	\$155k	200% 180%
 Amherst College 2k MA Private [?]	\$90,670	\$0	\$10,563	 \$80,107	\$335,134	\$201k	259% -
 ASU Arizona St... 65k AZ Public [?]	\$55,091	\$9,813 ● 80%	\$0	 \$45,278	\$189,426	\$55k	88% 74%
 BC Boston Colle... 10k MA Private [?]	\$93,168	\$0	\$12,905	 \$80,263	\$335,790	\$202k	194% 168%
 BU Boston Univ... 18k MA Private [?]	\$90,207	\$0	\$8,635	 \$81,572	\$341,264	\$207k	249% 163%
 Connecticut Coll... 2k CT Private [?]	\$87,800	\$22,840 ● 80%	\$7,410	 \$64,960	\$271,766	\$138k	184% -
 Fairfield University 5k CT Private [?]	\$81,368	\$17,078 ● 80%	\$1,016	 \$64,290	\$268,963	\$135k	152% 137%
 PSU Penn State 42k PA Public [?]	\$62,484	\$0 ● 0%	\$0	 \$62,484	\$261,408	\$127k	201% 147%
 Tulane University 8k LA Private [?]	\$91,686	\$13,396 ● 80%	\$8,816	 \$78,290	\$327,533	\$194k	306% 216%
 UVA U of Virginia 17k VA Public [?]	\$41,803	\$0	\$0	 \$41,803	\$174,887	\$41k	47% -

Merit award frequency: ● Common ● Possible ● Rare

🔗 COA - higher of Merit or Need aid = Net cost. Need aid = COA - SAI x (% Need met x % Met with Grants)

🔗 % Met with Grants excludes loans and work-study so that need aid is only free money from the college.

🔗 Need aid = grants from the college, excluding state and federal aid. Federal Pell grant incomes often <\$40k.

Merit aid probability [?]

Probability adjustment to estimate based on award frequency.

● Common

80%

● Possible

40%

● Rare

0%

Funding sources

Projected savings balance
At the start of college (529).

\$ 100000

Monthly savings plan ?
From the start of college.

\$ 500

x 48 months

\$24,000

Other contributions ?
Available at the start of college.

\$ 10000

4-year budget

\$134,000

Cost analysis: Need

College name	Sticker (COA)	- Your SAI	x % need	x % met [?]	= Need aid \$	SAI	\$ [?]
Size State Type	State: VA	= Need	met	with grants	SAI est. [?]	Use	NCP
 American Univer... 8k DC Private [?]	\$79,371	-\$80k \$0	x 75%	x 79%	\$0	IM	●
 Amherst College 2k MA Private [?]	\$90,670	-\$80k \$10,670	x 100%	x 99%	\$10,563	IM	●
 ASU Arizona St... 65k AZ Public [?]	\$55,091	-\$80k \$0	x 61%	x 80%	\$0	IM	●
 BC Boston Colle... 10k MA Private [?]	\$93,168	-\$80k \$13,168	x 100%	x 98%	\$12,905	IM	●
 BU Boston Univ... 18k MA Private [?]	\$90,207	-\$80k \$10,207	x 90%	x 94%	\$8,635	IM	●
 Connecticut Coll... 2k CT Private [?]	\$87,800	-\$80k \$7,800	x 100%	x 95%	\$7,410	IM	●
 Fairfield University 5k CT Private [?]	\$81,368	-\$80k \$1,368	x 79%	x 94%	\$1,016	IM	●
 PSU Penn State 42k PA Public [?]	\$62,484	-\$65k \$0	x 63%	x 67%	\$0	FM	
 Tulane University 8k LA Private [?]	\$91,686	-\$80k \$11,686	x 92%	x 82%	\$8,816	IM	●
 UVA U of Virginia 17k VA Public [?]	\$41,803	-\$80k \$0	x 100%	x 85%	\$0	IM	●

SAI to use or need % is NA [?]

Non-custodial Parent (NCP): ● Yes ● No [?]

[?] COA - higher of Merit or Need aid = Net cost. Need aid = COA - SAI x (% Need met x % Met with Grants)

[?] % Met with Grants excludes loans and work-study so that need aid is only free money from the college.

[?] Need aid = grants from the college, excluding state and federal aid. Federal Pell grant incomes often <\$40k.

Cost analysis: Debt

College name	% funded [?]	Funding	10-yr repay		25-yr repay		\$ earn/mo	Grad %
Size State Type	State: VA	gap (debt)	Total debt	\$/mo \$/yr	Total debt	\$/mo \$/yr	College [?] Field/city	in 4yrs & 6yrs
 American Univer... 8k DC Private [?]	49%	\$155k	\$215k	\$1,795 \$22k	\$328k	\$1,093 \$13k	\$6,400 \$7,200	72% 78%
 Amherst College 2k MA Private [?]	42%	\$201k	\$280k	\$2,335 \$28k	\$426k	\$1,422 \$17k	\$6,500	73% 93%
 ASU Arizona St... 65k AZ Public [?]	74%	\$55k	\$77k	\$644 \$8k	\$118k	\$392 \$5k	\$5,300 \$6,300	55% 68%
 BC Boston Colle... 10k MA Private [?]	42%	\$202k	\$281k	\$2,343 \$28k	\$428k	\$1,426 \$17k	\$8,700 \$10,000	88% 91%
 BU Boston Univ... 18k MA Private [?]	41%	\$207k	\$289k	\$2,407 \$29k	\$439k	\$1,465 \$18k	\$6,900 \$10,600	83% 90%
 Connecticut Coll... 2k CT Private [?]	52%	\$138k	\$192k	\$1,600 \$19k	\$292k	\$974 \$12k	\$6,300	76% 84%
 Fairfield University 5k CT Private [?]	52%	\$135k	\$188k	\$1,567 \$19k	\$286k	\$954 \$11k	\$7,400 \$8,200	81% 84%
 PSU Penn State 42k PA Public [?]	54%	\$127k	\$178k	\$1,479 \$18k	\$270k	\$900 \$11k	\$5,300 \$7,200	70% 86%
 Tulane University 8k LA Private [?]	43%	\$194k	\$270k	\$2,247 \$27k	\$410k	\$1,368 \$16k	\$5,300 \$7,500	82% 89%
 UVA U of Virginia 17k VA Public [?]	80%	\$41k	\$57k	\$475 \$6k	\$87k	\$289 \$3k	\$7,300	92% 95%

Negative funding gap = 4-yr cost < budget [?]