

FINANCIAL AID FOR COLLEGE

Don't panic about those scary high costs of attendance you see posted on college websites. Look for help in the form of grants, pay (through work), scholarships, and loans. Each school has its own methods of aid. To make sure your family gets its fair share of financial aid, follow these seven key steps.

1. ASSESS YOUR FINANCIAL SITUATION

KNOW YOUR CURRENT INCOME

To determine how much you can contribute to your child's education, you need to know how much you have in income. This includes all sources of income, including your own, your spouse's, and your child's. You also need to know how much you have in assets, including savings, investments, and real estate. You should also know how much you have in debt, including credit cards, student loans, and other loans.

FIND A FINANCIAL SAFETY NET

Look for ways to reduce your expenses, such as cutting back on discretionary spending, using public transportation, and eating at home. You should also look for ways to increase your income, such as taking on a part-time job or starting a side business.

SET UP A SAVING PLAN

Set up a 529 college savings plan or a similar investment vehicle. This will allow you to save for your child's education in a tax-advantaged way.

2. RESEARCH COLLEGE COSTS

COMPARE THE COSTS

Don't just look at the sticker price of a college. You also need to consider the cost of living, transportation, and other expenses. You should also look at the financial aid packages offered by each college.

KNOW WHAT TO ASK FOR

When you are applying for financial aid, you should know what to ask for. This includes the amount of aid you need, the type of aid you want (grants, scholarships, loans), and the terms of the aid (interest rate, repayment schedule).

TAKE THE COST OUT

Look for ways to reduce the cost of college, such as taking advantage of work-study programs, applying for scholarships, and using federal student loans.

3. APPLY FOR FINANCIAL AID

KNOW YOUR DEADLINE

Each college has its own deadline for applying for financial aid. You should know when to apply and how to apply. You should also know what documents you need to submit.

LOOK BEYOND THE AID OFFER

Don't just look at the amount of aid you are offered. You should also look at the terms of the aid, such as the interest rate and the repayment schedule. You should also look at the college's financial aid policies.

APPEAL IF YOU DON'T GET IT

If you don't get the financial aid you need, you should appeal. This means asking the college to reconsider your financial aid package.

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