

College Cost Planner for Veterans & Service Members

Before you enroll, this planner can help you compare costs, review available resources, and build a plan before classes begin.

#1: Start with the School Cost

Write down the estimated cost for one semester or term:

- Tuition: \$_____
- Fees: \$_____
- Books/Supplies: \$_____
- Laptop/Tech: \$_____
- Transit/Parking: \$_____
- Housing/Rent: \$_____
- Childcare: \$_____
- Food/M Meal Plan: \$_____
- Other Expenses: \$_____

Total Estimated Cost: \$_____

#2: Review Military Education Benefits

Before deciding how to pay, check which benefits may apply to your situation.

- GI Bill Benefits: \$_____
- Monthly Housing Allowance: \$_____
- Books/Supply Stipend: \$_____
- Yellow Ribbon Program: \$_____
- VR&E / Chapter 31: \$_____
- Transferred Benefits from a Service Member: \$_____
- State Veteran Education Benefits: \$_____
- Other Military-Connected Benefits: \$_____

Total Estimated Benefits/Resources: \$_____



#3: Look for Other Funding Options

Benefits may not cover everything, so check for additional support before using loans or paying out of pocket.

- Scholarships: \$_____
- Grants: \$_____
- FAFSA-Based Aid: \$_____
- Employer Tuition Assistance: \$_____
- School-Specific Aid: \$_____
- Payment Plan Options: \$_____
- Personal Savings: \$_____

Estimated Additional Funding: \$_____

#4: Find the Gap

Use the total numbers you identified in steps 1 through 3 to determine the overall amount you have left to cover.

- Estimated Total Cost (Step 1) : \$_____
- Minus Military Education Benefits/Resources (Step 2): \$_____
- Minus Other Funding Options (Step 3): \$_____

Estimated Amount Left to Cover: \$_____

#5: Questions to Ask Before You Enroll

- Have I confirmed that this school accepts my education benefits?
- Have I checked whether this school participates in the Yellow Ribbon Program?

- Have I looked into VR&E / Chapter 31 if I have a service-connected disability and education or training may support my employment goals?
- Do I know what my benefits cover and what they do not cover?
- Have I planned for expenses beyond tuition?
- Will going to school affect my work schedule, income, childcare, or transportation costs?
- Have I compared the cost of this school with other programs?
- Do I know how much I may need to pay out of pocket?

#6: Build Your Plan

- My estimated out-of-pocket cost is: \$_____
- My plan to cover the gap is:

Planning for college is one step toward building financial confidence. Take the Veteran Saves Pledge to commit to your savings goal and receive ongoing support, practical tips, and financial resources designed to help you reach it.