The costs of college attendance present formidable financial barriers to many if not most potential college students. Despite enormous sums of money provided by state and federal governments every year, public institutions still charge substantial tuition and fees to the students they enroll. And costs of college attendance go well beyond tuition and fees—they include books and supplies, food, housing, transportation, personal and medical care, and certain other charges allowed by law.

Students from high income families can afford these college attendance costs. Students from low income families can’t. And increasingly, students from middle income families are encountering college affordability issues as prices rise faster than incomes.

According to The College Board, national average annual estimated budgets for undergraduate college students in 2017-18 were:

![Financial Aid Resources Received by Full-Time, Full-Year Dependent Undergraduate Students at One Institution 2015-16](source:NPSAS2016)