



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

JS Bruner



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