



# TOP FINANCIAL AID TIPS AND TRICKS



Simplify the process and maximize your opportunities for securing financial assistance with these tips and tricks.

## TIP #1

**File the FAFSA early:** Set aside enough time to complete the full FAFSA application. Submit it as soon as possible after October 1st of each year to maximize your eligibility.



## TIP #2

**Look for Grants and Scholarships:** Grants and scholarships do not require repayment, relieving you of future debt burden.

## TIP #3

**Compare Financial Aid Offers:** After receiving financial aid offers from colleges, engaging in a thorough and thoughtful comparison process is necessary.



## TIP #4

**Apply for Work-Study Programs:** The Federal Work-Study program offers part-time employment opportunities that allow you to earn money to cover expenses.

## TIP #5

**Appeal for More Financial Aid:** Don't hesitate to contact your college's financial aid office and explore the possibility of appealing for additional financial aid.



## TIP #6

**Manage Your Adjusted Gross Income and Liquid Assets:** The higher the family's AGI, the less financial aid a student will receive. Unless families resort to reducing household income, the best course of action would be to increase adjustments.



## TIP #7

**Consider Starting at a Community College:** Considering community college can be a strategic and cost-effective approach when navigating the complexities of financial aid.

## TIP #8

**Research College Loan Options:** When financing your education, consider taking out loans. Prioritize exploring federal loans over private loans.



## TIP #9

**Prioritize Your Academics:** Depending on the loan you choose, you need to maintain satisfactory academic progress (GPA and course completion).



## TIP #10

**Avoid Scams:** Legitimate sources of financial aid do not request upfront fees or demand sensitive personal financial information, such as your Social Security number or bank account details.



## TIP #11

**Seek Professional Advice:** Consider contacting your school's knowledgeable financial aid advisor. These professionals can provide tailored advice based on your circumstances.



## TIP #12

**Pay Attention to Deadlines:** Be sure to note all deadlines in the financial aid process. Although the federal deadline is June 30th annually, many states require students to prepare before that date.

# Financial Aid Tips Returns

**Scott C. Dulebohn**



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