Educational Talent Search

Preparing students for college and a brighter future

AFFORDABLE COLLEGES GUIDE

Discover colleges that offer strong financial aid and meet most or all demonstrated need.



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Table of Contents

1 About this Guide (pg. 3)

2 What “Need-Met" Means (pg. 4)

3 What “Need-Blind" Means (pg. 5)

4 Understanding Financial Aid (pg. 6)

5 Finding “best fit” colleges (pg. 7)

6 Regions
- New England (pg. 8)
- Northeast (pg. 10)
- South (pg. 12)
- Midwest (pg. 14)
- West (pg. 17)

7 College Exploration Checklist (pg. 19)

ABOUT THIS BOOKLET

Paying for college can feel overwhelming—but it doesn't have to be. This booklet was created by Educational Talent Search (ETS) program, to help students and families identify affordable colleges that meet a high percentage of financial need.

We know that financial aid plays a major role in deciding where to apply and enroll. That's why we've compiled a list of colleges that are committed to meeting at least 80% to 100% of a student's demonstrated financial need—meaning they offer strong financial aid packages that make college more accessible, especially for low-income and first-generation students.

What's inside:

- A list of colleges by U.S. region that meet 100%, 90%, or 80%+ of demonstrated financial need
- Notes on need-blind admissions, loan-free policies, and support for international or undocumented students
- Tips and tools for navigating financial aid and selecting the right college fit

What is this booklet for:

This booklet is designed to empower students and families to make informed decisions about where to apply to college based not just on academics or location—but on affordability. With rising college costs, it's more important than ever to consider how financial aid impacts your final college choice.

Use this guide as a starting point to:

- Discover generous colleges that could be your best fit
- Compare options by region and aid percentage
- Start important conversations with your family or ETS advisor

WHAT “NEEDS MET” MEAN

Some colleges meet 100% of a student's financial need—but what exactly does “needs met” mean? Here’s a breakdown.

HOW IT WORKS:

Colleges calculate your Student Aid Index (SAI) from financial aid applications like the FAFSA.
They subtract your SAI and any scholarships from the college’s Cost of Attendance (COA). If there is still a gap, they offer financial aid to help cover your remaining need.



How college calculate your need

Federal Methodology (FAFSA): used for federal aid, doesn’t count things like home equity.
Institutional Methodology (CSS Profile): used by colleges for their own aid, includes more details (like home equity or non-custodial parent income).

KEY POINTS:

- Colleges may include grants, scholarships, student jobs, and/or loans in their offer.
- Some schools have a “no loans” policy — offering aid that doesn’t have to be paid back.
- “80% of need met” means the college requires you to cover the remaining 20% with loans or other funds.

WHAT "NEED BLIND" MEAN

A need-blind college does not look at your family's financial situation when deciding if you get admitted. That means your acceptance is based on your grades, activities, essays, and personal qualities—not your ability to pay.

Why It Matters

Some schools are need-aware, which means they do consider finances in certain cases—especially when filling the last spots in a class or reviewing international applicants.

Key Takeaway

Need-blind ≠ Free college.
Always check if the school is:

1. **Need-blind** (doesn't consider finances for admission)
2. **Meets full need** (covers 100% of demonstrated financial need)

Not All Colleges Are Need-Blind

🎓 **Fairness in Admissions-**

Everyone has an equal chance.

🌍 **Opportunities for All-**

Students of all financial backgrounds are considered equally.

💰 **Aid Comes Later-**

Admission decisions first, financial aid second.

UNDERSTANDING FINANCIAL AID

Financial aid is money that helps you pay for college. It can come from different sources and in different forms. Here are the basics:



Grants & Scholarship

This is free money that does not have to be repaid.
Grants are often need-based, while scholarships are usually merit-based or awarded for a special talent or interest.

Work-Study

This federally funded program allows you to earn money to pay for college by working a part-time job, often on campus. Your work-study earnings do not have to be repaid and go directly toward your education expenses.

Loans

Loans are borrowed money that you have to pay back with interest after you leave school.
Federal student loans usually have lower interest rates and more flexible repayment options than private loans.

Additional Aid Sources

- The federal government offers aid through FAFSA
- Many states offer aid to resident students attending in-state colleges
- colleges may provide additional scholarships or tuition discounts



Finding "Best Fit" Colleges

What does "Best Fit" mean?

A best college that sounds impressive or popular will be the right one for YOU

- **ACADEMIC FIT-** Offers your desired major, academic support, and learning environment.
- **SOCIAL FIT-** Feels comfortable and welcoming; you see yourself there
- **FINANCIAL FIT-** You and your family can afford it without excessive debt

You may fall in love with ONE school—but remember, there are many like it: Keep your options open.

$ Financial Fit: Becoming Financially Literate

- **Understand your financial aid package –** Know the difference between grants; loans, and work-study
- **Compare costs beyond tuition –** Consider housing, food, books, and transportation
- **Use net price calculators–** These tools show what might actually pay after aid, not just the sticker price

PRO TIP: Make a College List

Organize your college search into three categories:

- **Reach** – Hard to get into, but not impossible
- **Match** – You meet / exceed the school's typical admissions criteria
- **Safety** – You are very likely to be admitted based on your qualifications

New England Colleges

That meet financial need

100%NEEDS MET

- Amherst College (MA)
- Bates College (ME)
- Boston College (MA)
- Bowdoin College (ME)
- Brown University (RI)
- Colby College (ME)
- College of the Holy Cross (MA)
- Connecticut College (CT)
- Dartmouth University (NH)
- Harvard College (MA)
- Hellenic College Holy Cross (MA)
- Massachusettes Institute of Technology (MA)
- Middlebury College (VT)
- Mount Holyoke College (MA)
- Smith College (MA)
- Trinity College (CT)
- Tufts University (MA)
- Wesleyan University (CT)
- Williams College (MA)
- Yale University (CT)

90%-99% NEEDS MET

- Babson College (MA)- 96%
- Boston University (MA)- 90%
- Brandeis University (MA)- 92%
- College of the Atlantic (ME)- 95%
- Franklin W Olin College of Engineering (MA)- 99%
- Providence College (RI)- 90%

New England Colleges

That meet financial need

80%-89% needs met

- Bennington College (VT)- 86%
- Bentley University (MA)- 87%
- Clark University (MA)- 84%
- Franklin Pierce University (NH)- 84%
- Hampshire College (MA)-86%
- Northeastern University (MA)- 86%
- Norwich University (VT)- 87%
- Saint Michael's College (VT)- 87%
- Simmons University (MA)- 86%
- Stonehill College (MA)- 85%

Northeast Colleges
That meet financial need

100%NEEDS MET

- Barnard College (NY)
- Bryn Mawr College (PA)
- Carnegie Mellon University (PA)
- Colgate University (NY)
- Columbia University (NY)
- Cornell University (NY)
- Franklin Marshall College (PA)
- Hamilton college (NY)
- Haverford College (PA)
- Lafayette College (PA)
- Princeton University (NJ)
- Swarthmore College (PA)
- Union College (NY)
- University of Pennsylvania (PA)
- Vassar College (NY)
- Webb Institute (NY)

90%-99% NEEDS MET

- Allegheny College (PA)- 93%
- Cooper union for the Advancement of Science and Art (NY))- 97%
- Dickinson College (PA)- 98%
- Gettysburg College (PA)- 90%
- Lehigh University (PA)- 98%
- Nazareth University (NY)- 90%
- Skidmore College (NY)- 98%
- Syracuse University (NY)- 96%
- University of Rochester (NY)- 99%
- Westminster College (PA)- 95%
- Yeshiva University (NY)- 90%

Northeast Colleges
That meet financial need

80%-89% needs met

- Alfred University (NY)- 86%
- Bard College (NY)- 86%
- Clarkson University (NY)-87%
- Hartwick College (NY)- 88%
- Hobart and William Smith Colleges (NY)- 84%
- Ithaca College (NY)- 88%
- Juniata College (PA)- 87%
- Lebanon Valley College (PA)- 88%
- Lycoming College (PA)- 88%
- Muhlenberg College (PA)- 86%
- Rochester Institute of Technology (NY)-86%
- Saint Peter's University (NJ)- 87%
- St. Lawrence University (NY)- 89%
- Susquehanna University (PA)- 85%
- Waynesburg University (PA)- 85%
- Wilson College (PA)- 86%

South Colleges
That meet financial need

100%NEEDS MET

- Davidson College (NC)
- Duke University (NC)
- Georgetown University (DC)
- Rice University (TX)
- Vanderbilt University (TN)
- Washington and Lee University (VA)

90%-99% NEEDS MET

- Austin College (TX)- 92%
- Berea College (KY)- 93%
- Centre College (KY)- 92%
- Emory University (GA)- 98%
- Georgetown College (KY)- 94%
- John's Hopkins University (MD)- 98%
- Oral Roberts University (OK)- 91%
- Ouachita Baptist University (AR)- 90%
- Stetson University (FL)- 90%
- The University of the South (TN)- 93%
- Trinity University (TX)- 93%
- Tulane University (LA)- 92%
- University of Miami (FL)- 93%
- University of Richmond (VA)- 99%
- West Virginia Wesleyan College (WV)- 90%
- Wofford College (SC)- 90%

South Colleges

That meet financial need

80%-89% needs met

- Agnes Scott College (GA)- 84%
- Berry College (GA)- 88%
- Bridgewater College (VA)- 85%
- Catawba College (NC)- 87%
- Catholic University of America (DC)- 86%
- Furman University (SC)- 84%
- George Washington University (DC)- 87%
- Hampden-Sydney College (VA)- 89%
- Harding University (AR)- 84%
- Hendrix College (AR)- 85%
- Hollins University (VA)- 87%
- Johnson C. Smith University (NC)- 87%
- McDaniel College (MD)- 86%
- Mercer University (GA)- 84%
- Oklahoma Christian University (OK)- 85%
- Presbyterian College (SC)- 86%
- Rhodes College (TN)- 87%
- Roanoke College (VA)- 84%
- Salem College (NC)- 89%
- Southern Methodist University (TX)- 85%
- Southwestern University (TX)- 87%

Midwest Colleges
That meet financial need

100%NEEDS MET

- Barclay College (KS)
- Carleton College (MN)
- Denison College (OH)
- Grinnell College (IA)
- Kenyon College (OH)
- Lourdes University (OH)
- Northwestern University (IL)
- Oberlin College (OH)
- University of Chicago (IL)
- University of Notre Dame (IN)
- Washington University in St. Louis (MO)

90%-99% NEEDS MET

- Albion College (MI)- 93%
- Beloit College (WI)- 96%
- Bethel University (MN)- 90%
- Case Western Reserve University (OH)- 98%
- College of St. Benedict (MN)- 92%
- College of Wooster (OH)- 94%
- Doane University (NE)- 90%
- Hastings College (NE)- 93%
- Illinois College (IL)- 90%
- Indiana Wesleyan University (IN)- 90%
- Kalamazoo College (MI)- 94%
- Knox College (IL)- 91%
- Lake Forest College (IL)- 90%
- Lawrence University (WI)- 94%
- Lewis University (IL)- 90%
- Macalester College (MN)- 96%

Midwest Colleges
That meet financial need

90%-99% needs met

- Marietta College (OH)- 93%
- Monmouth College (IL)- 92%
- Northwestern College (IA)- 99%
- St. John's University (MN)- 92%
- St. Olaf College (MN)- 99%
- Valparaiso University (IN)- 94%
- Wabash College (IN)- 93%
- Loras College (IA)- 96%
- Ohio Wesleyan University (OH)- 91%

80%-89% needs met

- Anderson University (IN)- 85%
- Augustana College (IL)- 87%
- Augustana University (SD)- 86%
- Aurora University (IL)- 87%
- Baker University (KS)- 86%
- Bethany Lutheran College (MN)- 85%
- Buena Vista University (IA)- 86%
- Calumet College of St. Joseph (IN)- 86%
- Coe College (IA)- 87%
- College of St. Scholastica (MN)- 84%
- DePauw University (IN)- 88%

Midwest Colleges
That meet financial need

80%-89% needs met

- Earlham College (IN)- 84%
- Goshen College (IN)- 85%
- Grand View University (IA)- 84%
- Gustavus Adolphus College (MN)- 88%
- Hanover College (IN)- 85%
- Illinois Institute of Technology (IL)- 84%
- Illinois Wesleyan University (IL)- 89%
- John Carroll University (OH)- 85%
- Kettering University (MI)- 89%
- Loyola University Chicago (IL)- 85%
- Martin Luther College (MN)- 85%
- Millikin University (IL)- 88%
- Milwaukee School of Engineering (WI)- 85%
- Mount Marty University (SD)- 87%
- North Central College (IL)- 84%
- Olivet Nazarene University (IL)- 86%
- Ripon College (WI)- 87%
- Saint Mary's College (IN)- 88%
- Saint Mary's University of Minnesota (IN)- 84%
- Simpson College (IA)- 85%
- St. Norbert College (WI)- 86%
- Taylor University (IN)- 85%
- University of Dayton (OH)- 89%
- University of Mount Union (OH)- 86%

WEST COLLEGES
THAT MEET FINANCIAL NEED

100%NEEDS MET

- CALIFORNIA INSTITUTE OF TECHNOLOGY (CA)
- CLAREMONT MCKENNA COLLEGE (CA)
- COLORADO COLLEGE (CO)
- DHARMA REALM BUDDHIST UNIVERSITY (CA)
- HARVEY MUDD COLLEGE (CA)
- OCCIDENTAL COLLEGE (CA)
- PITZER COLLEGE (CA)
- POMONA COLLEGE (CA)
- REED COLLEGE (OR)
- SCRIPPS COLLEGE (CA)
- STANFORD UNIVERSITY (CA)
- THOMAS AQUINAS COLLEGE (CA)
- DEEP SPRINGS COLLEGE (CA)

90%-99% NEEDS MET

- LEWIS & CLARK COLLEGE (OR)- 90%
- PACIFIC LUTHERAN UNIVERSITY (WA)- 90%
- SOKA UNIVERSITY OF AMERICA (CA)- 94%
- UNIVERSITY OF REDLANDS (CA)- 90%
- UNIVERSITY OF SOUTHERN CALIFORNIA (CA)- 92%
- WALLA WALLA UNIVERSITY (WA)- 94%
- WHITMAN COLLEGE (WA)- 97%

WEST COLLEGES
THAT MEET FINANCIAL NEED

80%-89% NEEDS MET

- GEORGE FOX UNIVERSITY (OR)- 86%
- ST. JOHN'S COLLEGE (NM)- 84%
- UNIVERSITY OF DENVER (CO)- 84%
- WESTMINSTER UNIVERSITY (UT)- 86%



College Exploration Checklist

Junior Year (Spring)

- [ ] Finalize your college list (reach, match, and safety schools)
- [ ] Draft your personal statement / essay
- [ ] Register for the Common App or Coalition App
- [ ] Make a résumé of your activities, awards, and leadership roles
- [ ] Research financial aid and scholarships (start FAFSA checklist)

Summer Before Senior Year

- [ ] Take or retake SAT/ACT if needed
- [ ] Ask for final recommendation letters
- [ ] Finalize and submit college applications (watch deadlines!)
- [ ] Submit FAFSA (opens October 1st)
- [ ] Submit CSS Profile (if required)
- [ ] Send official transcripts

Senior Year (Fall)

- [ ] Check your college portals for updates or missing items
- [ ] Apply to local or private scholarships
- [ ] Compare financial aid offers
- [ ] Visit admitted colleges (if possible)
- [ ] Make your final decision by May 1st
- [ ] Submit enrollment deposit and housing forms

Senior Year (Winter–Spring)

- [ ] Check your college portals for updates or missing items
- [ ] Apply to local or private scholarships
- [ ] Compare financial aid offers
- [ ] Visit admitted colleges (if possible)
- [ ] Make your final decision by May 1st
- [ ] Submit enrollment deposit and housing forms

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