

The Price You Pay for College

by Ron Lieber

A printable to-do list of the most effective habits from this book. Check one off each day you do it.

MON TUE WED THU FRI SAT SUN

⁰¹ **Build a one-sheet comparison grid**

List each school's net price, grants, likely loans, graduation rate, and early-career outcomes on a single page so emotion cannot hide the tradeoffs.

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⁰² **Appeal the weakest aid package**

Use competing offers or changed financial details to ask for a better package before treating the award letter as final.

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⁰³ **Set a family debt ceiling**

Decide in advance how much total borrowing is acceptable so campus excitement does not quietly move the target.

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⁰⁴ **Ask completion questions early**

Find the four-year graduation rate, common major bottlenecks, and whether students routinely need extra semesters to finish.

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⁰⁵ **Separate grants from loans line by line**

Rewrite each offer in plain English so no borrowed money gets disguised as generosity.

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⁰⁶ **Model post-grad life before committing**

Translate expected debt into monthly payments and ask what it would do to first-job choices, housing, and graduate school flexibility.