

Help Your Teen Access More Money for College

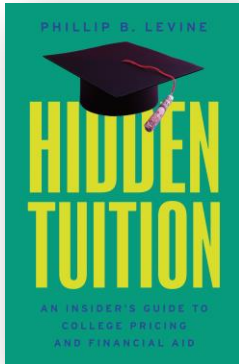
Presenter: Phillip Levine
Economics Professor, Creator of MyInTuition, and Author of *Hidden Tuition: An Insider's Guide to College Pricing and Financial Aid*

October 14, 2026

8:00 PM ET | 7:00 PM CT | 5:00 PM PT



Meet today's speakers.



Phillip Levine

Economics Professor, Creator of MyInTuition, and Author of *Hidden Tuition: An Insider's Guide to College Pricing and Financial Aid*



Greg Rafal-Brooks

Senior Director, Program Strategy, BigFuture



Jillian M. Glaze

Senior Director, Student Financial Services, Bunker Hill Community College



Kemmoree Duncombe, FAAC®

Director of Financial Aid, Kirtland Community College



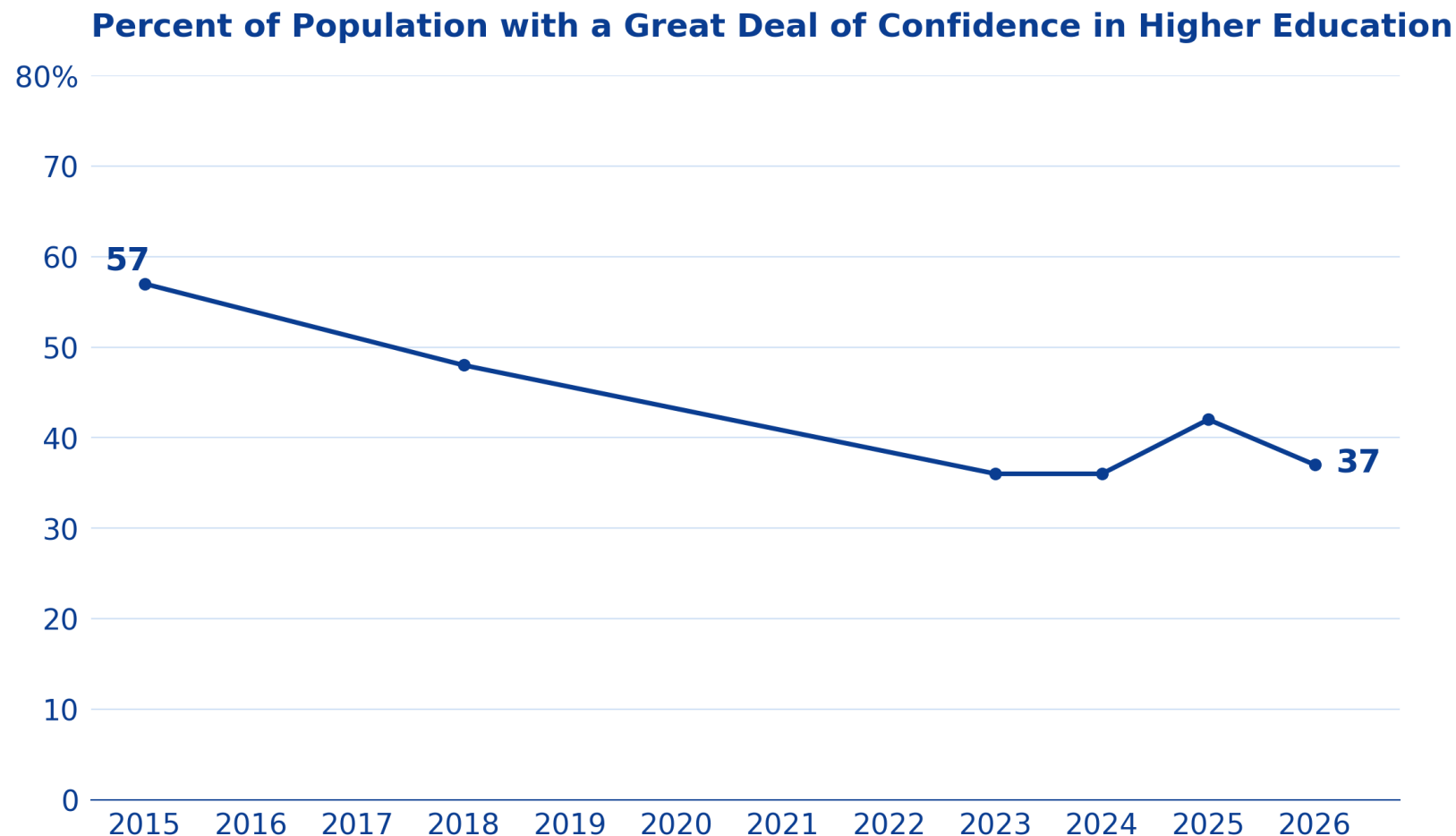
Sarah Baumhoff

Interim, Associate Vice President of Scholarships and Financial Aid, Kennesaw State University

Confidence in higher education has declined

Gallup/Lumina 2026 Survey:

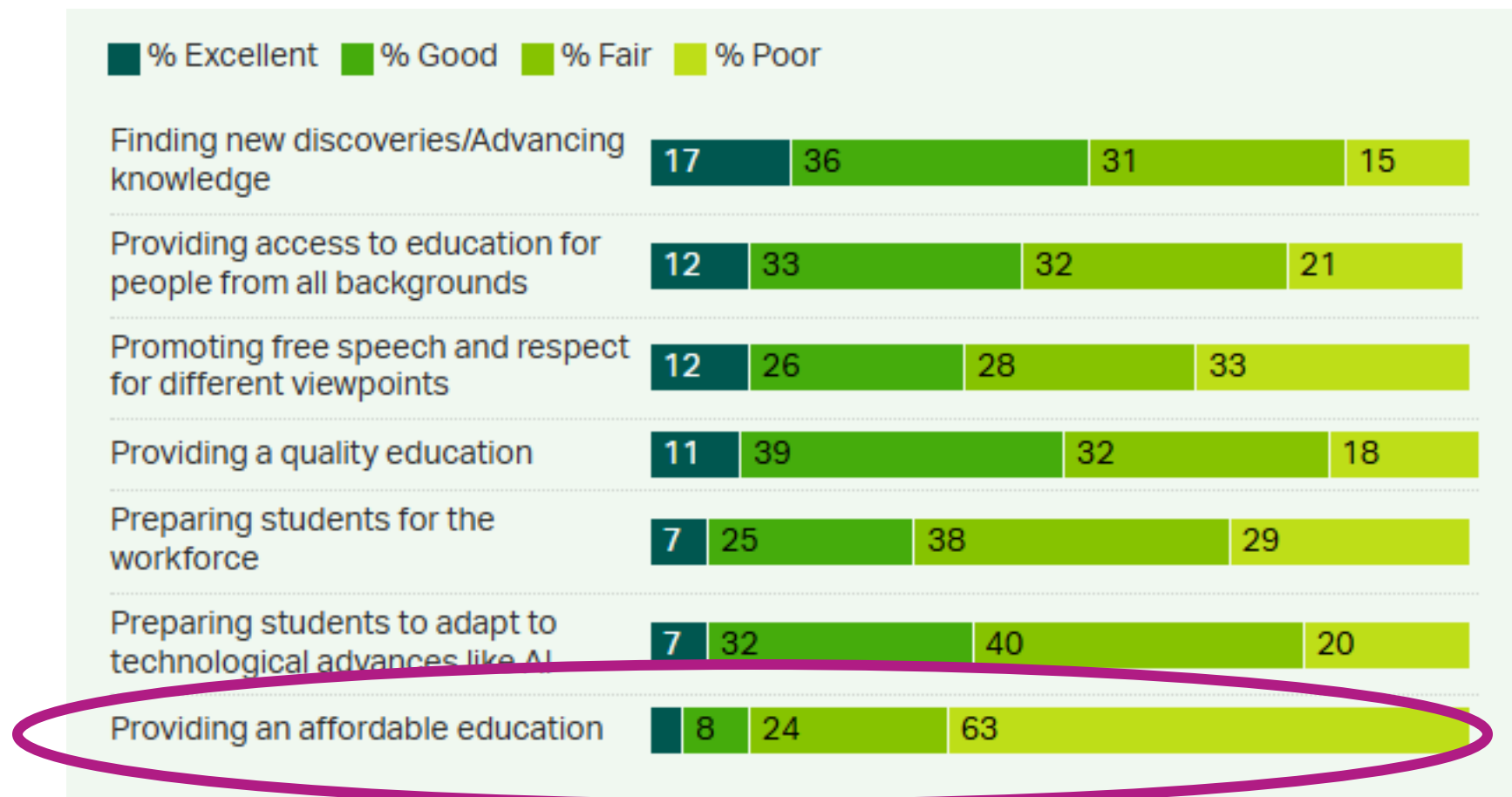
Please tell me how much confidence you, yourself, have in higher education.



Affordability is a major concern

Gallup/Lumina 2026 Survey

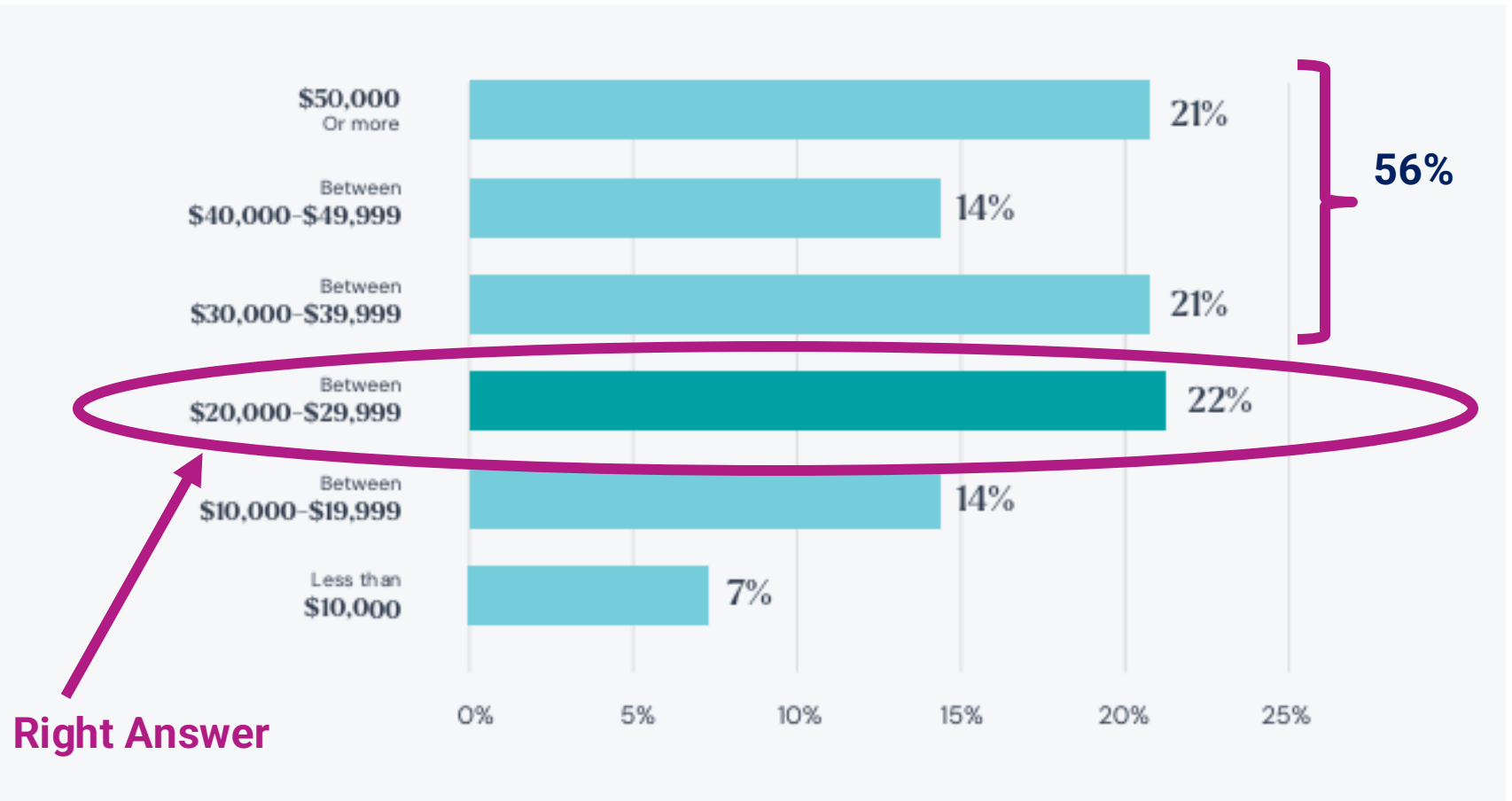
How would you rate the job four-year colleges and universities in the U.S are doing in each of the following areas?



The public overestimates the cost of college

Strada Education Foundation: 2026 Survey

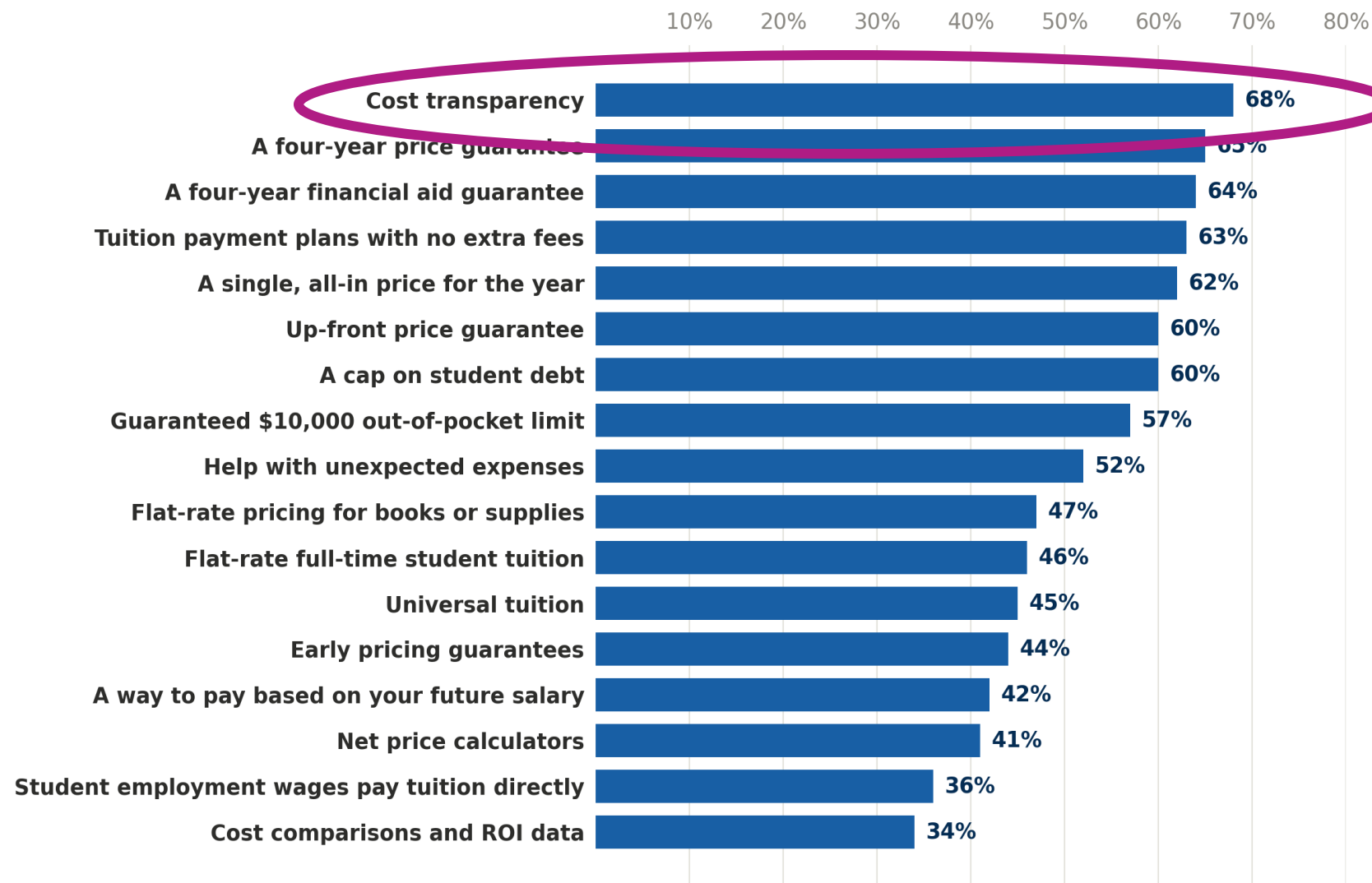
Including tuition, books, fees, meals, housing, and related costs, how much do you think the average student who lives on campus pays per year to attend a public four-year college or university?



Families want to better understand college cost

Strada Education Foundation: 2026 Survey

What solutions would help
make pursuing a college
education more affordable?



How I got interested in this

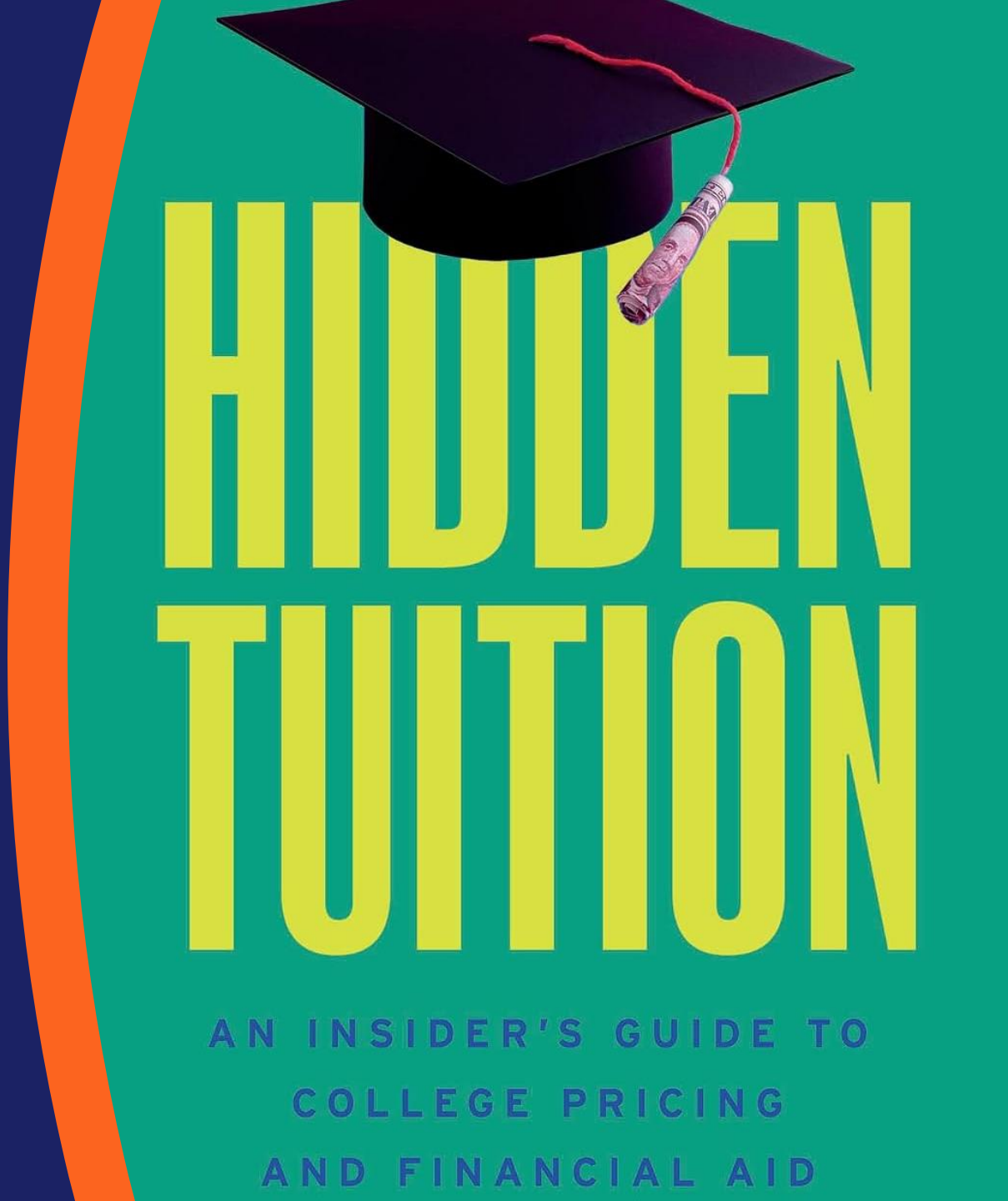


My latest book

HiddenTuition: An Insider's Guide to College Pricing and Financial Aid

Phillip B. Levine

University of Chicago Press
2026

The book cover for "HiddenTuition" features a teal background with a large orange curved line on the left side. At the top, a black graduation cap with a red tassel is shown, with a rolled-up US dollar bill tied around the tassel. The title "HIDDEN TUITION" is written in large, bold, yellow capital letters. Below the title, the subtitle "AN INSIDER'S GUIDE TO COLLEGE PRICING AND FINANCIAL AID" is written in smaller, blue capital letters.

HIDDEN TUITION

AN INSIDER'S GUIDE TO
COLLEGE PRICING
AND FINANCIAL AID

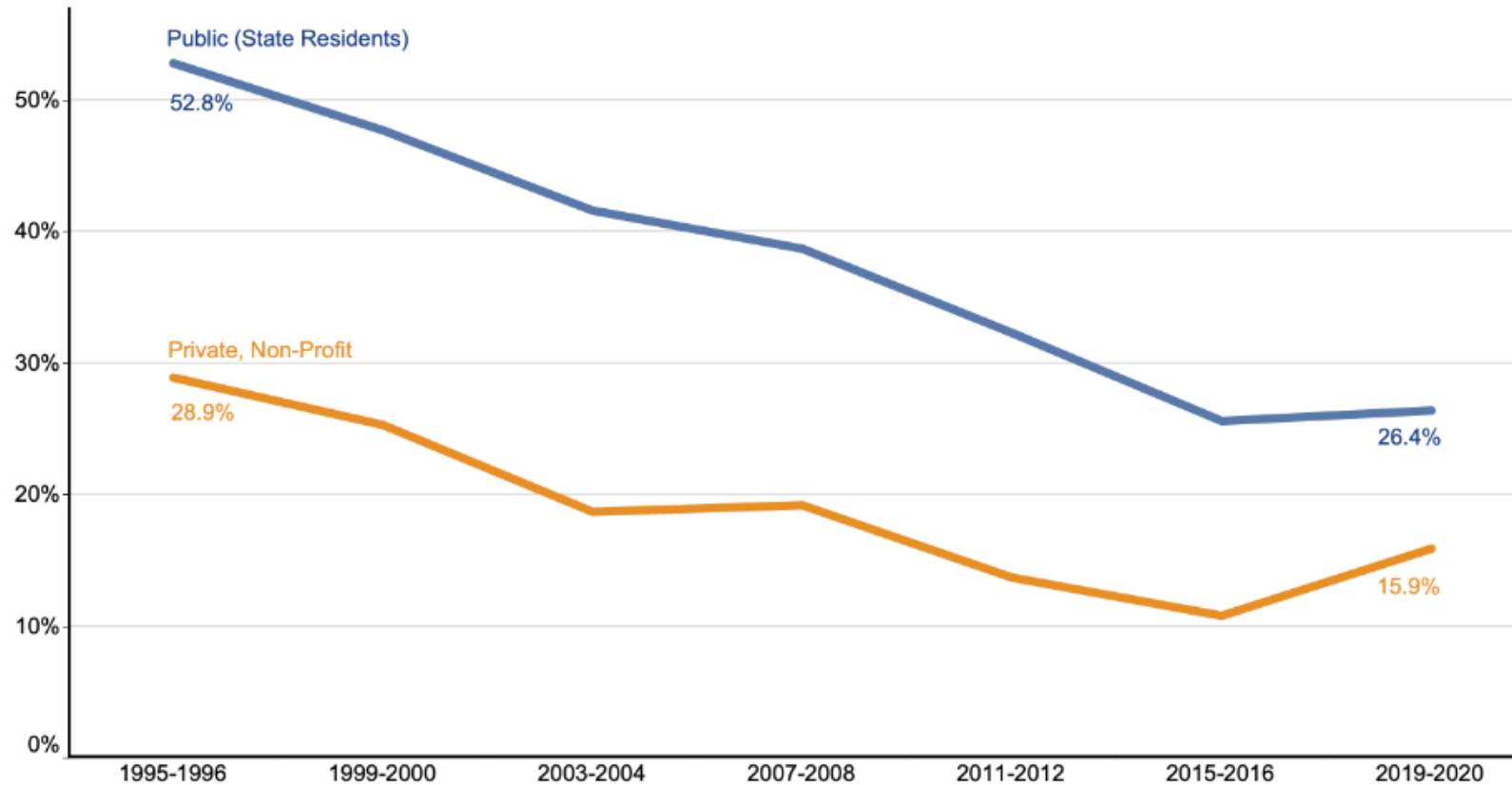
Chapter 5: How to Navigate an Imperfect System

1. **Ignore the sticker price.**
2. Focus on your final net price, not the discount.
3. If you have kids closer together in age, consider a CSS Profile school.
4. If your family includes separated/divorced parents, consider a FAFSA-only school.
5. Children should not have extensive asset holdings in their own name.
6. Retirement savings are preferable to college savings.
7. Get help from grandparents if you can.
8. Outside scholarships help, but perhaps not as much as you might think.
9. Consider modest amounts of student debt.
10. Consider an income-based loan repayment plan.

Note: many of these strategies for financing college are targeted at families with at least some of financial resources.

Few students pay the sticker price

PERCENTAGE OF STUDENTS PAYING THE COLLEGE STICKER PRICE



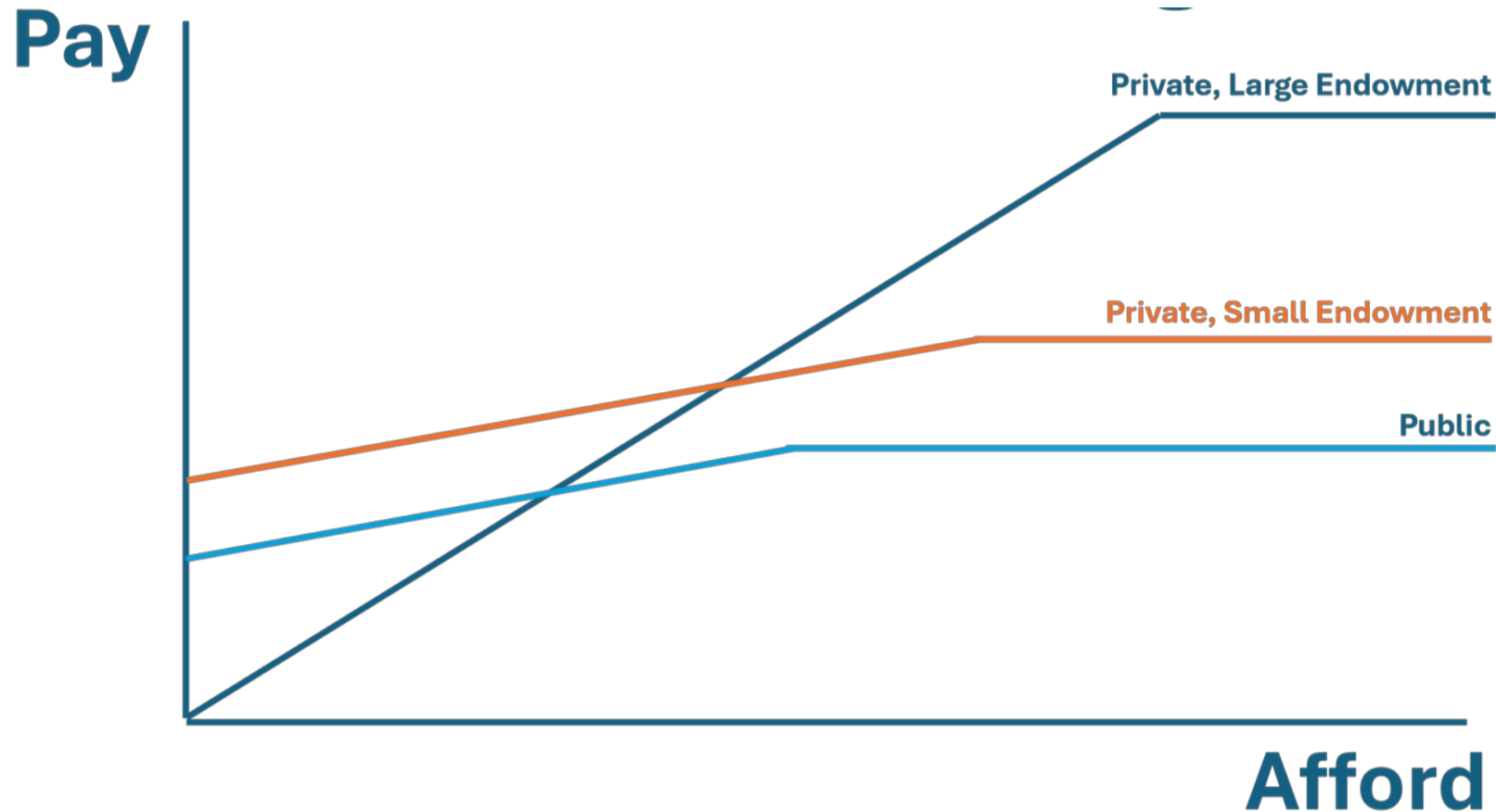
Source: <https://econofact.org/how-much-does-college-really-cost>

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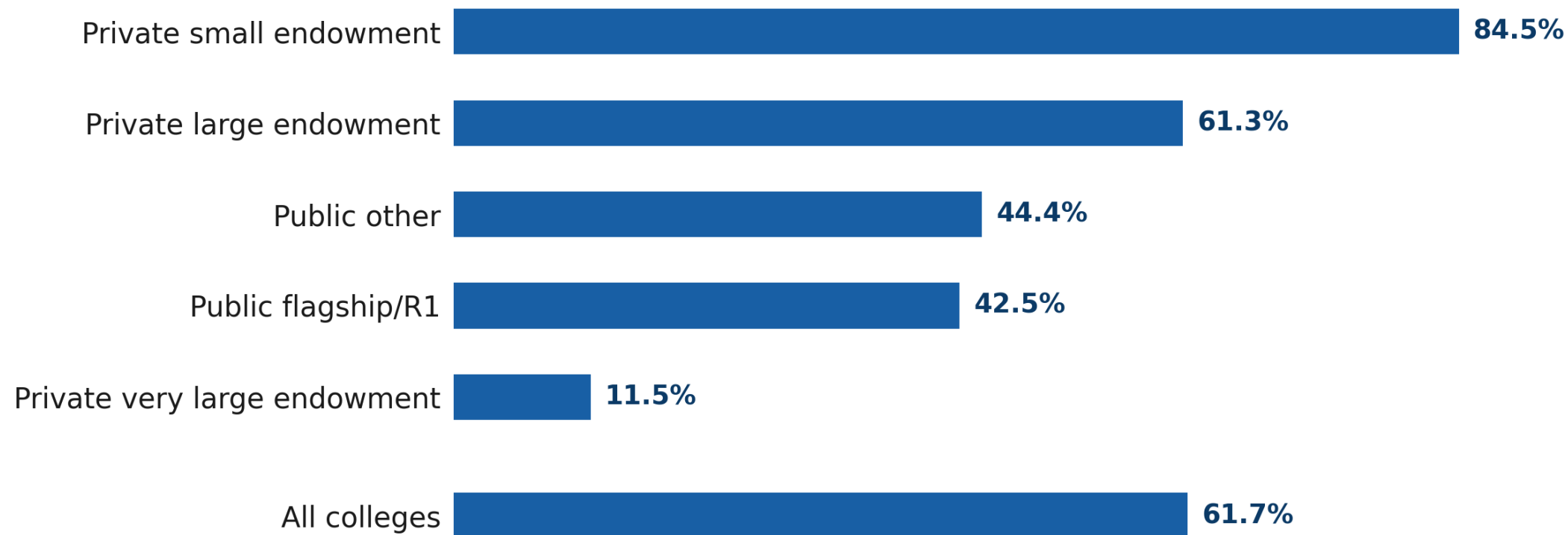
Lower/Middle-income students pay less than sticker price



Source: <https://www.brookings.edu/articles/is-college-becoming-less-affordable-an-update/>

Even higher-income families often pay less

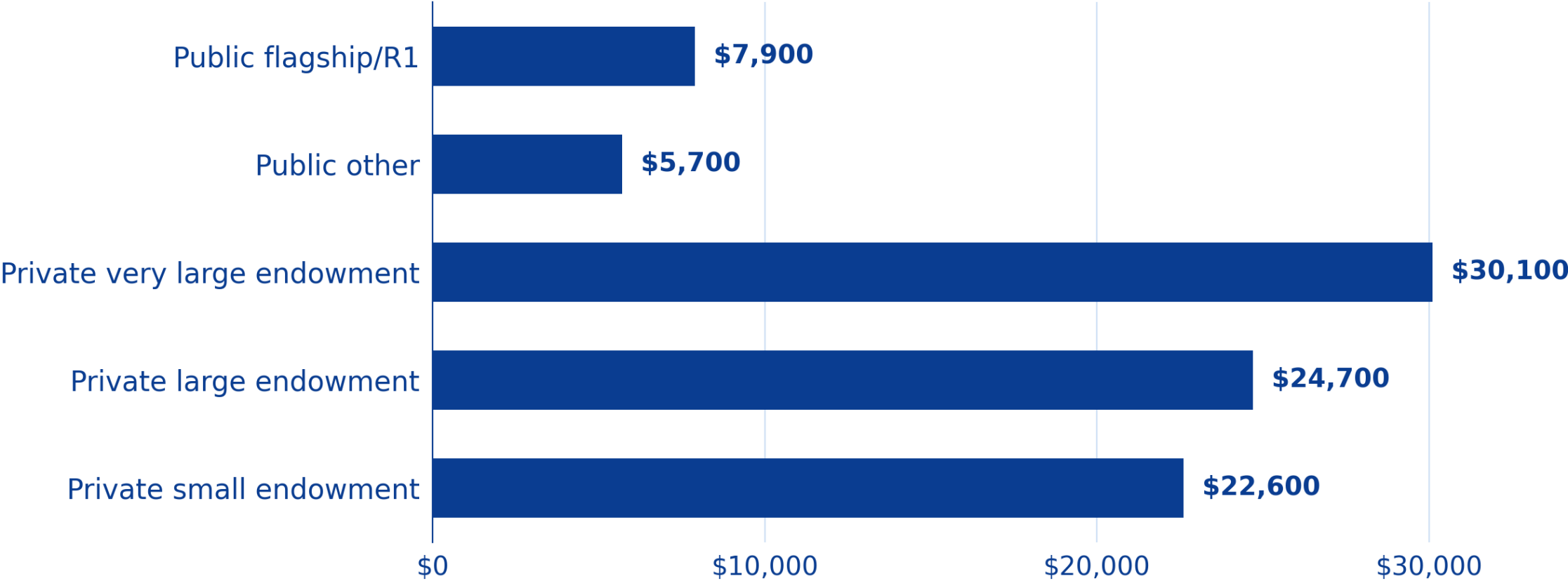
Percent of Colleges that provide aid to at least 50% of students with no financial need



Source: <https://www.brookings.edu/articles/financial-aid-for-students-without-financial-need-how-widespread-is-it/>

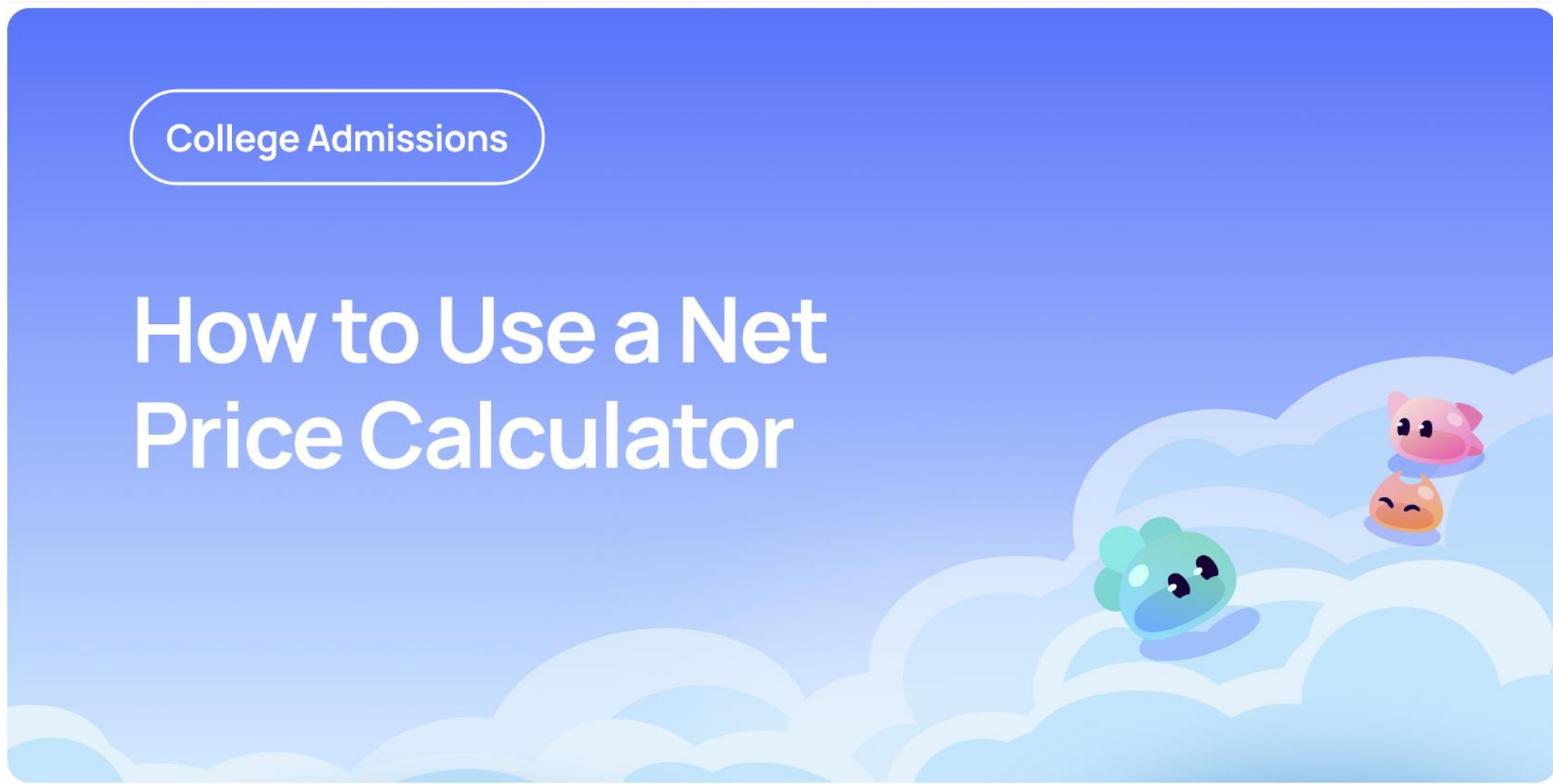
For higher-income families, merit awards are large

Average Aid Awarded to Students with No Financial Need, 2024-25



Source: <https://www.brookings.edu/articles/financial-aid-for-students-without-financial-need-how-widespread-is-it/>

Getting an Estimate (but you need directions?)



Try MyinTuition.org

An Exciting Next Step for MyinTuition: We're joining College Board to bring clearer, earlier college cost information to more students and families. [Learn more!](#)

MyinTuition

Quick College Cost Estimator

1	2	3
4	5	6

[Home](#)[Schools](#)[Supporters](#)[Use the Tool](#)[Resources](#)[Counselors](#)[About](#)

Are you worried about how much college will cost your family? Are you unsure of how much financial aid your family will receive? MyinTuition is here to help.

[Try it Today | Pruébalo ahora](#)

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And they made it!



You've got questions. We've got answers.



Find resources for college and career planning at bigfuture.org/community.



Watch short videos that answer questions fast.



Read articles packed with expert advice.



Get tips for your teen's college and career planning.



Explore tools that help you plan every step, together.