

HARVARD OR YALE?—COLLEGE COST FORECASTING

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REVIEW INSTRUCTIONS BEFORE PROCEEDING

>> Fill in the data in the table to the right noting ranges or options items (✓) must have an entry.
>> All options are found under the bar and are summarized below a college under 'Selection.'
>> To leave the application, choose 'Quit and Save' under the Files menu hit Command-q

Current Savings For College, \$	\$10,000.00
Total Stud't Earn'gs During College	\$1,000.00
Student's Current Age, yrs (1<=Age<21)	14
Projected Inflation Rate, %	3.50%
Your Marginal Tax Rate,%	31.00%
Estimated Return On College Savings	6.00%
Est % Financial Aid (ex Trans and Loans)	0.00%
Student Will Be In State? (In=0, Out=1)	0
Sorority/Fraternity? (No=0, Yes=1)	1
Student Lives at Home? (No=0, Yes=1)	0

Err:508

Monthly Savings Needed

Err:508

ALL MENU OPTIONS CAN BE ACCESSED BY HOT KEYS

	Comments	Hot Key
FEATURES	Scroll down if needed to view options)	
SELECT COLLEGE	Gives features of program	Command—f
CASH FLOW CHART	Selection of college for calculation	Command—s
CASH RECAP	Chart of savings and expenditures	Command—c
VIEW DATABASE	Summary of savings and expenditures	Command—r
RETURN TO MAIN SCREEN	Shows actual college cost data used	Command—v
GET EXCEL	Returns to the title screen (this screen)	Command—m
	Brings up the EXCEL menu bar	Command—x
	Return to the program menu from EXCEL	Comm+opt—b
VIEW OR CHANGE DEFAULTS	Changes default values for certain items	Command—d
LOOK AT ASSUMPTIONS	Reviews calculation assumptions	Command—a
QUIT AND SAVE	Saves all files and leaves EXCEL	Command—q

COLLEGE FINA

Base Data

Current Savings
Total Student Earnings
Student Age, years
Inflation Rate
Tax Rate
MM Rate
Financial Aid
Residence(Out=1)?
Sorority/Fraternity (Ye

NEW GUESS, \$/mo.

TRIAL SAVINGS, \$/mo

Cash Flow Table

Year
Escalation Factor

Cash In

Initial Cash
Monthly Savings
Earnings(Student and I
Cash In Position

Cash Out

Income Taxes (on int ir
College Expenses
Cash Out Position

Net Cash

Temp Name
Carleton College

Initial Estimates
Start Position Move
Final Position Move
Convergence Damping

GRAPH OF CASH FLO

YEAR

0
1
2
3
4
5
6
7
8
9
10
11
12

13
14
15
16
17
18
19
20
21
22

College Data

****after financial aid**

5

Err:508

Err:508

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Err:508

Err:508

Err:508

Err:508

\$110.70

Low Range

\$100.00

Err:508

Err:508

[illegible]

COLLEGE DATA BASE

***(Scroll to the right and down to
Criteria Range)***

Number

88

Extract Range

Number

College

88

Carleton College

Database

Number

College

1 Abilene Christian Universi

2 Adams State College

3 Adelphi University

4 Adrian College

5 Akron, University of

6 Alabama A&M

7 Alabama State

8 Alabama, University of

9 Alabama, University of at

10 Alaska, University of at

11 Alaska, University of at F

12 Albion College

13 Albright University

14 Alcorn State University

15 Alfred University

16 Allegheny College

17 Alma College

18 American University

19 Amherst College

20 Anderson University

21 Andrews University

22 Angelo State University

23 Appalachain State Univer:

24 Arizona State University

25 Arizona, University of

26 Arkansas State University

27 Arkansas, University of

28 Arkansas, University of at

29 Ashland University

30 Assumption College

31 Atlantic Christian College

32 Auburn University

33 Augsburg College

34 Augusta College

35 Augustana College

36 Azusa Pacific University

37 Babson College

38 Baker College

39 Bakersfield College

40 Baldwin-Wallace College

41 Barnard College

42 Barry University

20

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Err:508

Err:508

Err:508

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Err:508

Err:508

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21

Err:508

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Err:508

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22

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43	Bates College
44	Baylor University
45	Bellarmino College
46	Belmont Abbey College
47	Belmont College
48	Beloit College
49	Bemidji State University
50	Benedict College
51	Bentley College
52	Bethune-Cookman College
53	Bilva University
54	Black Hills State College
55	Boca Raton College
56	Boston College
57	Boston University
58	Bowdoin College
59	Bowling Green State Univ
60	Bradley University
61	Brandeis University
62	Bridgeport, University of
63	Bridgewater State College
64	Brigham Young University
65	Brooklyn Polytechnic
66	Brooks College
67	Brown University
68	Bryant College
69	Bryn Mawr College
70	Bucknell University
71	Buena Vista College
72	Butler University
73	California Institute of Tec
74	California Lutheran Univer
75	California State University
76	California, University of a
77	California, University of a
78	California, University of at
79	California, University of a
80	California, University of a
81	California, University of
82	California, University of a
83	Calvin College
84	Campbell University
85	Canisius College
86	Capital University
87	Cardinal Stritch College
88	Carleton College
89	Carnegie Mellon Universit
90	Carroll College
91	Carson-Newman College
92	Case Western Reserve U
93	Casper College
94	Castleton State College
95	Catawba College
96	Catholic University

97	Cedarville College
98	Central Arkansas, Univers
99	Central College
100	Central Florida University
101	Central Missouri State Un
102	Central State University
103	Central Washington Unive
104	Chadron State College
105	Champlain College
106	Chapman College
107	Charleston College
108	Chicago, University of
109	Christian Brothers Colleg
110	Cincinnati, University of
111	Clark University
112	Clarkson University
113	Clemson University
114	Cleveland State Universit
115	Coe College
116	Colby College
117	Colgate University
118	Colorado College
119	Colorado School of Mines
120	Colorado State University
121	Colorado, University of at
122	Colorado, University of a
123	Colorado, University of at
124	Columbia University
125	Concord College
126	Concordia College
127	Concordia College at St.
128	Connecticut College
129	Connecticut, University of
130	Cornell College
131	Cornell University
132	Creighton University
133	CUNY—Brooklyn College
134	CUNY—City College
135	CUNY—Lehman College
136	CUNY—Queens College
137	CUNY—Staten Island Co
138	Dallas University
139	Dartmouth
140	Davidson College
141	Dayton, University of
142	Delaware State College
143	Delaware, University of
144	Denison University
145	Denver, University of
146	DePaul University
147	Depauw University
148	Devry Institute of Technol
149	Dickinson College
150	Dickinson State University

151	Drake University
152	Drew University
153	Drexel University
154	Duke University
155	Duquesne University
156	Earlham College
157	East Carolina University
158	East Central University
159	East Tennessee State Un
160	Eastern Arizona College
161	Eastern Connecticut State
162	Eastern Illinois University
163	Eastern Oklahoma State (
164	Eastern Washington Univ
165	Eckerd College
166	Elizabethtown College
167	Elmhurst College
168	Elon College
169	Emerson College
170	Emory University
171	Evansville, University of
172	Evergreen State College
173	Fairfield University
174	Fairmont State College
175	Farleigh Dickinson
176	Findlay, University of
177	Fitchburg State College
178	Flagler College
179	Florida A&M
180	Florida Institute of Techn
181	Florida International Unive
182	Florida Southern College
183	Florida, University of
184	Fordham University
185	Fort Hays State University
186	Fort Lewis College
187	Framingham State Colleg
188	Francis Marion College
189	Franklin and Marshall Col
190	Franklin Pierce College
191	Frostburg State University
192	Furman University
193	Gannon University
194	Gardner Webb College
195	Geneva College
196	George Mason College
197	George Washington Unive
198	Georgetown University
199	Georgia College
200	Georgia Institute of Tech
201	Georgia Southern College
202	Georgia, University of
203	Gettysburg College
204	Glassboro State College

205	Glenville State College
206	Gonzaga University
207	Grand Valley State Univer
208	Grinnell College
209	Grove City College
210	Guilford College
211	Gustavus Adolphus Colle
212	Gwynedd-Mercy College
213	Hamilton College
214	Hamline University
215	Hampshire College
216	Hampton University
217	Hanover College
218	Hardin Simmons Universi
219	Harding University
220	Hartford, University of
221	Hartwick College
222	Harvard
223	Haverford College
224	Hawaii, University of at Hi
225	Hawaii, University of at
226	Hendrix College
227	High Point College
228	Hillsdale College
229	Hobart and William Smith
230	Hofstra University
231	Holy Cross
232	Hope College
233	Houghton College
234	Houston Baptist Universit
235	Houston, University of
236	Howard University
237	Humboldt State University
238	Idaho, College of
239	Idaho, University of
240	Illinois State University
241	Illinois Wesleyan Universi
242	Illinois, University of at C
243	Illinois, University of at U
244	Incarnate Word College
245	Indiana University
246	Indianapolis, University of
247	Iona College
248	Iowa State University
249	Iowa, University of
250	Ithaca College
251	Jacksonville University
252	James Madison Universit
253	John Carroll University
254	Johns Hopkins University
255	Juniata College
256	Kalamazoo College
257	Kansas State University
258	Kansas, University of

259	Keene State College
260	Kent State University
261	Kenyon College
262	King's College
263	Knox College
264	La Salle University
265	La Verne University
266	Lafayette College
267	Lake Forest College
268	Lake Superior College
269	Lander College
270	Lawrence Technological U
271	Lawrence University
272	Le Moyne College
273	Lehigh University
274	Lenoir-Rhyne College
275	Lewis and Clark College
276	Liberty University
277	Lincoln Memorial University
278	Linfield College
279	Livingston University
280	Long Island University
281	Longwood College
282	Loras College
283	Louisiana State University
284	Louisiana Tech
285	Louisville, University of
286	Lowell, University of
287	Loyola College
288	Loyola Marymount University
289	Loyola University
290	Loyola University of Chicago
291	Luther College
292	Lynchburg College
293	Macalester College
294	Maine, University of
295	Manhattan College
296	Manhattenville College
297	Mankato State University
298	Marian College
299	Marietta College
300	Marist College
301	Marquette University
302	Mars Hill College
303	Marshall University
304	Mary Washington College
305	Maryland, University of
306	Maryland, University of at
307	Maryland, University of
308	Marymount University
309	Marywood College
310	Massachusetts Institute of Technology
311	Massachusetts, University of
312	Memphis State University

313	Mercer University
314	Mercy College
315	Mercyhurst College
316	Meredith College
317	Merrimack College
318	Mesa State College
319	Messiah College
320	Methodist College
321	Miami University
322	Miami, University of
323	Michigan State University
324	Michigan Technological U
325	Michigan, University of
326	Middle Tennessee State U
327	Middlebury College
328	Midwestern State Univers
329	Millikin University
330	Millsaps College
331	Milwaukee School of Engi
332	Minnesota, University of a
333	Minnesota, University of a
334	Minnesota, University of a
335	Mississippi College
336	Mississippi State Universi
337	Mississippi Valley State U
338	Mississippi, University of
339	Missouri Southern State C
340	Missouri Western State C
341	Missouri, University of at
342	Missouri, University of at
343	Missouri, University of at
344	Monmouth College
345	Montana State University
346	Montana, University of
347	Montclair State College
348	Montevallo, University of
349	Moorhead State Universit
350	Moravian College
351	Morehead State Universit
352	Morehouse College
353	Morgan State University
354	Morris Brown College
355	Mount Holyoke
356	Muhlenberg College
357	Murray State University
358	Muskingum College
359	Nazerth College
360	Nebraska Wesleyan
361	Nebraska, University of
362	Nevada, University of at
363	Nevada, University of at
364	New England College
365	New Hampshire College
366	New Hampshire, Universi

367	New Haven, University of
368	New Jersey Institute of T
369	New Mexico Highlands Un
370	New Mexico State Univer
371	New Mexico, University of
372	New Orleans, University c
373	New York University
374	Niagara University
375	Nicholls State University
376	North Adams State Colleg
377	North Carolina A&M
378	North Carolina State
379	North Carolina, University
380	North Carolina, University
381	North Carolina, University
382	North Carolina, University
383	North Carolina, University
384	North Central College
385	North Dakota State Unive
386	North Dakota, University c
387	North Florida, University c
388	North Georgia College
389	North Texas, University of
390	Northeast Louisiana Unive
391	Northeast Missouri State I
392	Northeastern University
393	Northern Arizona Universi
394	Northern Colorado, Unive
395	Northern Illinois Universit
396	Northern Iowa, University
397	Northern Kentucky Univer
398	Northern Michigan Univer
399	Northwest Missouri State
400	Northwestern State Unive
401	Northwestern University
402	Norwich University
403	Notre Dame
404	Nova University
405	Oakland University
406	Oberlin College
407	Occidental College
408	Ohio Northern University
409	Ohio State University
410	Ohio University
411	Ohio Wesleyan University
412	Oklahoma Baptist Univers
413	Oklahoma City University
414	Oklahoma State Universit
415	Oklahoma, University of
416	Old Dominion University
417	Oregon Institute of Techn
418	Oregon State University
419	Oregon, University of
420	Otterbein College

421	Ouachita Baptist Universit
422	Pace University at Pleasa
423	Pace University in New Y
424	Pacific Lutheran Universit
425	Pacific University
426	Pacific, University of the
427	Pembroke State Universit
428	Penn State University
429	Pennsylvania, University c
430	Pennsylvania, University
431	Pennsylvania, University c
432	Pennsylvania, University c
433	Pennsylvania, University c
434	Pennsylvania, University c
435	Pennsylvania, University
436	Pennsylvania, University
437	Pennsylvania, University c
438	Pennsylvania, University
439	Pennsylvania, University c
440	Pennsylvania, University
441	Pennsylvania, University
442	Pepperdine University
443	Peru State College
444	Pittsburgh State Universit
445	Pittsburgh, University of
446	Pittsburgh, University of
447	Point Loma Nazarene Col
448	Point Park College
449	Pomona College
450	Portland State University
451	Portland, University of
452	Prairie View A&M
453	Pratt Institute
454	Presbyterian College
455	Princeton
456	Providence College
457	Puget Sound University
458	Purdue
459	Quincy College
460	Quinnipiac College
461	Radford University
462	Randolph-Macon College
463	Randolph-Macon Woman
464	Reed College
465	Rensselaer Polytechnic Ir
466	Rhode Island College
467	Rhode Island, University c
468	Rhodes College
469	Rice University
470	Richmond University
471	Rio Grande, University of
472	Roanoke College
473	Robert Morris College
474	Rochester Institute of Te

475	Rochester, University of
476	Rockhurst College
477	Roger Williams College
478	Rollins College
479	Roosevelt University
480	Russell Sage College
481	Rutgers
482	Rutgers College of Engineering
483	Salem State College
484	Salisbury State University
485	Salve Regina College
486	Sam Houston State University
487	Samford University
488	San Diego, University of
489	San Francisco, University of
490	San Jose State University
491	Santa Clara University
492	Santa Fe College
493	Savannah State College
494	Scranton University
495	Seattle Pacific University
496	Seattle University
497	Seton Hall University
498	Shepherd College
499	Simmons University
500	Simpson College
501	Skidmore College
502	Smith College
503	South Alabama, University of
504	South Carolina State College
505	South Carolina, University of
506	South Carolina, University of
507	South Carolina, University of
508	South Carolina, University of
509	South Dakota School of Mines
510	South Dakota State University
511	South Dakota, University of
512	South Florida, University of
513	South, University of the
514	Southeast Missouri State
515	Southeastern College
516	Southeastern Louisiana University
517	Southeastern Massachusetts
518	Southern Arkansas University
519	Southern College of Technology
520	Southern Colorado, University of
521	Southern Connecticut State
522	Southern Illinois University
523	Southern Illinois University
524	Southern Indiana, University of
525	Southern Maine, University of
526	Southern Mississippi, University of
527	Southern Nazarene University
528	Southern Oregon State College

529	Southern Utah State Coll
530	Southwest Baptist Univers
531	Southwest Missouri State
532	Southwest State Universit
533	Southwest Texas State U
534	Southwestern Oklahoma :
535	Southwestern University
536	Spelman College
537	Springfield College
538	St. Ambrose University
539	St. Anselm College
540	St. Benedict College
541	St. Bonaventure Universit
542	St. Catherine College
543	St. Cloud University
544	St. John Fisher College
545	St. John's University
546	St. Joseph's University
547	St. Lawrence University
548	St. Leo College
549	St. Mary's College
550	St. Mary's College
551	St. Mary's College of Calil
552	St. Mary's College of Mar
553	St. Mary's University
554	St. Michaels College
555	St. Norbert College
556	St. Olaf College
557	St. Peters College
558	St. Rose College
559	St. Scholastica College
560	St. Thomas Aquinas Coll
561	St. Xavier College
562	Stanford University
563	Stephen F. Austin State U
564	Stetson University
565	Stevens Institute of Tech
566	Stockton State College
567	Stonehill College
568	Sul Ross State University
569	SUNY at Albany
570	SUNY at Binghamton
571	SUNY at Brockport
572	SUNY at Buffalo
573	SUNY at Stony Brook
574	Susquehanna University
575	Swarthmore College
576	Syracuse University
577	Tampa, University of
578	Taylor University
579	Tennessee Tech
580	Tennessee, University of
581	Tennessee, University of
582	Tennessee, University of

583	Texas A&I University
584	Texas A&M University at
585	Texas A&M University at
586	Texas Christian University
587	Texas Southern Universit
588	Texas Women's Universit
589	Texas, University of at Arl
590	Texas, University of at Au
591	Texas, University of at El
592	Texas, University of at Sa
593	Thomas More College
594	Toledo, University of
595	Touro College
596	Towson State University
597	Trenton State College
598	Trinity College
599	Trinity University
600	Troy State University
601	Tufts University
602	Tulane University
603	Tulsa, University of
604	Union University
605	University of Southern Ca
606	Ursinus College
607	Utah State University
608	Utah, University of
609	Utica College of Syracuse
610	Valdosta State College
611	Valpariso University
612	Vanderbilt University
613	Vassar College
614	Vermont, University of
615	Villanova University
616	Vincennes University
617	Virginia Commonwealth U
618	Virginia Military Institute
619	Virginia Polytechnic Instit
620	Virginia State University
621	Virginia Wesleyan Colleg
622	Virginia, University of
623	Wagner College
624	Wake Forest University
625	Washburn University of T
626	Washington and Jeffersor
627	Washington and Lee Univ
628	Washington State Univers
629	Washington University
630	Washington, University of
631	Wayne State College
632	Weber State College
633	Webster University
634	Wellesley College
635	Wesleyan University
636	West Florida, University o

637	West Georgia College
638	West Liberty State Colleg
639	West Virginia Institute of
640	West Virginia University
641	West Virginia Wesleyan C
642	Western Carolina Univers
643	Western Connecticut Stat
644	Western Illinois University
645	Western Kentucky Univer:
646	Western Maryland Colleg
647	Western Michigan Univers
648	Western New Mexico Univ
649	Western Oregon State Co
650	Western State College of
651	Western Washington Univ
652	Westfield State College
653	Westminster College
654	Westminster College of Si
655	Westmont College
656	Wheaton College
657	Wheaton College
658	Whitman College
659	Whitworth College
660	Wichita State University
661	Widner University
662	Wilkes College
663	Willamette University
664	William and Mary College
665	William Jewel College
666	William Patterson College
667	Winona State University
668	Winston-Salem State Univ
669	Winthrop College
670	Wisconsin, University of a
671	Wisconsin, University of
672	Wisconsin, University of
673	Wisconsin, University of
674	Wisconsin, University of
675	Wisconsin, University of
676	Wisconsin, University of a
677	Wisconsin, University of a
678	Wisconsin, University of a
679	Wisconsin, University of a
680	Wisconsin, University of
681	Wittenberg College
682	Wofford College
683	Wooster College
684	Worcester Polytechnic
685	Worcester State College
686	Wyoming College
687	Xavier University
688	Yale University
689	Yeshiva University
690	York College of Pennsylv

⋮
[view all of the data\)](#)

Location	In State Tuition	Out of State	Room & Board	Fees
Northfield, MN	\$12,686	\$0	\$2,814	\$111

Location	In State Tuition	Out of State	Room & Board	Fees
Abilene, TX	\$4,582	\$0	\$2,768	\$1,230
Alamosa, CO	\$1,007	\$3,020	\$2,645	\$318
Garden City, NY	\$8,149	\$0	\$4,664	\$666
Adrian, MI	\$8,247	\$0	\$2,609	\$51
Akron, OH	\$2,071	\$5,108	\$3,024	\$0
Normal, AL	\$1,162	\$2,077	\$2,087	\$0
Montgomery, AL	\$1,070	\$2,140	\$1,845	\$66
Tuscaloosa, AL	\$1,683	\$4,157	\$2,850	\$0
Birmingham, AL	\$1,691	\$3,383	\$3,895	\$177
Anchorage, AK	\$935	\$2,804	\$1,845	\$119
Fairbanks, AK	\$935	\$2,804	\$2,604	\$431
Albion, MI	\$8,868	\$0	\$3,774	\$648
Reading, PA	\$10,983	\$0	\$3,331	\$123
Loman, MS	\$1,589	\$2,800	\$1,589	\$0
Alfred, NY	\$12,177	\$0	\$3,971	\$0
Meadville, PA	\$11,639	\$0	\$3,690	\$190
Alma, MI	\$9,256	\$0	\$3,475	\$100
Washington, DC	\$11,480	\$0	\$5,535	\$123
Amherst, MA	\$14,125	\$0	\$4,305	\$261
Anderson, IL	\$6,847	\$0	\$2,429	\$0
Berrien Springs, MI	\$8,047	\$0	\$3,736	\$92
San Angelo, TX	\$999	\$4,136	\$3,362	\$0
Boone, NC	\$992	\$4,926	\$2,112	\$0
Tempe, AZ	\$1,396	\$5,621	\$3,772	\$0
Tucson, AZ	\$1,226	\$4,744	\$2,780	\$0
Jonesboro, AR	\$1,435	\$2,716	\$2,255	\$103
Fayetteville, AR	\$1,230	\$0	\$2,352	\$1,230
Pine Bluff, AR	\$1,056	\$2,532	\$1,804	\$103
Ashland, OH	\$8,686	\$0	\$3,657	\$0
Worcester, MA	\$8,764	\$0	\$4,561	\$128
Wilson, NC	\$5,176	\$0	\$2,481	\$144
Auburn, AL	\$1,513	\$4,539	\$2,665	\$0
Minneapolis, MN	\$8,959	\$0	\$3,411	\$97
Augusta, GA	\$1,402	\$3,844	\$2,998	\$181
Sioux Falls, SD	\$7,062	\$0	\$2,281	\$0
Azusa, CA	\$6,775	\$0	\$3,116	\$615
Babson Park, MA	\$12,431	\$0	\$5,361	\$453
Flint, MI	\$4,182	\$0	\$1,717	\$0
Bakersfield, CA	\$113	\$1,445	\$2,870	\$0
Berea, OH	\$8,404	\$0	\$3,589	\$437
New York, NY	\$11,935	\$0	\$5,322	\$472
Miami Shores, FL	\$6,714	\$0	\$1,753	\$154

Lewiston, ME	\$18,891	\$0	\$0	\$0
Waco, TX	\$4,151	\$0	\$3,042	\$472
Louisville, KY	\$5,638	\$0	\$2,460	\$0
Belmont, NC	\$6,207	\$0	\$3,344	\$316
Nashville, TN	\$4,766	\$0	\$2,860	\$0
Beloit WI	\$11,047	\$0	\$3,032	\$127
Bemidji, MN	\$1,568	\$2,470	\$2,311	\$29
Columbia, SC	\$3,536	\$0	\$1,845	\$210
Waltham, MA	\$10,312	\$0	\$4,338	\$564
Daytona Beach, FL	\$3,800	\$0	\$2,648	\$438
La Mirada, CA	\$6,679	\$0	\$3,260	\$0
Spearfish, SD	\$1,136	\$2,394	\$1,945	\$568
Boca Raton, FL	\$10,250	\$0	\$4,100	\$205
Chesnut Hill, MA	\$12,013	\$0	\$5,935	\$355
Boston, MA	\$14,248	\$0	\$5,679	\$200
Brunswick, ME	\$14,278	\$0	\$5,043	\$133
Bowling Green, OH	\$2,347	\$5,504	\$2,403	\$482
Peoria, IL	\$8,190	\$0	\$3,655	\$35
Waltham, MA	\$14,125	\$0	\$5,966	\$113
Bridgeport, CT	\$10,278	\$0	\$4,520	\$177
Bridgewater, MA	\$1,119	\$3,875	\$3,050	\$410
Provo, UT	\$1,661	\$2,491	\$2,624	\$0
Brooklyn, NY	\$12,198	\$0	\$4,100	\$287
Long Beach, CA	\$5,515	\$0	\$3,670	\$133
Providence, RI	\$14,734	\$0	\$4,705	\$559
Smithfield, RI	\$8,937	\$0	\$5,536	\$0
Bryn Mawr, PA	\$13,530	\$0	\$5,330	\$179
Bucknell, PA	\$14,068	\$0	\$3,562	\$133
Storm Lake, IA	\$9,177	\$0	\$3,018	\$0
Indianapolis, IN	\$9,046	\$0	\$3,331	\$51
Pasadena, CA	\$12,608	\$0	\$5,172	\$194
Thousand Oaks, CA	\$8,815	\$0	\$4,100	\$154
Chico, CA	\$906	\$1,100	\$3,485	\$0
Berkeley, CA	\$1,513	\$5,910	\$5,463	\$0
Davis, CA	\$1,750	\$7,694	\$4,418	\$1,569
Irvine, CA	\$1,874	\$5,944	\$5,381	\$1,874
Los Angeles, CA	\$1,571	\$7,619	\$4,484	\$1,675
Riverside, CA	\$1,688	\$4,397	\$3,899	\$1,476
San Diego, CA	\$1,707	\$5,944	\$5,557	\$1,811
Santa Cruz, CA	\$1,429	\$5,617	\$4,167	\$0
Grand Rapids MI	\$6,960	\$0	\$2,932	\$0
Bules Creek, NC	\$6,544	\$6,595	\$2,342	\$31
Buffalo, NY	\$7,483	\$0	\$3,895	\$258
Columbus, OH	\$9,768	\$0	\$3,413	\$0
Milwaukee, WI	\$6,201	\$0	\$3,126	\$0
Northfield, MN	\$12,686	\$0	\$2,814	\$111
Pittsburgh, PA	\$12,300	\$0	\$4,428	\$82
Helena, MT	\$5,279	\$0	\$3,044	\$277
Jefferson City, TN	\$6,130	\$0	\$8,180	\$92
Cleveland, OH	\$12,300	\$0	\$4,408	\$103
Casper, WY	\$560	\$1,503	\$2,153	\$0
Castleton, VT	\$2,429	\$5,515	\$4,090	\$605
Salisbury, NC	\$6,970	\$0	\$3,280	\$308
Washington, DC	\$10,404	\$0	\$5,187	\$226

Cedarville, OH	\$4,625	\$0	\$3,167	\$472
Conway, AR	\$1,230	\$2,460	\$2,103	\$31
Pella, IA	\$8,124	\$0	\$3,149	\$97
Orlando, FL	\$1,184	\$3,875	\$3,163	\$90
Warrensburg, MO	\$1,363	\$2,503	\$2,259	\$0
Edmond, OK	\$1,122	\$3,268	\$2,042	\$0
Ellensburg, WA	\$1,556	\$5,458	\$3,068	\$46
Chadron, NE	\$1,123	\$1,830	\$2,042	\$134
Burlington, VT	\$5,996	\$0	\$4,397	\$256
Orange, CA	\$11,736	\$0	\$4,203	\$0
Charleston, SC	\$2,163	\$4,315	\$2,768	\$0
Chicago, IL	\$14,160	\$0	\$5,299	\$379
Memphis, TN	\$6,417	\$0	\$3,096	\$103
Cincinnati, OH	\$2,374	\$6,253	\$3,819	\$397
Worcester, MA	\$11,275	\$0	\$3,685	\$231
Potsdam, NY	\$11,788	\$0	\$4,379	\$308
Clemson, SC	\$2,433	\$6,393	\$2,874	\$0
Cleveland, OH	\$2,334	\$4,668	\$3,146	\$0
Cedar Rapids, IA	\$8,866	\$0	\$3,383	\$103
Waterville, ME	\$13,807	\$0	\$4,797	\$666
Hamilton, NY	\$13,935	\$0	\$4,654	\$118
Colorado Springs, CO	\$11,757	\$0	\$3,275	\$0
Golden, CO	\$3,424	\$9,764	\$3,690	\$340
Ft. Collins, CO	\$1,497	\$4,953	\$3,075	\$390
Boulder, CO	\$1,650	\$7,675	\$3,216	\$322
Colorado Springs, CO	\$1,351	\$4,461	\$0	\$168
Denver, CO	\$1,354	\$5,878	\$0	\$84
New York, NY	\$13,914	\$0	\$5,392	\$338
Athens, WV	\$1,255	\$3,089	\$2,776	\$0
Moorhead, MN	\$7,816	\$0	\$2,434	\$67
St. Paul, MN	\$6,857	\$0	\$2,614	\$0
New London, CT	\$14,401	\$0	\$4,510	\$0
Storrs, CT	\$1,681	\$5,966	\$3,752	\$1,016
Mount Vernon, IA	\$9,984	\$0	\$3,598	\$246
Ithaca, NY	\$14,350	\$0	\$4,746	\$41
Omaha, NE	\$7,398	\$0	\$3,383	\$223
Brooklyn, NY	\$1,281	\$4,151	\$0	\$108
New York, NY	\$1,281	\$4,151	\$0	\$97
West Bronx, NY	\$1,281	\$4,151	\$1,620	\$103
Flushing, NY	\$1,281	\$4,203	\$0	\$205
Staten Island, NY	\$1,281	\$4,151	\$0	\$48
Dallas, TX	\$6,950	\$0	\$3,383	\$461
Hanover, NH	\$12,786	\$0	\$4,715	\$0
Davidson, NC	\$11,139	\$0	\$3,656	\$472
Dayton, OH	\$7,585	\$0	\$3,598	\$328
Dover, DE	\$1,128	\$2,614	\$2,358	\$0
Newark, DE	\$2,624	\$6,458	\$2,850	\$182
Granville, OH	\$12,116	\$0	\$3,598	\$595
Denver, CO	\$11,070	\$0	\$3,911	\$148
Chicago, IL	\$8,266	\$0	\$3,760	\$31
Greencastle, IN	\$10,814	\$0	\$3,957	\$0
Industry, CA	\$4,613	\$0	\$2,563	\$103
Carlisle, PA	\$13,633	\$0	\$4,100	\$103
Dickinson, ND	\$1,393	\$2,992	\$1,794	\$181

Des Moines, IA	\$9,481	\$0	\$3,741	\$256
Madison, NJ	\$14,071	\$0	\$4,133	\$383
Philidelphia, PA	\$7,870	\$0	\$3,690	\$422
Durham, NC	\$12,428	\$0	\$4,465	\$362
Pittsburgh, PA	\$7,749	\$0	\$3,973	\$543
Richmond, IN	\$11,657	\$0	\$3,478	\$243
Greenville, NC	\$443	\$4,377	\$2,317	\$457
Ada, OK	\$1,220	\$3,020	\$2,038	\$39
Johnson City, TN	\$1,230	\$4,262	\$2,050	\$0
Thatcher, AZ	\$513	\$3,715	\$2,560	\$0
Willimantic, CT	\$943	\$3,055	\$3,089	\$713
Charleston, IL	\$1,611	\$4,834	\$2,538	\$541
Wiburton,OK	\$820	\$2,153	\$2,046	\$51
Cheney, WA	\$1,556	\$5,458	\$2,901	\$0
St. Petersburg, FL	\$11,044	\$0	\$7,739	\$0
Elizabethtown, PA	\$8,072	\$0	\$3,229	\$179
Elmhurst, IL	\$7,232	\$0	\$3,141	\$113
Elon College, NC	\$6,253	\$0	\$4,828	\$72
Boston, MA	\$9,153	\$0	\$5,865	\$513
Atlanta, GA	\$12,556	\$0	\$3,946	\$164
Evansville, IN	\$8,405	\$0	\$3,403	\$205
Olympia, WA	\$1,350	\$4,696	\$3,466	\$26
Fairfield, CT	\$10,558	\$0	\$4,869	\$277
Fairmont, WV	\$1,230	\$3,075	\$2,768	\$0
Rutherford, NJ	\$6,242	\$0	\$4,054	\$308
Findlay, OH	\$7,499	\$0	\$3,266	\$60
Fitchburg, MA	\$1,119	\$4,028	\$2,915	\$346
St. Augustine, FL	\$4,192	\$0	\$2,614	\$0
Tallahassee, FL	\$1,240	\$3,791	\$2,282	\$72
Melbourne, FL	\$7,282	\$0	\$3,220	\$118
Miami, FL	\$900	\$2,979	\$2,563	\$0
Lakeland, FL	\$5,279	\$0	\$3,752	\$461
Gainesville, FL	\$1,138	\$3,752	\$3,495	\$0
New York, NY	\$9,512	\$0	\$5,843	\$154
Hays, KS	\$1,430	\$3,375	\$2,417	\$408
Durango, CO	\$1,072	\$4,305	\$2,563	\$234
Framingham, MA	\$959	\$3,210	\$2,050	\$472
Florence, SC	\$1,589	\$3,178	\$3,014	\$0
Lancaster, PA	\$14,032	\$0	\$4,080	\$0
Rindge, NH	\$9,686	\$0	\$3,977	\$154
Frostburg, MD	\$1,451	\$3,017	\$3,357	\$457
Greenville, SC	\$9,250	\$0	\$3,592	\$51
Erie, PA	\$7,175	\$0	\$3,126	\$55
Boiling Springs,NC	\$5,914	\$0	\$3,280	\$0
Beaver Falls, PA	\$6,560	\$0	\$3,331	\$277
Fairfax, VA	\$2,349	\$5,203	\$4,356	\$0
Washington, DC	\$11,788	\$0	\$5,740	\$282
Washington, DC	\$13,581	\$0	\$5,597	\$0
Milledgeville, GA	\$1,128	\$3,280	\$1,794	\$338
Atlanta, GA	\$1,624	\$5,569	\$3,798	\$397
Statesboro, GA	\$1,129	\$0	\$2,260	\$308
Athens, GA	\$1,965	\$5,212	\$2,891	\$341
Gettysburg, PA	\$13,966	\$0	\$3,239	\$0
Glassboro, NJ	\$1,948	\$2,563	\$3,895	\$359

Glenville, WVA	\$1,169	\$2,973	\$2,511	\$0
Spokane, WA	\$8,969	\$0	\$3,434	\$308
Allendale, MI	\$1,839	\$4,305	\$3,075	\$0
Grinnell, IA	\$9,912	\$0	\$3,040	\$258
Grove City, PA	\$4,151	\$0	\$2,276	\$0
Guilford College, NC	\$8,743	\$0	\$3,678	\$154
St. Peter, MN	\$10,353	\$0	\$2,768	\$0
Gwynedd Valley, PA	\$7,124	\$0	\$3,998	\$0
Clinton, NY	\$14,401	\$0	\$4,254	\$0
St. Paul, MN	\$10,107	\$0	\$3,393	\$169
Amherst, MA	\$15,098	\$0	\$4,008	\$236
Hampton, VA	\$4,859	\$0	\$2,255	\$0
Hanover, IN	\$5,689	\$0	\$2,604	\$0
Abilene, TX	\$4,168	\$0	\$1,248	\$196
Searcy, AR	\$3,895	\$0	\$2,665	\$308
West Hartford, CT	\$10,847	\$0	\$4,885	\$420
Oneonta, NY	\$11,378	\$0	\$3,895	\$103
Cambridge, MA	\$13,884	\$0	\$4,956	\$1,040
Haverford, PA	\$14,094	\$0	\$4,818	\$154
Hilo, HI	\$846	\$2,112	\$2,839	\$31
Honolulu, HI	\$1,261	\$3,772	\$3,485	\$98
Conway, AR	\$6,253	\$0	\$2,537	\$103
High Point, NC	\$5,802	\$0	\$2,942	\$0
Hillsdale, MI	\$8,641	\$0	\$3,690	\$174
Geneva, NY	\$11,531	\$0	\$4,105	\$205
Hempstead, NY	\$7,534	\$0	\$4,469	\$390
Worcester, MA	\$10,353	\$0	\$4,510	\$205
Holland, MI	\$8,733	\$0	\$3,440	\$62
Houghton, NY	\$7,349	\$0	\$2,973	\$302
Houston, TX	\$4,228	\$0	\$2,276	\$55
Houston, TX	\$554	\$3,752	\$3,383	\$461
Washington, DC	\$3,998	\$0	\$3,178	\$456
Arcata, CA	\$933	\$5,582	\$3,890	\$0
Moscow, ID	\$2,255	\$0	\$2,423	\$1,125
Caldwell, ID	\$6,324	\$0	\$2,973	\$185
Normal, IL	\$1,757	\$5,277	\$2,560	\$537
Bloomington, IL	\$7,934	\$0	\$3,044	\$0
Chicago, IL	\$1,983	\$5,612	\$4,149	\$815
Urbana, IL	\$2,183	\$5,812	\$3,762	\$677
San Antonio, TX	\$6,353	\$0	\$1,671	\$0
Bloomington,IN	\$2,011	\$5,661	\$3,018	\$103
Indianapolis, IN	\$7,780	\$0	\$3,126	\$0
New Rochelle, NY	\$7,483	\$0	\$5,176	\$92
Ames, IA	\$1,872	\$6,132	\$2,665	\$0
Iowa City, IA	\$1,872	\$6,132	\$2,645	\$0
Ithaca, NY	\$10,455	\$0	\$4,469	\$118
Jacksonville, FL	\$5,996	\$0	\$3,085	\$328
Harrisonburg, VA	\$2,905	\$5,562	\$3,583	\$0
University Heights, OH	\$7,610	\$0	\$4,336	\$0
Baltimore, MD	\$14,350	\$0	\$5,279	\$369
Huntingdon, PA	\$10,865	\$0	\$3,321	\$0
Kalamazoo, MI	\$10,953	\$0	\$3,604	\$0
Manhattan, KS	\$1,466	\$4,082	\$2,565	\$269
Lawrence, KS	\$1,484	\$4,352	\$2,415	\$0

Keene, NH	\$2,019	\$5,381	\$3,102	\$489
Kent, OH	\$2,696	\$4,951	\$2,806	\$0
Gambier, OH	\$10,281	\$0	\$2,998	\$397
Wilkes-Barre, PA	\$7,124	\$0	\$3,588	\$164
Galesburg, IL	\$10,870	\$0	\$3,296	\$145
Philidelphia, PA	\$8,405	\$0	\$4,018	\$0
La Verne, CA	\$9,374	\$0	\$4,066	\$0
Easton, PA	\$13,376	\$0	\$4,408	\$0
Lake Forest, IL	\$12,910	\$0	\$2,942	\$185
Sault St. Marie, MI	\$1,814	\$3,444	\$3,061	\$0
Greenwood, SC	\$2,142	\$3,065	\$2,368	\$1,866
Southfield, MI	\$4,600	\$0	\$3,485	\$92
Appleton, WI	\$12,930	\$0	\$3,152	\$0
Syracurse, NY	\$7,667	\$0	\$3,475	\$205
Bethlehem, PA	\$13,889	\$0	\$4,479	\$0
Hickory, NC	\$7,124	\$0	\$2,901	\$308
Portland, OR	\$11,808	\$0	\$4,170	\$169
Lynchburg, VA	\$2,973	\$0	\$3,106	\$318
Harrogate, TN	\$4,116	\$0	\$2,306	\$51
McMinnville, OR	\$9,615	\$0	\$3,126	\$128
Livingston, AL	\$1,107	\$1,107	\$1,916	\$188
Brookville, NY	\$8,251	\$0	\$3,157	\$384
Farmville, VA	\$1,538	\$3,844	\$3,151	\$1,169
Alta Vista,IA	\$7,298	\$0	\$2,829	\$246
Baton Rouge, LA	\$1,770	\$4,230	\$2,228	\$0
Ruston, LA	\$1,642	\$2,611	\$2,076	\$31
Louisville, KY	\$1,525	\$4,354	\$3,069	\$15
Lowell, MA	\$1,292	\$4,498	\$3,950	\$686
Baltimore, MD	\$8,979	\$0	\$4,715	\$308
Los Angeles, CA	\$9,631	\$0	\$4,797	\$36
New Orleans, LA	\$7,893	\$0	\$4,660	\$0
Chicago, IL	\$7,841	\$0	\$4,203	\$133
Decorah, IA	\$9,251	\$0	\$2,742	\$0
Lynchburg, VA	\$9,020	\$0	\$4,408	\$410
St. Paul, MN	\$11,742	\$0	\$3,588	\$88
Orono, ME	\$1,538	\$4,715	\$3,178	\$205
Riverdale, NY	\$8,713	\$0	\$4,920	\$0
Purchase, NY	\$10,691	\$0	\$4,746	\$267
Mankato, MN	\$1,896	\$2,921	\$2,332	\$0
Indianapolis, IN	\$6,048	\$0	\$2,634	\$128
Marietta, OH	\$8,918	\$0	\$2,716	\$154
Poughkeepsie, NY	\$6,837	\$0	\$4,123	\$0
Milwaukee, WI	\$7,999	\$0	\$3,839	\$35
Mars Hill, NC	\$5,433	\$0	\$2,716	\$359
Huntington, WV	\$1,524	\$3,646	\$3,441	\$0
Fredricksburg, VA	\$1,482	\$4,225	\$3,975	\$879
College Park, MD	\$2,149	\$5,898	\$3,825	\$0
Baltimore, MD	\$1,767	\$5,515	\$3,659	\$492
Princess Anne, MD	\$2,052	\$5,613	\$3,448	\$25
Arlington, VA	\$8,610	\$0	\$4,440	\$128
Scraton, PA	\$6,888	\$0	\$3,178	\$256
Cambridge, MA	\$14,863	\$0	\$4,956	\$0
Amherst, MA	\$1,328	\$4,428	\$2,921	\$820
Memphis, TN	\$1,158	\$3,649	\$2,255	\$92

Macon, GA	\$7,703	\$0	\$3,459	\$0
Dobbs Ferry, NY	\$5,043	\$0	\$3,588	\$31
Erie, PA	\$7,278	\$0	\$2,947	\$390
Raleigh, NC	\$5,033	\$0	\$2,532	\$103
North Andover, MA	\$9,123	\$0	\$4,510	\$0
Grand Junction, CO	\$1,134	\$1,650	\$2,255	\$267
Grantham, PA	\$7,565	\$0	\$3,772	\$72
Fayetteville, NC	\$6,816	\$0	\$2,921	\$154
Oxford, OH	\$3,383	\$7,175	\$2,973	\$0
Miami, FL	\$12,177	\$4,848	\$3,178	\$0
East Lansing, MI	\$2,076	\$5,465	\$2,698	\$123
Houghton, MI	\$2,414	\$5,701	\$3,091	\$108
Ann Arbor, MI	\$2,948	\$10,135	\$3,510	\$127
Murfreesboro, TN	\$1,171	\$0	\$1,435	\$0
Middlebury, VT	\$19,475	\$0	\$0	\$164
Wichita Falls, TX	\$554	\$3,752	\$2,472	\$513
Decatur, IL	\$8,559	\$0	\$3,412	\$73
Jackson, MS	\$8,262	\$0	\$3,157	\$185
Milwaukee, WI	\$7,995	\$0	\$3,075	\$0
Duluth, MN	\$2,522	\$5,274	\$2,669	\$0
Morris, MN	\$1,983	\$4,956	\$2,803	\$231
Minneapolis, MN	\$2,216	\$5,061	\$2,973	\$320
Clinton, MS	\$4,244	\$0	\$2,409	\$299
Starkville, MS	\$1,661	\$2,872	\$2,604	\$325
Itta Bena, MS	\$1,702	\$2,913	\$1,717	\$0
University, MS	\$2,036	\$3,247	\$2,727	\$0
Joplin, MO	\$1,181	\$2,177	\$2,132	\$201
St. Joseph, MO	\$1,267	\$2,349	\$2,021	\$41
Columbia, MO	\$1,731	\$5,188	\$2,734	\$130
Kansas City, MO	\$1,348	\$1,831	\$2,563	\$128
Rolla, MO	\$2,074	\$5,530	\$3,260	\$0
West Long Branch, NJ	\$8,938	\$0	\$3,454	\$287
Bozeman, MT	\$1,541	\$3,582	\$2,947	\$0
Missoula, MT	\$1,357	\$3,221	\$2,939	\$0
Upper Montclair, NJ	\$1,845	\$2,567	\$3,645	\$0
Montevallo, AL	\$1,661	\$2,829	\$2,798	\$62
Moorhead, MN	\$1,574	\$2,755	\$2,312	\$221
Bethlehem, PA	\$10,932	\$0	\$3,603	\$159
Morehead, KY	\$1,169	\$3,342	\$1,694	\$51
Atlanta, GA	\$5,023	\$0	\$3,741	\$615
Baltimore, MD	\$1,849	\$3,659	\$1,814	\$243
Atlanta, GA	\$4,408	\$0	\$1,538	\$267
South Hadley, MA	\$14,350	\$0	\$4,408	\$103
Allentown, PA	\$13,325	\$0	\$3,767	\$466
Murray, KY	\$1,199	\$3,362	\$2,214	\$0
New Concord, OH	\$10,373	\$0	\$3,157	\$210
Rochester, NY	\$7,483	\$0	\$3,895	\$103
Lincoln, NE	\$7,161	\$0	\$2,634	\$228
Lincoln, NE	\$1,464	\$3,975	\$2,491	\$287
Las Vegas, NVA	\$1,066	\$4,141	\$3,485	\$0
Reno, NV	\$1,312	\$4,387	\$2,563	\$0
Henniker, NH	\$10,035	\$0	\$4,305	\$0
Manchester, NH	\$9,061	\$0	\$4,490	\$0
Durham, NH	\$2,812	\$8,121	\$3,075	\$407

West Haven, CT	\$8,491	\$0	\$2,378	\$174
Newark, NJ	\$2,665	\$5,330	\$4,197	\$636
Las Vegas, NM	\$843	\$3,511	\$1,570	\$5
Las Cruces, NM	\$1,421	\$5,209	\$2,540	\$0
Albuquerque, NM	\$1,406	\$4,982	\$2,921	\$12
New Orleans, LA	\$2,203	\$5,230	\$2,422	\$0
New York, NY	\$13,669	\$0	\$6,285	\$0
Niagara, NY	\$7,626	\$0	\$3,772	\$396
Thibodeaux, LA	\$1,425	\$2,901	\$2,030	\$0
North Adams, MA	\$1,046	\$3,598	\$3,126	\$513
Greensboro, NC	\$494	\$4,749	\$2,263	\$602
Raleigh, NC	\$945	\$4,998	\$2,973	\$0
Asheville, NC	\$410	\$4,100	\$2,850	\$666
Chapel Hill, NC	\$841	\$4,264	\$3,131	\$333
Charlotte, NC	\$443	\$4,377	\$2,462	\$399
Greensboro, NC	\$443	\$4,377	\$2,825	\$534
Wilmington, NC	\$517	\$4,569	\$2,963	\$563
Naperville, IL	\$8,478	\$0	\$3,280	\$92
Fargo,ND	\$1,224	\$2,448	\$1,925	\$0
Grand Forks, ND	\$1,767	\$4,086	\$3,093	\$223
Jacksonville, FL	\$1,230	\$3,075	\$1,845	\$0
Atlanta, GA	\$1,221	\$3,662	\$2,153	\$261
Denton, TX	\$492	\$3,690	\$3,016	\$426
Monroe, LA	\$1,181	\$2,349	\$2,050	\$265
Kirksville, MO	\$1,433	\$2,724	\$2,206	\$0
Boston, MA	\$9,266	\$0	\$6,119	\$428
Flagstaff, AZ	\$1,447	\$5,129	\$2,489	\$0
Greely, CO	\$1,663	\$4,014	\$3,026	\$293
DeKalb, IL	\$1,757	\$5,271	\$2,655	\$678
Cedar Falls, IA	\$1,855	\$4,766	\$2,306	\$41
Highland Heights, KY	\$1,199	\$3,372	\$1,292	\$0
Marquette, MI	\$1,876	\$3,844	\$3,236	\$0
Maryville, MO	\$1,353	\$2,475	\$2,358	\$0
Alva, OK	\$667	\$1,937	\$1,574	\$25
Evanston, IL	\$13,321	\$0	\$4,490	\$0
Northfield, VT	\$11,480	\$0	\$4,408	\$0
South Bend, IN	\$11,788	\$0	\$3,280	\$0
Fort Lauderdale, FL	\$5,658	\$0	\$2,870	\$231
Rochester, MI	\$1,825	\$4,941	\$2,973	\$190
Oberlin, OH	\$14,181	\$0	\$4,736	\$395
Los Angeles, CA	\$11,239	\$0	\$4,345	\$120
Ada, OH	\$9,840	\$0	\$3,090	\$0
Columbus, OH	\$2,091	\$5,769	\$3,303	\$0
Athens, OH	\$2,748	\$5,686	\$3,400	\$0
Delaware, OH	\$11,406	\$0	\$4,336	\$0
Shawnee, OK	\$3,526	\$0	\$2,501	\$308
Oklahoma City, OK	\$4,613	\$0	\$3,239	\$59
Stillwater, OK	\$1,316	\$4,346	\$2,813	\$244
Norman, OK	\$746	\$2,413	\$2,350	\$133
Norfolk, VA	\$2,474	\$4,738	\$3,954	\$0
Klamath Falls, OR	\$1,573	\$4,428	\$2,624	\$0
Corvallis, OR	\$1,644	\$4,584	\$2,843	\$0
Eugene, OR	\$1,721	\$4,661	\$3,404	\$51
Westerville, OH	\$9,493	\$0	\$3,499	\$0

Arkadelphia, AR	\$3,741	\$0	\$1,896	\$51
Pleasantville, NY	\$7,606	\$0	\$4,100	\$287
New York,NY	\$7,606	\$0	\$4,100	\$287
Tacoma, WA	\$9,594	\$0	\$3,690	\$0
Forest Grove, OR	\$9,635	\$0	\$3,131	\$92
Stockton, CA	\$12,763	\$0	\$4,713	\$328
Pembroke, NC	\$734	\$4,190	\$1,845	\$0
University Park, PA	\$3,700	\$7,429	\$3,413	\$0
Philadelphia, PA	\$12,867	\$0	\$5,586	\$1,176
Bloomsburg, PA	\$2,077	\$3,641	\$2,282	\$226
California, PA	\$2,563	\$4,020	\$2,235	\$379
Clarion, PA	\$2,232	\$3,846	\$2,419	\$369
Edinboro, PA	\$2,077	\$3,641	\$2,237	\$301
Indiana, PA	\$2,183	\$3,641	\$2,378	\$367
Kutztown, PA	\$2,077	\$3,641	\$2,485	\$197
Lock Haven, PA	\$2,183	\$3,641	\$2,331	\$169
Millersville, PA	\$2,232	\$3,743	\$2,747	\$367
Shippensburg, PA	\$2,183	\$3,641	\$2,532	\$273
Slippery Rock, PA	\$2,232	\$3,793	\$2,624	\$320
Stroudsburg, PA	\$1,722	\$3,153	\$2,088	\$195
West Chester, PA	\$1,722	\$3,153	\$4,818	\$145
Malibu, CA	\$13,479	\$0	\$5,658	\$62
Peru, NE	\$1,122	\$1,799	\$2,204	\$128
Pittsburgh, KS	\$1,296	\$3,237	\$2,809	\$0
Pittsburgh, PA	\$3,916	\$8,036	\$3,397	\$273
Johnstown, PA	\$3,434	\$6,868	\$2,825	\$82
San Diego, CA	\$6,445	\$0	\$3,306	\$120
Pittsburgh, PA	\$6,724	\$0	\$4,233	\$351
Claremont, CA	\$13,325	\$0	\$5,330	\$133
Portland, OR	\$1,267	\$4,207	\$3,383	\$363
Portland, OR	\$7,790	\$0	\$3,280	\$205
Prairie View,TX	\$139	\$1,394	\$2,675	\$533
Brooklyn, NY	\$8,354	\$0	\$4,203	\$295
Clinton, SC	\$8,165	\$0	\$3,059	\$810
Princeton, NJ	\$14,750	\$0	\$4,937	\$0
Providence, RI	\$8,456	\$0	\$4,023	\$179
Tacoma, WA	\$10,435	\$0	\$3,690	\$123
West Lafayette, IN	\$1,964	\$5,945	\$3,132	\$0
Quincy, IL	\$5,863	\$0	\$2,624	\$154
Hamden, CT	\$8,682	\$0	\$4,274	\$451
Radford, VA	\$1,296	\$3,346	\$3,540	\$886
Ashland, VA	\$9,358	\$0	\$4,044	\$77
Lynchburg, VA	\$10,199	\$0	\$4,613	\$113
Portland, OR	\$13,991	\$0	\$3,967	\$133
Troy, NY	\$13,622	\$0	\$4,587	\$400
Providence, RI	\$1,447	\$4,141	\$4,049	\$298
Kingston, RI	\$1,923	\$6,132	\$4,149	\$645
Memphis, TN	\$10,927	\$0	\$3,920	\$0
Houston, TX	\$6,253	\$0	\$4,484	\$256
Richmond, VA	\$10,148	\$0	\$2,680	\$0
Rio Grande, OH	\$1,771	\$4,474	\$2,814	\$231
Roanoke, VA	\$9,635	\$0	\$3,690	\$0
Pittsburgh, PA	\$3,813	\$0	\$2,665	\$0
Rochester, NY	\$10,221	\$0	\$4,520	\$185

Rochester, NY	\$13,428	\$0	\$5,196	\$333
Kansas City, MO	\$7,021	\$0	\$3,383	\$246
Bristol, RI	\$9,056	\$0	\$4,551	\$308
Winter Park, FL	\$11,890	\$0	\$3,910	\$359
Chicago, IL	\$5,966	\$0	\$3,998	\$35
Troy, NY	\$7,944	\$0	\$3,383	\$256
Camden, NJ	\$2,640	\$5,375	\$4,414	\$374
New Brunswick, NJ	\$2,932	\$59,468	\$3,753	\$538
Salem, MA	\$1,039	\$3,778	\$2,718	\$405
Salisbury, MD	\$1,466	\$3,067	\$3,588	\$718
Newport, RI	\$9,738	\$0	\$4,971	\$513
Huntsville, TX	\$554	\$3,752	\$2,604	\$472
Birmingham, AL	\$5,638	\$0	\$3,038	\$0
San Diego, CA	\$9,574	\$0	\$5,125	\$82
San Francisco, CA	\$9,330	\$0	\$4,676	\$349
San Jose, CA	\$959	\$6,770	\$3,452	\$0
Santa Clara, CA	\$9,858	\$0	\$4,803	\$0
Santa Fe, NM	\$6,175	\$0	\$2,485	\$103
Savannah, GA	\$1,129	\$2,633	\$2,030	\$308
Scranton, PA	\$7,708	\$0	\$3,752	\$410
Seattle, WA	\$9,225	\$0	\$3,518	\$0
Seattle, WA	\$7,657	\$0	\$3,493	\$0
South Orange, NJ	\$8,610	\$0	\$4,988	\$513
Shepherdstown, WV	\$1,285	\$3,120	\$3,006	\$0
Boston, MA	\$12,005	\$0	\$5,379	\$431
Indianola, IA	\$8,308	\$0	\$2,932	\$87
Saratoga Springs, NY	\$13,607	\$0	\$4,843	\$200
Northampton, MA	\$13,602	\$0	\$5,299	\$113
Mobile, AL	\$1,771	\$2,386	\$2,755	\$151
Orangeburg, SC	\$1,076	\$2,153	\$2,048	\$0
Columbia, SC	\$2,397	\$5,217	\$2,801	\$0
Aiken, SC	\$1,640	\$3,557	\$3,736	\$0
Spartanburg, SC	\$820	\$1,763	\$1,743	\$0
Conway, SC	\$1,640	\$3,526	\$2,188	\$0
Rapid City, SD	\$1,300	\$2,964	\$1,968	\$899
Brookings, SD	\$1,224	\$2,790	\$1,743	\$654
Vermillion, SD	\$1,224	\$2,790	\$2,200	\$730
Tampa, FL	\$1,230	\$3,998	\$2,819	\$77
Sewanee, TN	\$12,146	\$0	\$3,085	\$133
Cape Girardeau, MO	\$1,456	\$2,819	\$2,358	\$0
Lakeland, FL	\$2,153	\$0	\$2,153	\$186
Hammond, LA	\$1,521	\$2,997	\$2,163	\$0
North Dartmouth, MA	\$1,199	\$4,176	\$3,895	\$149
Magnolia, AR	\$1,230	\$0	\$2,153	\$31
Marietta, GA	\$1,221	\$3,662	\$3,142	\$197
Pueblo, CO	\$1,296	\$5,088	\$3,381	\$472
New Haven, CT	\$943	\$3,055	\$3,372	\$504
Carbondale, IL	\$1,599	\$4,797	\$2,702	\$621
Edwardsville, IL	\$1,498	\$4,493	\$1,125	\$117
Evansville, IN	\$1,743	\$4,264	\$1,179	\$8
Gorham, ME	\$1,547	\$4,674	\$3,167	\$67
Hattiesburg, MS	\$1,726	\$2,938	\$2,112	\$0
Bethany, OK	\$3,536	\$0	\$2,798	\$246
Ashland, OR	\$1,691	\$4,203	\$2,870	\$0

Cedar City, UT	\$1,276	\$3,413	\$2,249	\$304
Bolivar, MO	\$4,326	\$0	\$1,804	\$123
Springfield, MO	\$1,279	\$2,558	\$2,142	\$0
Marshall, MN	\$1,771	\$2,973	\$2,358	\$267
San Marcos, TX	\$1,007	\$4,205	\$2,741	\$515
Weatherford, OK	\$1,189	\$2,993	\$1,394	\$31
Georgetown, TX	\$7,790	\$0	\$3,827	\$0
Atlanta, GA	\$5,023	\$0	\$3,465	\$914
Springfield, MA	\$6,634	\$0	\$3,167	\$0
Davenport, IA	\$7,503	\$0	\$3,280	\$92
Manchester, NH	\$8,836	\$0	\$4,469	\$308
St. Joseph, MN	\$6,837	\$0	\$2,701	\$62
St. Bonaventure, NY	\$7,952	\$0	\$4,052	\$179
St. Paul, MN	\$8,758	\$0	\$3,219	\$160
St. Cloud, MN	\$1,810	\$2,534	\$2,266	\$236
Rochester, NY	\$7,872	\$0	\$4,121	\$272
Collegeville, MN	\$9,030	\$0	\$3,398	\$72
Philadelphia, PA	\$6,970	\$0	\$4,100	\$0
Canton, NY	\$13,735	\$0	\$4,454	\$103
St. Leo, FL	\$6,734	\$0	\$3,342	\$338
Notre Dame, IN	\$8,969	\$0	\$4,046	\$586
Winona, MN	\$7,754	\$0	\$2,870	\$87
Moraga, CA	\$8,016	\$0	\$4,138	\$82
St. Mary's City, MD	\$2,153	\$3,793	\$3,895	\$410
San Antonio, TX	\$6,150	\$0	\$2,850	\$256
Winooski, VT	\$9,251	\$0	\$3,977	\$87
DePere, WI	\$8,549	\$0	\$3,508	\$67
Northfield, MN	\$10,250	\$0	\$3,229	\$67
Jersey City, NJ	\$4,455	\$0	\$2,399	\$234
Albany, NY	\$6,191	\$0	\$3,526	\$103
Duluth, MN	\$8,084	\$0	\$2,866	\$46
Sparkill, NY	\$5,535	\$0	\$2,255	\$103
Chicago, IL	\$7,595	\$0	\$3,331	\$0
Palo Alto, CA	\$13,908	\$0	\$5,735	\$0
Nacogdoches, TX	\$554	\$3,752	\$2,870	\$379
Deland, FL	\$6,898	\$0	\$2,768	\$256
Hoboken, NJ	\$13,299	\$0	\$3,823	\$128
Pomona, NJ	\$1,673	\$2,329	\$3,588	\$328
North Easton, MA	\$8,801	\$0	\$4,572	\$190
Alpine, TX	\$492	\$3,690	\$2,778	\$410
Albany, NY	\$1,384	\$4,818	\$3,384	\$131
Binghampton, NY	\$1,384	\$3,280	\$3,526	\$157
Brockport	\$1,384	\$4,049	\$3,465	\$139
Buffaloo, NY	\$1,384	\$4,818	\$3,895	\$151
Stony Brook, NY	\$1,384	\$4,818	\$2,282	\$149
Selinsgrove, PA	\$11,542	\$0	\$3,690	\$246
Swarthmore, PA	\$14,740	\$0	\$5,043	\$154
Syracuse, NY	\$11,029	\$0	\$5,253	\$281
Tampa, FL	\$9,041	\$0	\$3,659	\$451
Upland, IN	\$8,207	\$0	\$3,221	\$180
Cookeville, TN	\$1,122	\$3,613	\$2,122	\$23
Chattanooga, TN	\$1,314	\$4,116	\$3,479	\$62
Knoxville, TN	\$1,503	\$4,305	\$2,921	\$201
Martin, TN	\$1,202	\$3,696	\$2,669	\$0

Kingsville, TX	\$871	\$4,131	\$2,690	\$379
Bryan, TX	\$554	\$3,752	\$3,827	\$677
Galveston, TX	\$554	\$3,752	\$3,197	\$384
Ft. Worth, TX	\$6,519	\$0	\$2,991	\$754
Houston, TX	\$1,859	\$1,986	\$1,896	\$0
Denton, TX	\$927	\$4,125	\$2,691	\$0
Arlington, TX	\$797	\$3,356	\$3,793	\$0
Austin, TX	\$923	\$3,844	\$3,383	\$189
El Paso, TX	\$948	\$4,146	\$2,665	\$395
San Antonio, TX	\$443	\$3,001	\$3,429	\$363
Covington, KY	\$1,189	\$3,362	\$2,650	\$51
Toledo, OH	\$1,805	\$4,542	\$2,525	\$341
New York, NY	\$4,613	\$0	\$3,588	\$256
Towson, MD	\$1,466	\$3,044	\$4,172	\$599
Trenton, NJ	\$1,845	\$2,768	\$4,187	\$554
Hartford, CT	\$13,940	\$0	\$4,305	\$718
San Antonio, TX	\$9,102	\$0	\$4,151	\$129
Troy, AL	\$1,353	\$2,030	\$2,153	\$103
Medford, MA	\$14,324	\$0	\$5,248	\$390
New Orleans, LA	\$14,350	\$0	\$5,340	\$236
Tulsa, OK	\$7,636	\$0	\$3,178	\$0
Jackson, TN	\$3,998	\$0	\$2,065	\$10
Los Angeles, CA	\$13,542	\$0	\$5,414	\$246
Collegeville, PA	\$10,763	\$0	\$3,946	\$123
Logan, UT	\$1,519	\$4,216	\$2,542	\$32
Salt Lake City, UT	\$1,137	\$3,647	\$4,037	\$290
Utica, NY	\$9,194	\$0	\$3,991	\$92
Valdosta, GA	\$1,547	\$3,988	\$2,122	\$0
Valpariso, IN	\$8,190	\$0	\$2,409	\$254
Nashville, TN	\$12,941	\$0	\$4,812	\$1,066
Poughkeepsie, NY	\$13,940	\$0	\$4,818	\$256
Burlington, VT	\$3,741	\$11,941	\$3,954	\$344
Villanova, PA	\$9,943	\$0	\$4,715	\$256
Vincennes, IN	\$1,452	\$3,990	\$2,870	\$37
Richmond, VA	\$1,932	\$5,515	\$3,427	\$679
Lexington, VA	\$2,337	\$6,540	\$3,055	\$1,312
Blacksburg, VA	\$2,798	\$5,849	\$2,526	\$387
Petersburg, VA	\$1,997	\$4,112	\$3,692	\$1,151
Norfolk, VA	\$7,585	\$0	\$3,998	\$62
Charlottesville, VA	\$2,768	\$7,278	\$3,229	\$0
Staten Island, NY	\$8,559	\$0	\$4,818	\$308
Winston-Salem, NC	\$9,020	\$0	\$3,280	\$0
Topeka, KS	\$2,306	\$3,167	\$2,768	\$29
Washington, PA	\$10,763	\$0	\$3,167	\$246
Lexington, VA	\$10,353	\$0	\$3,772	\$108
Pullman, WA	\$1,873	\$5,209	\$3,101	\$620
St. Louis, MO	\$13,940	\$0	\$4,725	\$139
Seattle, WA	\$1,873	\$5,209	\$3,376	\$0
Wayne, NE	\$1,122	\$1,830	\$2,204	\$373
Ogden, UT	\$974	\$2,638	\$2,337	\$249
Webster Groves, MO	\$6,417	\$0	\$3,280	\$113
Wellesley, MA	\$13,848	\$0	\$5,115	\$302
Middletown, CT	\$14,422	\$0	\$4,812	\$554
Pensacola, FL	\$1,007	\$3,789	\$2,891	\$0

Carrollton, GA	\$1,221	\$3,662	\$2,180	\$341
West Liberty, WV	\$1,103	\$2,825	\$2,563	\$0
Montgomery, WV	\$1,263	\$3,159	\$3,178	\$0
Morgantown, WV	\$1,734	\$4,328	\$3,474	\$0
Buckhannon, WV	\$8,641	\$0	\$3,075	\$0
Cullowhee, NC	\$443	\$4,750	\$2,142	\$0
Danbury, CT	\$943	\$3,055	\$3,077	\$730
Macomb, IL	\$1,169	\$3,506	\$2,445	\$444
Bowling Green, KY	\$1,189	\$3,362	\$2,650	\$0
Westminster, MD	\$10,849	\$0	\$4,045	\$205
Kalamazoo, MI	\$2,005	\$4,733	\$2,989	\$0
Silver City, NM	\$927	\$3,897	\$2,081	\$95
Monmouth, OR	\$1,493	\$3,864	\$2,431	\$0
Gunnison, CO	\$1,070	\$3,893	\$2,856	\$447
Bellingham, WA	\$1,633	\$5,535	\$3,309	\$9
Westfield, MA	\$959	\$3,210	\$2,358	\$410
New Wilmington, PA	\$8,764	\$0	\$2,665	\$174
Salt Lake, UT	\$5,330	\$0	\$3,126	\$31
Santa Barbara, CA	\$9,348	\$0	\$4,383	\$646
Wheaton, IL	\$8,559	\$0	\$3,465	\$0
Norton, MA	\$14,550	\$0	\$4,684	\$236
Walla Walla, WA	\$10,961	\$0	\$4,028	\$98
Spokane, WA	\$9,199	\$0	\$3,511	\$118
Wichita, KS	\$1,530	\$4,399	\$2,768	\$0
Chester, PA	\$7,575	\$0	\$3,690	\$267
Wilkes-Barre, PA	\$6,591	\$0	\$3,383	\$210
Willamette, OR	\$10,148	\$0	\$3,639	\$82
Williamsburg, VA	\$3,245	\$8,602	\$3,663	\$0
Liberty, MO	\$6,991	\$0	\$2,563	\$246
Princeton, NJ	\$1,820	\$2,435	\$3,460	\$344
Winona, MN	\$1,640	\$2,563	\$2,358	\$205
Winston-Salem, NC	\$918	\$4,375	\$2,322	\$513
Rock Hill, SC	\$1,792	\$3,098	\$2,103	\$0
Eau Claire, WI	\$1,763	\$5,084	\$2,347	\$297
Green Bay, WI	\$1,640	\$4,787	\$2,347	\$205
La Crosse, WI	\$1,699	\$4,941	\$1,907	\$0
Madison, WI	\$1,948	\$5,740	\$3,178	\$0
Milwaukee, WI	\$1,743	\$5,125	\$2,050	\$0
Oshkosh, WI	\$1,743	\$5,125	\$2,050	\$0
Platteville, WI	\$1,656	\$4,561	\$1,855	\$277
River Falls, WI	\$1,758	\$4,838	\$1,143	\$0
Stevens Point, WI	\$1,712	\$4,871	\$4,395	\$154
Superior, WI	\$1,431	\$4,304	\$1,983	\$0
Whitewater, WI	\$1,845	\$5,125	\$2,050	\$0
Springfield, OH	\$11,378	\$0	\$3,708	\$661
Spartanburg, SC	\$8,287	\$0	\$3,793	\$0
Wooster, OH	\$11,859	\$0	\$3,752	\$0
Worcester, MA	\$13,264	\$0	\$4,418	\$144
Worcester, MA	\$959	\$3,210	\$3,022	\$251
Laramie, WY	\$1,028	\$3,115	\$3,034	\$0
Cincinnati, OH	\$7,841	\$0	\$3,782	\$0
New Haven, CT	\$14,350	\$0	\$5,443	\$321
New York, NY	\$7,893	\$0	\$4,274	\$281
York, PA	\$3,854	\$0	\$2,663	\$148

CASH RECAP (scroll down if ne

Err:508

Err:508

<i>Item</i>	<i>Amount, \$</i>
Initial Cash	10000
Total Cash Saved	Err:508
<i>average per year</i>	Err:508
Total Cash Earned	Err:508
<i>average per year</i>	Err:508
Total Taxes Paid On Earnings	Err:508
<i>average per year</i>	Err:508
Total Cash Available (total less taxes	Err:508
<i>average per year</i>	Err:508
Total College Expenses Paid*	Err:508
Average College Cost Per Year(futur	Err:508
Average College Cost Per Year(now)	Err:508

* after financial aid

eded)

ASS

SUMPTIONS

- >> Data on college costs taken from a number of reliable sources and averaged.
- >> Defaults for transportation, sorority/fraternity costs and books used for all schools.
- >> Taxes on first \$1000 of income taxed at student's rate—rest of income taxed at your marginal rate
- >> Calculated savings rate assumed to continue throughout the college years
- >> All college savings earn at the estimated rate of return
- >> All costs escalate at the assumed inflation rate

DEFAULT VALUES

** To change the defaults — enter a new value in the box

>> Default For In State Transportation Cost

>> Default For Out Of State Transportation

>> Default For Books And Supplies Is (\$/yr)

>> Default For Sorority?Fraternity Costs Is (

>> Default for Personal Expenses Is (\$/mon

>> Default for Living At Home Expense (\$/y

>> Default for Student's Tax Rate (%)