

| Item | Tuition | 4 Years of College | | | 6 Years of College | | | | SAVINGS | | | |
|---|--------------|--------------------|----------------|----------------------|--------------------|----------------|-------------------------------|----------------------|--------------|--------------|--------------|----------|
| | | 4 Yrs Tuition | 10 Yr Amort 5% | Total Cost of Degree | 6 Yrs Tuition | 10 Yr Amort 5% | Lost Opportunity Cost @ \$40k | Total Cost of Degree | Real Savings | Cost of SB5P | ROI | % of ROI |
| Tuition | \$ 5,270.00 | \$ 21,080.00 | | | | | | | | | | |
| Room & Board | \$ 11,162.00 | \$ 44,648.00 | | | | | | | | | | |
| Fees | \$ 2,212.00 | \$ 8,848.00 | | | | | | | | | | |
| | \$ 18,644.00 | \$ 74,576.00 | (\$96,579.33) | \$96,579.33 | \$ 111,864.00 | (\$144,869.00) | (\$80,000.00) | \$224,869.00 | \$128,289.67 | \$300.00 | \$127,989.67 | 42663% |
| Tuition | \$ 36,992.00 | \$ 147,968.00 | | | | | | | | | | |
| Room & Board | \$ 14,370.00 | \$ 57,480.00 | | | | | | | | | | |
| Health Insurance | \$ 3,020.00 | \$ 12,080.00 | | | | | | | | | | |
| Books & Supplies | \$ 1,890.00 | \$ 7,560.00 | | | | | | | | | | |
| Personal Expenses | \$ 3,450.00 | \$ 13,800.00 | | | | | | | | | | |
| | \$ 59,722.00 | \$ 238,888.00 | (\$309,370.89) | \$309,370.89 | \$ 358,332.00 | (\$464,056.33) | (\$80,000.00) | \$544,056.33 | \$234,685.44 | \$300.00 | \$234,385.44 | 78128% |
| SOURCES: Harvard - http://www.gse.harvard.edu/admissions/financial_aid/tuition/ UB - http://studentaccounts.buffalo.edu/tuition/fall.php | | | | | | | | | | | | |

■ Total Cost 6-yr Degree ■ Total Cost 4-yr Degree

Harvard

UB

