



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.

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Wolfgang Guggemos



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