COMMUNITY COLLEGE S-STEM NETWORK

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S-STEM STRATEGY BRIEF

CCSN Mission:

The Community College S-STEM Network (CCSN) connects and supports researchers and practitioners in conducting and translating research on how students navigate STEM pathways into evidence-based practices, programs, and policies.

Public Data Tools to Help Advisors Navigate Cost and Return on Investment of Degree Programs

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Introduction

Community college faculty and advisors are on the front lines of one of higher education's most important conversations: helping students make informed decisions about where and what to study after community college. For students in S-STEM programs, transfer decisions carry real financial weight. Having clear, reliable data about cost and outcomes can make the difference between a well-matched transfer decision and one made without the full picture. In a previous strategy brief, we detailed how Polk State College in Florida uses National Student Clearinghouse StudentTracker data for accountability, program improvement, and to highlight which pathways and destinations support student success. In this companion brief, we explain how the college uses publicly available data from the U.S. Department of Education College Scorecard and College Navigator to ground discussions about transfer program options, cost, and financial aid with students and other stakeholders in real numbers. This brief documents that approach as a replicable model for community college faculty and advisors nationwide.

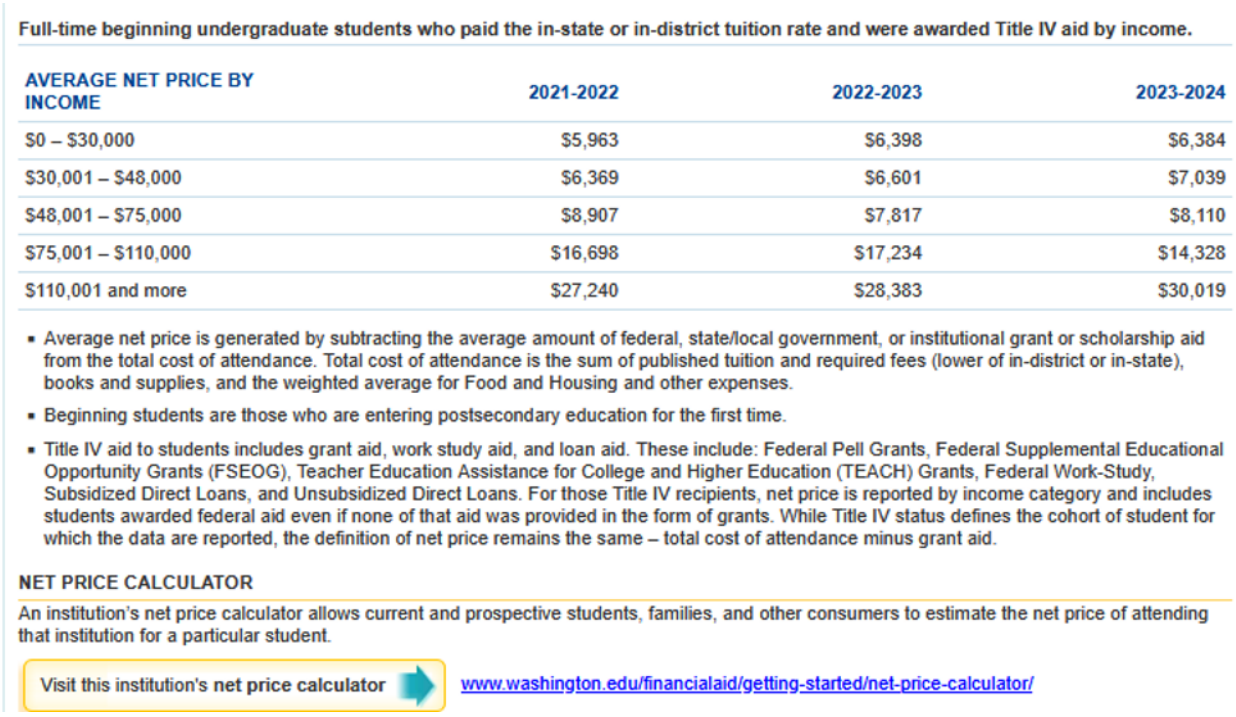
Why use the College Scorecard and College Navigator Dashboard?

College Navigator and the College Scorecard are both free tools from the U.S. Department of Education, and price-conscious students get the most out of them by using them together rather than choosing one. A practical approach is to start with Navigator to build a shortlist of schools that are affordable and demonstrate good graduation outcomes, then use the Scorecard to check whether the intended major at each institution leads to earnings that can comfortably cover the expected debt. Keep in mind that the Scorecard's earnings and debt figures cover only students who received federal aid and are measured fairly soon after graduation, and that both tools show data that's a few years old. Also keep in mind that these are only averages and every student's situation is different.

College Navigator, is built on data that colleges report about themselves from the Institutional Postsecondary Education Data System (IPEDS) survey, it's a good source for understanding what an institution will actually cost and the average graduation rates. It breaks down tuition, fees, housing, and other expenses, shows how much grant aid students typically receive, and reports average net price (i.e. what a student pays after scholarships and grants, but not loans, are factored in). It shows net price by family income, which is often far lower than the sticker price (i.e. published tuition and fees).

College Navigator is the primary federal tool that can help a student estimate their net price. For each school, it shows average annual net price broken down by family income ranges to help students drill down further. Average net price is reported separately for the following family income bands: $0–$30K, $30,001–$48K, $48,001–$75K, $75,001–$110K, and $110K+. Students and advisors can look up individual schools on the consumer-facing Navigator platform or download the full raw dataset to build comparisons across many institutions. An example of a net price report generated using the public-facing College Navigator is shown in figure 3. The University of Washington's estimated total cost of attendance (tuition+fees+living expenses) for an in-state student in the 2023-24 academic year was $32,090. However, few students receiving financial aid pay that amount. The table below shows a student with a family income of $0-$30,000 could expect to pay $6,384 after scholarships and grants were applied. A student at the next band, $30,001-$48,000 would expect to pay $7,039, and so on. This data is also available for out-of-state or out-of-district students.

Figure 1: *Example of data generated by College Navigator displaying net price of one year at the University of Washington by family income bands*



Full-time beginning undergraduate students who paid the in-state or in-district tuition rate and were awarded Title IV aid by income.

AVERAGE NET PRICE BY INCOME	2021-2022	2022-2023	2023-2024
$0 – $30,000	$5,963	$6,398	$6,384
$30,001 – $48,000	$6,369	$6,601	$7,039
$48,001 – $75,000	$8,907	$7,817	$8,110
$75,001 – $110,000	$16,698	$17,234	$14,328
$110,001 and more	$27,240	$28,383	$30,019

- Average net price is generated by subtracting the average amount of federal, state/local government, or institutional grant or scholarship aid from the total cost of attendance. Total cost of attendance is the sum of published tuition and required fees (lower of in-district or in-state), books and supplies, and the weighted average for Food and Housing and other expenses.
- Beginning students are those who are entering postsecondary education for the first time.
- Title IV aid to students includes grant aid, work study aid, and loan aid. These include: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grants, Federal Work-Study, Subsidized Direct Loans, and Unsubsidized Direct Loans. For those Title IV recipients, net price is reported by income category and includes students awarded federal aid even if none of that aid was provided in the form of grants. While Title IV status defines the cohort of student for which the data are reported, the definition of net price remains the same – total cost of attendance minus grant aid.

NET PRICE CALCULATOR

An institution's net price calculator allows current and prospective students, families, and other consumers to estimate the net price of attending that institution for a particular student.

Visit this institution's **net price calculator** www.washington.edu/financialaid/getting-started/net-price-calculator/

Students can use the public-facing College Navigator to visit an individual college's net price calculator and enter their specific information to get a more tailored estimate. Polk State accesses the Navigator when students are selecting a four-year institution after graduating with an associate's degree from Polk State; it allows them to compare the actual net price of any given institution against other options.

The College Scorecard covers the other half of the picture. It draws on IPEDS data and federal student loan records and tax data to show what students typically owe when they finish and what they earn afterward, broken down by school and by major. Treat the numbers as solid comparisons between schools rather than exact predictions. For example, the figure below shows an example of data on the average debt and earnings of students that offer the student's desired program in their state (in this case, Florida) from the College Scorecard.

Figure 2: *Program average monthly debt payment and average monthly earnings, selected programs in Florida from College Scorecard.*

INSTNM	CIPDESC	CREDDESC	Monthly debt paymen	Monthly earnings
Florida State University	Civil Engineering.	Bachelor's Degree	$200	$4,749
Florida State University	Computer Engineering.	Bachelor's Degree	$246	$5,204
Florida State University	Electrical, Electronics, and Communications E	Bachelor's Degree	$167	$5,823
Florida State University	Mechanical Engineering.	Bachelor's Degree	$244	$5,180
Florida State University	Industrial Engineering.	Bachelor's Degree	$205	$5,463
Florida State University	Biology, General.	Bachelor's Degree	$218	$1,848
Florida State University	Mathematics.	Bachelor's Degree	$264	$3,222
Florida State University	Chemistry.	Bachelor's Degree	$227	$2,688
Florida State University	Physics.	Bachelor's Degree	$220	$3,054
University of Florida	Aerospace, Aeronautical, and Astronautical/S	Bachelor's Degree	$185	$5,561
University of Florida	Biomedical/Medical Engineering.	Bachelor's Degree	$223	PS
University of Florida	Chemical Engineering.	Bachelor's Degree	$208	$6,071
University of Florida	Civil Engineering.	Bachelor's Degree	$197	$5,167
University of Florida	Computer Engineering.	Bachelor's Degree	$217	$6,395
University of Florida	Electrical, Electronics, and Communications E	Bachelor's Degree	$219	$6,036
University of Florida	Environmental/Environmental Health Enginee	Bachelor's Degree	$223	$4,669

The dashboard can be useful in providing a quick list of the colleges offering a particular major along with data for comparison. Data is displayed in several different formats to students, allowing them to use the format that works best for them. Students and advisors can compare the average monthly debt payment and earnings for a number of institutions side by side. Advisors can access this information when students are declaring a major or selecting a four-year institution for continued education.

Below is a table comparing the data on these two dashboards focused on cost, return on investment, and outcomes data so students and advisors can easily see where data points can be found:

Table 1: *College Navigator vs. College Scorecard*

	College Navigator	College Scorecard
Underlying source	Surveys that colleges report about themselves	Survey data plus federal student aid records and IRS earnings data
Last updated	Rolling updates (latest release: July 28, 2026)	June 10, 2026
Sticker price (i.e. published tuition, fees, and other expenses)	Detailed: tuition, fees, books, housing, and other expenses as separate items, over multiple years, by residency	Summary only; the focus is on average annual cost

	College Navigator	College Scorecard
Net price (i.e. what a student pays after grants and scholarships but not loans)	Average net price for 3 years, broken out by family income	Average annual net price, broken out by family income
Grant aid	Percentage of students receiving, and average amount of, Pell grants, federal, state/local, and institutional grants	Limited (mainly the share of students receiving federal student Pell grants)
Borrowing	Percentage of students borrowing and average annual federal loan amount	Median cumulative federal debt at completion, by school and field of study
Debt for non-completers	Not shown	Shown separately from completers' debt
Estimated monthly payment	Not shown	Estimated from median debt
Earnings by college	Not shown	Median earnings at the institution level, measured at intervals after enrollment
Earnings by major	Not shown	Median earnings by field of study and credential level, after completion
Earnings benchmark	Not shown	Share earning more than a typical high school graduate; comparisons to state and national medians
Graduation rates	Detailed: by gender, race/ethnicity, and aid type; 4-, 6-, and 8-year rates; transfer-out rates	Overall graduation rate
Retention rate	First-to-second-year, full-time and part-time	Limited
Program completions	Counts for every program at every award level	Graduate counts for fields of study with outcome data

	College Navigator	College Scorecard
Who's covered	All students in the reported cohorts	Earnings and debt cover federal aid recipients only
Data lag	Costs are recent (within 1–2 years); net price lags about 2–3 years	Earnings and debt reflect cohorts who graduated several years earlier

Conclusion

These two data sources give students, faculty and advisors practical, free tools that connect the cost of a degree to its average financial outcome, broken down by institution and field of study. Polk State's experience shows that these data work when consulted as a foundation for honest conversations that help students weigh their options rather than to provide definitive answers to their queries. Advisors who know how to use the dashboards are better equipped to meaningfully help students make transfer decisions that align with both their goals and their financial realities.

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