


Accounting

School Name
Program | 2 years

Costs

[hatched box] [hatched box] [hatched box]

\$ 
[box]
[box]
[box]
[box]

Grants & scholarships

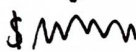
-\$ 
[box]
[box]
[box]
[box]

Cost to you

\$ 
↓

Loans

[hatched box] [hatched box]

\$ 
[box]
[box]
[box]
[box]
↓

Contributions

\$ 
[box]
[box]
[box]
[box]

Expectations

[hatched box] _____

[hatched box] _____

[hatched box] _____

[pie chart] _____

[box]

Alternatives

[box] [box] [box]
[box] [box] [box]

← Aid offer is broken down like a balance sheet.
Sub-items in each category can be edited to
change the totals.

← Averages are presented as "expectations" — what you
can expect to get out of following the equation
above.

← If you're not happy with the outcomes, what
can you do about it?

REAL LITERAL!

School Name _____

Costs

\$MMM

GRANTS

\$M

LOANS

\$MMM

CONTRIBUTIONS

\$MMM

TOTALS

\$M \$M \$M

← Costs + payments + aid sources are structured like an equation down the side:

Costs
 - free money (good!)
 - loans (bad!)
 - Contributions (ok?)

(per year)

totals for program

← Normalizing stats for each section

Pros → Cons

① Debt burden

② Salary

③ Graduation rate

← The real meat of this concept. Based on the aid offer, what are the potential risks + rewards of making this decision.

TIMELINE

School Name

Program name | 2 yrs.

YEAR #1

Costs

\$mm

Grants

\$mm

Loans

\$mm

Contributions

\$mm

YEAR #2

Total direct costs

\$mm

Graduation

After grad.

Income

Expenses


→ All the data entry + adjustment is done for year #1. Then, the rest of the data appears where it makes the most sense chronologically.

→ Years 2-X are lumped together.

→ Indicators like graduation rates + retention

→ Average income, expenses, debt ratio, etc.

ONE BIG STAT

School Name _____	Debt burden 
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Costs _____ \$MM

_____	_____
_____	_____

Grants + scholarships _____ \$MM

_____	_____
_____	_____
_____	_____

_____ →

Loans _____ \$MM

_____	_____
_____	_____
_____	_____

_____ →

Contributions _____ \$MM

_____	_____
_____	_____
_____	_____

_____ →

Expected income + costs

	_____
_____	_____
_____	_____

_____ →

Averages

			
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Alternatives

→ The tool is focused on helping the student optimize one big stat — here, debt burden. That stat would be sticky so students can see how changes they make affect the stat.

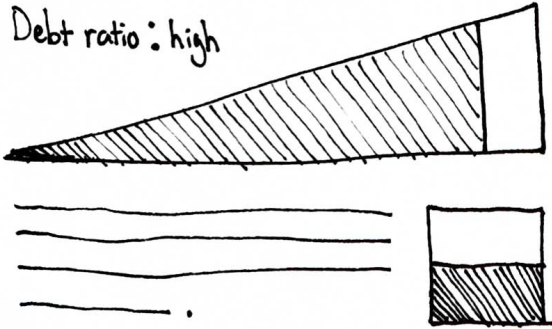
→ Sections could have links to ways to improve their impact on the one big stat (e.g. "apply for ~~more~~ ^{more} scholar be sure to get your full Pell Grant →").

→ All the school + program indicators that don't fit into a specific section (grad rate, etc.) are grouped together.

Focus

SCHOOL NAME • Program • 2 years

Debt ratio : high



↪ Kind of a variation on the "one big stat" concept, this idea is very focused on a single metric (here, debt burden)

Expenses

\$MMM⊕

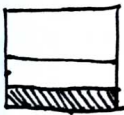


↪ Each section explains how the amount affects debt burden

↪ Links/actions to take to reduce expenses (to ultimately reduce debt burden)

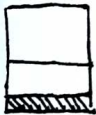
Grants & scholarships

\$MMM⊕



↪ Amounts can be edited with an expandable. This approach would need a different interface for students who use the tool without pre-population and need to enter all their numbers first.

After graduation



↪ Expected salary, etc. Basically, how taking on the debt burden will affect you after graduation.

CONTEXT

Dear Sylvia,

2 → Intro to set context + expected actions

YOUR SCHOOL

2 → Each section has content clearly explaining it along with relevant data/averages

YOUR AID PACKAGE

The diagram is a hand-drawn balance sheet. At the top, there are several horizontal lines representing a header or title area. Below this, the sheet is divided into three main sections: Assets, Liabilities, and Equity. Each section is enclosed in a rectangular box. The 'Assets' section is on the left, 'Liabilities' is in the middle, and 'Equity' is on the right. Each section has a title and a dollar sign (\$). The 'Assets' section includes 'Grants', 'Federal Loans', 'Private Loans', and 'Contributions'. The 'Liabilities' section includes 'Grants', 'Federal Loans', 'Private Loans', and 'Contributions'. The 'Equity' section includes 'Grants', 'Federal Loans', 'Private Loans', and 'Contributions'. Each sub-category has a corresponding box with horizontal lines inside, representing data entry or calculation. The drawing is done in a simple, sketchy style with black ink on a white background.

Assets		Liabilities		Equity	
Grants \$		Grants \$		Grants \$	
Federal Loans \$		Federal Loans \$		Federal Loans \$	
Private Loans \$		Private Loans \$		Private Loans \$	
Contributions \$		Contributions \$		Contributions \$	

→ Student aid data is pre-populated in form fields - students are free to ~~delete~~ adjust the numbers

YOUR FINANCES AFTER GRADUATION

→ The big reveal - a high debt burden

ALTERNATIVES

① Reduce loans

Reduce loans

② Consider other programs

consider other programs

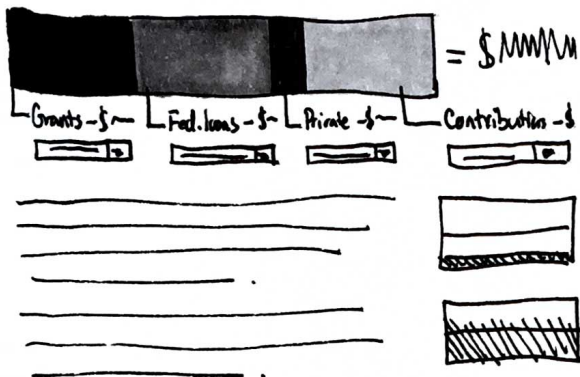
→ What to do if you don't like what you see

→ Info & links to external resources

GRAPHY

School Name
Program - 2 years

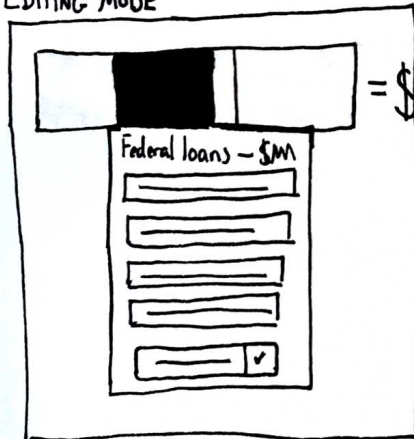
Paying for your first year



↪ Aid offer is presented as a visual breakdown of how much of the first-year cost it covers. Numbers can be adjusted via expandables (or something...)

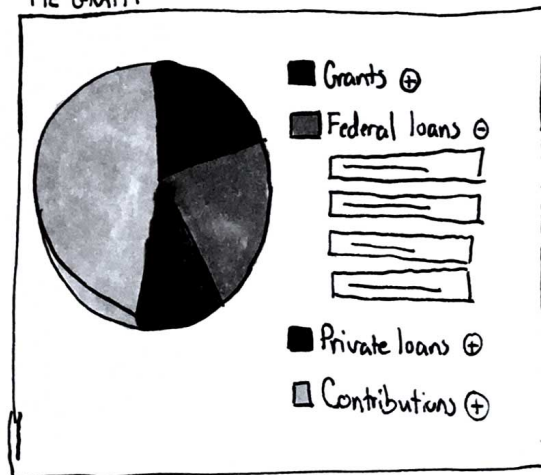
(Rest of page follows a similar format to other ideas.)

EDITING MODE



↪ The individual elements that make up the total can be adjusted.

PIE GRAPH



↪ Same idea, different kind of graph.

FUTURE YOU

SCHOOL NAME • Program name • 2 years

COST	GRANTS	LOANS	CONTRIBUTIONS
\$MM ⊕	\$MM ⊕	\$MM ⊕	\$MM ⊕

What's your future look like if you go here?



You might not graduate



You'll have a high debt burden



You'll probably have an average salary

How can you change the future?

Take fewer loans



Consider other programs



Consider other schools



← Numbers can be edited from expandables. As in other concepts, we'd need a different initial aid entry interface for students who don't have pre-populated data.

← Very explicit focus on what your future will look like (on average) if you go for this aid package.

← Action steps to "change the future" if you don't like where you're heading.