

Merit vs Need Aid Strategy Worksheet

A quick worksheet to choose a strategy and build an affordable school list.

Goal: Build a list that stays affordable under both merit and need rules. Use net price calculators early so you don't guess.

Quick signals

Strategy	Common signals
Merit-leaning signals	<ul style="list-style-type: none">• Top-of-pool academics/test scores• Honors/departmental scholarships available• Willing to apply early for priority deadlines
Need-based-leaning signals	<ul style="list-style-type: none">• Demonstrable financial need• Schools with strong need-based policies• Ability to document special circumstances

My next steps

- Run net price calculators for my top schools (record results).
- Identify 2–3 likely merit schools + 2–3 strong need-based schools.
- List scholarship/priority deadlines (often earlier than RD).
- Prepare documentation for appeals (income change, medical, sibling in college).
- Decide an appeal stop rule (what gap must be closed to enroll).

My target net price per year

Target:

Must-have conditions (renewal rules, GPA, major):