

# FINANCIAL AID FOR COLLEGE

Don't panic about those scary high costs of attendance you see posted on college websites. Lots of students actually pay through grants, scholarships and other "free" funds by the time all is said and done. To make sure your family gets its fair share of financial aid, follow these very easy steps.

## 1. ESTABLISH A PLAN



### KNOW WHAT YOU WANT

Think about the advantages of early admission (the "early action" type) and a "wait list" or "rolling admission" offer at your school. Early admission offers a longer timeline and, if you accept, you'll affect your school's average acceptance rate. Consider whether attending early would be a strategic move.



### FIND A FINANCIAL SAFETY NET

Look for schools that give early colleges where you'll qualify for an early admission. Research out-of-state private colleges where you might be eligible for assistance and, if possible, find colleges that have a small number of students.



### GET UP IN EARLY ACTION

Apply to early colleges that complete directly with other schools. If you get accepted and the numbers show you need

## 2. MAKE A LIST



### CONSIDER THE FACTS

Even if you don't expect to pay for college, you should know the school's financial aid policy, which includes how much other students from that college or university



### KNOW WHAT TO ASK FOR

When you're applying, ask about your school's average acceptance rate, financial aid policies, other early admission programs, and your offer package and conditions. Be sure to ask for the school's financial aid policy, which will tell you what you can expect to receive.



### TAKE THE TIME TO THINK

The financial aid office is responsible for your school's financial aid policy and will help you understand the program. Ask the school's financial aid office for

## 3. MAKE A PLAN



### KNOW YOUR SCHOOL

A school with a \$10,000-a-year average per-student cost of attendance will be more expensive than a school with a \$10,000-a-year average per-student cost of attendance. The school with the average of \$10,000-a-year average per-student cost of attendance will be more expensive than the other school.



### LOOK BEYOND THE AVERAGE

When you're applying, ask about the school's average per-student cost of attendance and only if you have a plan to attend. If you have a plan to attend, ask about the school's average per-student cost of attendance and only if you have a plan to attend. If you have a plan to attend, ask about the school's average per-student cost of attendance and only if you have a plan to attend.



### KNOW WHAT TO ASK FOR

The financial aid office is responsible for your school's financial aid policy and will help you understand the program. Ask the school's financial aid office for

# Financial Aid Ideas

**Jeffrey R. Brown, Caroline M. Hoxby**



## Financial Aid Ideas:

**Bright Ideas: The Ins & Outs of Financing a College Education** Donna Carpenter, 2010-05-11 Whether your child is 18 months or 18 years of age the time to start planning for college costs is now No matter what your financial situation or the amount of time you have to plan there is a way to pay for college With an extensive state by state listing of loan sources as well as a complete breakdown of schools offering prepayment and special tuition payment plans co op education programs and R O T C Bright Ideas is required reading for college bound students and their families

**How the Financial Crisis and Great Recession Affected Higher Education** Jeffrey R. Brown, Caroline M. Hoxby, 2015-01-08 The recent financial crisis had a profound effect on both public and private universities Universities responded to these stresses in different ways This volume presents new evidence on the nature of these responses and how the incentives and constraints facing different institutions affected their behavior

**Financial Education in U.S. State Colleges and Universities** Donna E. Danna, 2015-11-28 This book addresses the uncertain state of financial literacy among today's college students and examines steps colleges and universities are taking to address this widespread concern This work introduces a four fold typology of organizational models for college based financial education programs and uses these as optics for grouping and presenting case studies The case studies presented provide a holistic representation of how universities develop sustain and grow financial education programs Details on the nature of programs goals administrative support resources partnerships scale of operations program content and delivery advertising evaluation program spinoffs and much more are captured in this work In addition to detailed case studies this book presents general findings on the availability of and delivery modes for college based financial education This work has significant utility for universities and colleges seeking to implement new financial education programs changing existing programs improving program relevancy or expanding program delivery on campus It is an important contribution to the experiential understanding on how college students as consumers can acquire financial education as part of their broader college curricula and be able to better manage their financial lives Included in the coverage The financial literacy imperative Program delivery and organizational models in state colleges and universities The academic model The full fledged money management center The aspirational seed program The branch interspersed model As financial literacy is increasingly recognized as a core life skill it becomes more crucial as a component of higher education Personal Financial Education in State Colleges and Universities in the U S is salient reading for college and university administrators researchers social workers and mental health professionals working with college students policy analysts and faculty from any discipline interested in promoting the financial literacy of their students

*How to Protect and Benefit from Your Ideas*, 1981

**Student Financial Aid and Institutional Purpose**, 1963

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