



**TEXAS
GEAR
UP**

**STRATEGIES
FOR INCREASING
FINANCIAL AID**

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There's the old saying that goes, "If you don't try, you'll never know." And that means you've got to be willing to take a chance to achieve something great. The same is true with getting financial aid for college: The possibilities are endless, but you won't know until you apply.

So let's get started. Plop a chair down in front of a computer, bring a couple extra ones over for mom and dad, and begin your quest for making college affordable today.



WHERE TO BEGIN?

Start by checking out the Financial Aid section of the websites for any of the colleges you're considering:

- **Find and make note of the requirements needed for any financial aid opportunities they provide.**
- **Learn which financial aid forms you'll need to fill out.**
- **If you can't easily find this info, then grab your phone and give the school's financial aid office a call.**

Next, you'll want to get busy filling out those required forms. These will include the FAFSA (Free Application for Federal Student Aid), possibly the CSS (College Scholarship Service) Profile—an online application that helps some schools award financial aid from sources other than the federal government—and for some students, the TASFA. Here are a few helpful links to reference:

- **FAFSA: www.fafsa.ed.gov**
- **CSS Profile: <https://student.collegeboard.org/css-financial-aid-profile>**
- **TASFA: www.collegeforalltexas.com**

HIT THOSE DEADLINES

Okay, you completed all the necessary forms. Don't let all that great research and typing you did go to waste by failing to meet the submission deadlines.

Some deadlines are always the same, and very strict, like the one for the **TEXAS** (Towards EXcellence, Access, and Success) **Grant**: it's March 15th. This grant, by the way, is awarded by the Texas government for use at any public university in the state.

Some deadlines are loose and are merely "recommended," like the Federal Pell Grant. Other deadlines can vary from school to school.

In fact, make it a point to **be early** with your

applications, so you can be among the first to be considered for financial aid opportunities. Keep in mind that your entire submission package is likely more than just the FAFSA. Colleges may request

tax documents, bank statements, and other such material—and **all** of it needs to be submitted before the deadline.

PRO-TIP

Consider all deadlines "hard" deadlines, even if they're just "recommended." Why take chances? And once you have all those dates, put them on a calendar, highlight them in hot pink, do whatever you can to make sure you *do not miss them*.

SCHOLARSHIP OPTIONS



SCHOOL-SPECIFIC SCHOLARSHIPS

Many schools offer their own, specific scholarships based on financial need. These forms of financial aid don't have to be paid back and are often handed out on a first-come basis. And the requirements may be different for each. For instance, you may be asked to write an essay (relax—you can totally do it!).

Whatever additional financial aid opportunities the school may offer, their requirements could have their own separate deadlines. They may also require a minimum GPA or course load each year in order to renew the award. Check the school's website or call its financial aid office for all the details. In other words, **be informed**.

OTHER SCHOLARSHIPS

Here's where your hard work can really pay off. Time to put on your detective badge and go investigating other scholarship opportunities outside of what each college may offer. **Examples:**

Community-based scholarships could be offered by your high school or some other organization your parents are a part of. They'll probably be good for a single year in college, and likely won't be for very much money—but hey, every penny counts. For example, do you or your parents belong to any of the following?

- **Veteran's groups**
- **Churches or other places of worship**
- **Sports organizations**
- **Extra-curricular clubs**

Scholarship databases are also worth your time to check out. These often work like lotteries, meaning lots of applicants and only a few people win, but who knows—you could strike gold! Here are some to check out:

- **Fastweb.com**
- **Scholarships.com**
- **Bigfuture.collegeboard.org/scholarship-search**
- **Unigo.com**



ACCURATELY DESCRIBE YOUR FINANCIAL SITUATION

The info you put on your FAFSA or other financial aid applications may not totally reflect what's going on at home. For instance, the following could happen to anyone in your family:

- **Job loss**
- **Decreased pay**
- **Injury or disability**
- **Other unforeseen expenses**

Whatever the case, make sure you put in a call to your college's financial aid office to explain any issues that come up, no matter if you've already applied for aid or not. They may ask you to write a letter, or fill out a hardship form, or something else to account for your situation. **Bottom line:** find a way to given them the complete low down, so you maximize your chances to get financial aid.

BE WILLING TO ASK FOR MORE

Give yourself a pat on the back for any and all financial aid that you receive. You've put in the work to make college more affordable, and it's really...paid off.

Now, maybe you didn't get **everything** you needed. So, here's the part where you feel okay asking for your financial aid award package to be reconsidered. Sure, it may seem weird to ask for more—you did just get **something**, didn't you? But this is your future. And there are ways to make this as painless as possible.



Take a look at whatever **merit-based scholarship** you got. Schools generally have the most wiggle-room when it comes to these types of scholarships, so you'll want to focus on asking for more of those in particular.

Your family's odds of receiving additional cash can be affected by:

- **The overall cost of the college and what scholarship money is available**
- **If you have already received a scholarship from the school**
- **If you have received other scholarship offers from comparable colleges**

Now, generally speaking, it's the admissions office that handles merit-based scholarships, **not** the financial aid office. So, here's a question: Have you or your family already spoken with someone in admissions? Perhaps a counselor when you were first applying? There's a good chance you have, even if just once. So give that person a call and plead your case.

And if you don't have a contact, just call the general number for the admissions office and talk to the first counselor who's available. Remember, it can't hurt to ask, and the results could change everything for the better. In fact, you could start the process in a very low-pressure way by sending an email.

Here's an example:

To Whom it May Concern,

I'm writing to thank you for the generous financial aid offer extended. While I appreciate the award offered, I am writing to ask for reconsideration for additional financial aid. Please let me know what would be required for this reconsideration.

*Thank you again,
Luke Skywalker*



REMEMBER, these are just a few strategies for maximizing your chances to get the most financial aid that you can. But you're smart and resourceful (of course), and you may come up with other great ideas. Try everything you can think of, and don't hesitate to chat with your parents, friends, teachers, and school counselors to brainstorm the best ways to get those dollar bills for college.