2026 Data Show College Costs Still Rising: How Families Can Cope

Families often don't realize that when they're filling out the FAFSA (Federal Application for Federal Student Aid), the income information will be from 2024.

College Planning Experts founder, Brian Safdari

NORTHRIDGE, CA, UNITED STATES, August 3, 2026 /EINPresswire.com/ -- The latest data on college costs shows that the average one-year cost of attendance has risen to $38,270, which includes tuition, fees, books, living expenses and personal expenses.

When parents multiply that number by four, they're looking at approximately $160,000 for a four-year degree. "And that's just the average," says Brian Safdari, a Certified College Planning SpecialistTM and CEO of College Planning Experts (www.CollegePlanningExperts.com) in Northridge, California. "The sticker price at private schools cost even higher."

In addition, the admissions landscape has changed significantly, with AI and data analytics playing a greater role. But, says Safdari, there are strategies students and parents can take advantage of to improve the chances of admission and degree completion while not being saddled with years of student loan payments or draining parents' retirement savings.

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>
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Navigating the Financial Landscape

Safdari says parents should be upfront with their college-bound student about how much the family can reasonably afford to pay. "They should research the cost of attendance, keeping in mind that a private college may cost the same or less than a public university because more financial aid may be available," he says.

For example, the average scholarship and financial aid package for first-year students at Pepperdine University is $44,096.

The most important thing for families is to gain an understanding of the financial aid process and the Free Application for Federal Student Aid (FAFSA). "People find the form so complex and overwhelming that the process seems designed to confuse them," Safdari says. "It's been estimated that 90% of families submitting the FAFSA make at least one mistake."

Based on the FAFSA, a college will determine a family's Student Aid Index, or SAI, the amount they would be expected to pay. "You want your SAI to be as low as possible," Safdari says. "Families often don't realize that, when they complete the FAFSA for fall 2027 admission, the income information will be from 2025; in other words, the tax return they filed in 2026.

"That's water under the bridge and there's nothing they can do about reported income and assets that may impact financial aid eligibility.".

But, he points out, that's also just one year. "You hope your student will be in college for four years, so you still have three years to make modifications in adjusted gross income and assets to lower the SAI," he says.

"There are people you can pay to fill out your FAFSA, but there's no magic in that," he adds. "I recommend that parents print out the PDF forms from studentaid.gov, review every question with the instruction page, and take time to prepare the data manually rather than simply doing it online."

The Changing Admissions Landscape

The number of college applicants continues to increase, according to the Common App. Safdari said that makes it more vital for a student to show depth rather than breadth.

"Everyone going to college has a decent grade point average and test scores. Everyone has community service hours. Everyone has activities," he says. "What will make you stand out from the crowd?"

He explains that depth is about focusing on an academic or career field you're passionate about and building course selections, job shadowing, volunteer opportunities and essays around it. "It's important to polish your résumé," he said. "For example, if you want to go into the medical field, you may do your volunteer hours with a children's hospital. Then you have something specific for your essay."

Also, admissions offices are making greater use of data analytics to track things like demonstrated interest. "Starting as early as ninth and 10th grade, they monitor parents and students who request information, send emails, contact the admissions office or visit," Safdari says. "Statistics have found that if a family makes six to eight such inquiries, there's an 83 percent chance they'll accept an offer of admission – and that improves the college's yield."

By becoming a more competitive applicant, the student and their parents may have room to negotiate financial aid offers, he said, adding, "You want to take advantage of free money in the form of grants, scholarships, need-based and merit aid.”

In the end, the right college fit makes it more likely that a student will complete their degree in four years and have a satisfying career. Also, optimizing what Safdari calls “free money” reduces reliance on student loans.

“College financing and admission are not one-size-fits-all propositions,” Safdari says. “Working with a financial planner who is a fiduciary and has expertise in college planning is the best bet – no matter when your child is starting college.”

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