

Financial Aid Tips

1. Move the discussion of college cost to the beginning of the college search process.
 - a. EFC Calculator=
<https://bigfuture.collegeboard.org/pay-for-college/paying-your-share/expected-family-contribution-calculator>
 - b. Net price & net price calculator= www.nces.ed.gov/collegenavigator/
 - c. What can your family budget afford? What can your student afford?
<http://www.finaid.org/calculators/parentadvisor.phtml>
<http://www.finaid.org/calculators/loanpayments.phtml>
<http://mappingyourfuture.org/paying/debtwizard/>

2. What are the strategies for lowering college costs?
 - a. Take your 2 free college classes while in high school as well as AP classes or Fast Forward classes at your Tech Ctr.
 - b. Enroll in an Early College Program: Norwich U, CCV, VTC, CSU, LSC, & JSC
 - c. Look into colleges in Canada.
 - d. Start at a less expensive college and then transfer.
 - e. Use the New England Regional Tuition Program www.nebhe.org
 - f. Check out work and tuition free colleges www.workcolleges.org
 - g. Power through your degree and graduate early.
 - h. Go to a college/university where you are above the average student who attends.
 - i. Use Loan Forgiveness Programs
<http://www.finaid.org/loans/forgiveness.phtml>

3. Use the resources that are available to you to understand the process: school counselors, admissions and financial aid counselors, and on-line resources.
www.vsacroadmaps.org and www.vsac.org