College may be cheaper than you think.

College students are actually paying less for tuition, fees, room, and board than it might seem. About 60 percent of full-time college students receive some form of grant aid; for these students, the actual cost of attending college is less than the published cost.

Private four-year colleges
$26,900*

$10,200 covered by grants and tax breaks

Public four-year colleges
$10,600*

$3,400 covered by grants and tax breaks

Public two-year colleges
$7,500*

$2,000 covered by grants and tax breaks

*Cost includes tuition, fees, room, and board

Source: College Board, Trends in College Pricing 2004

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