

Student Financial Aid Booklet

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Financial Aid Checklist

summary 11 tips on moving through the financial aid process



Financial Aid Steps

summary steps explaining the financial aid process



Financial Aid Charts

summary student aid charts showing available aid options for students



Aid Calculation Sheet

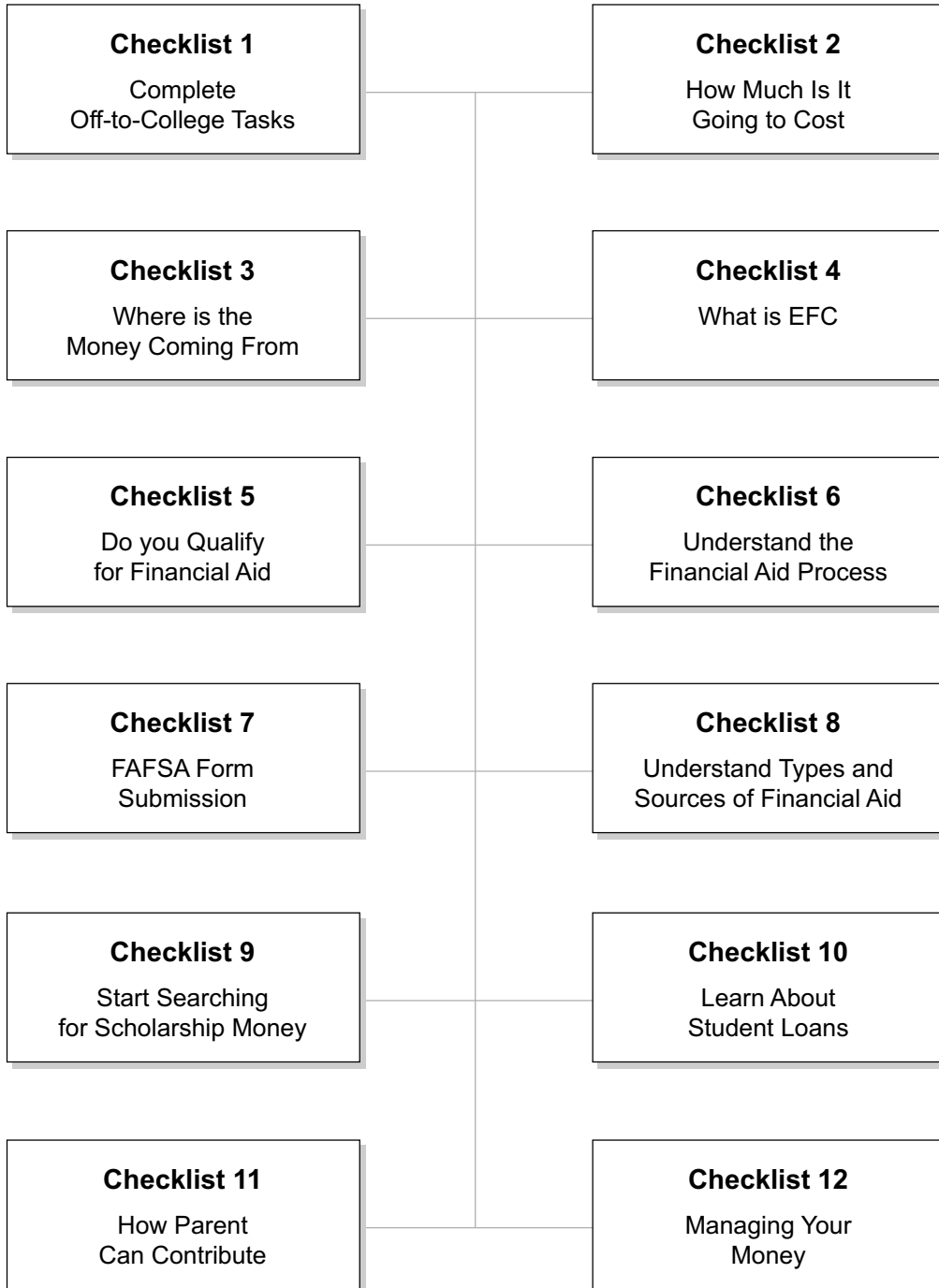
tracking sheet of aid awards and college costs



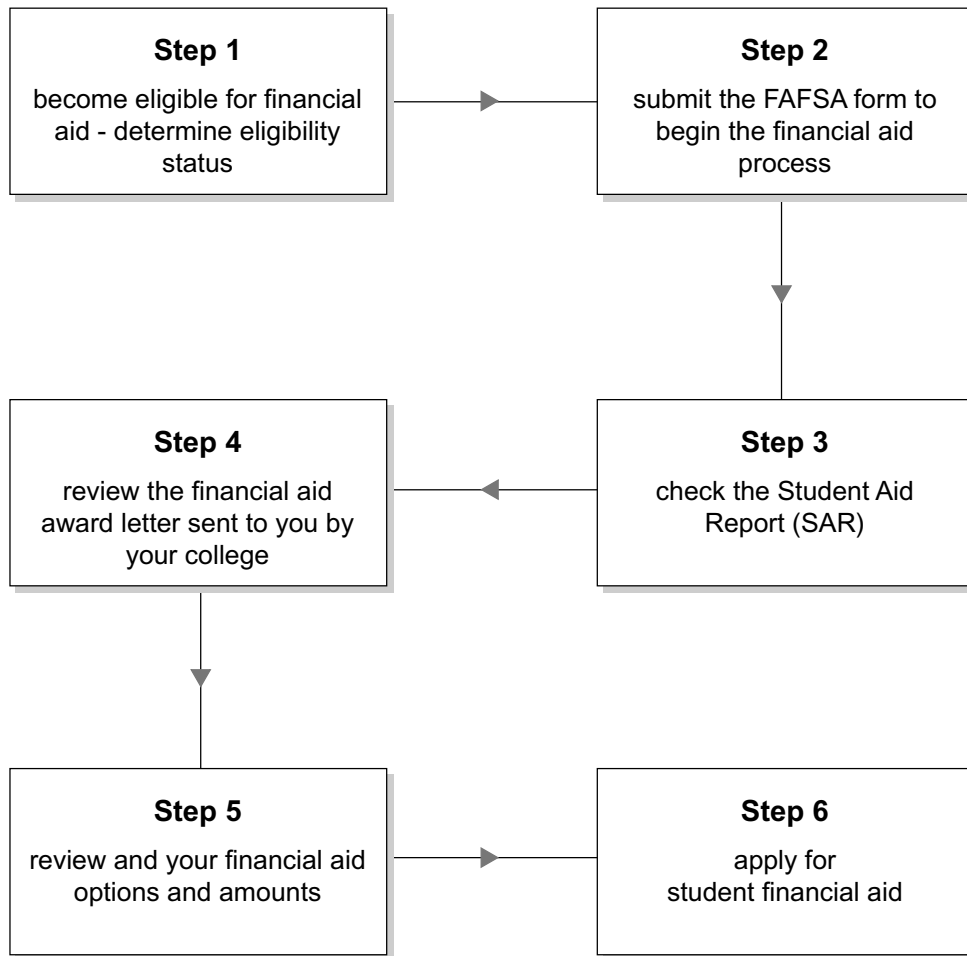
Managing Student Funds

summary guide on how to manage student funds while in school

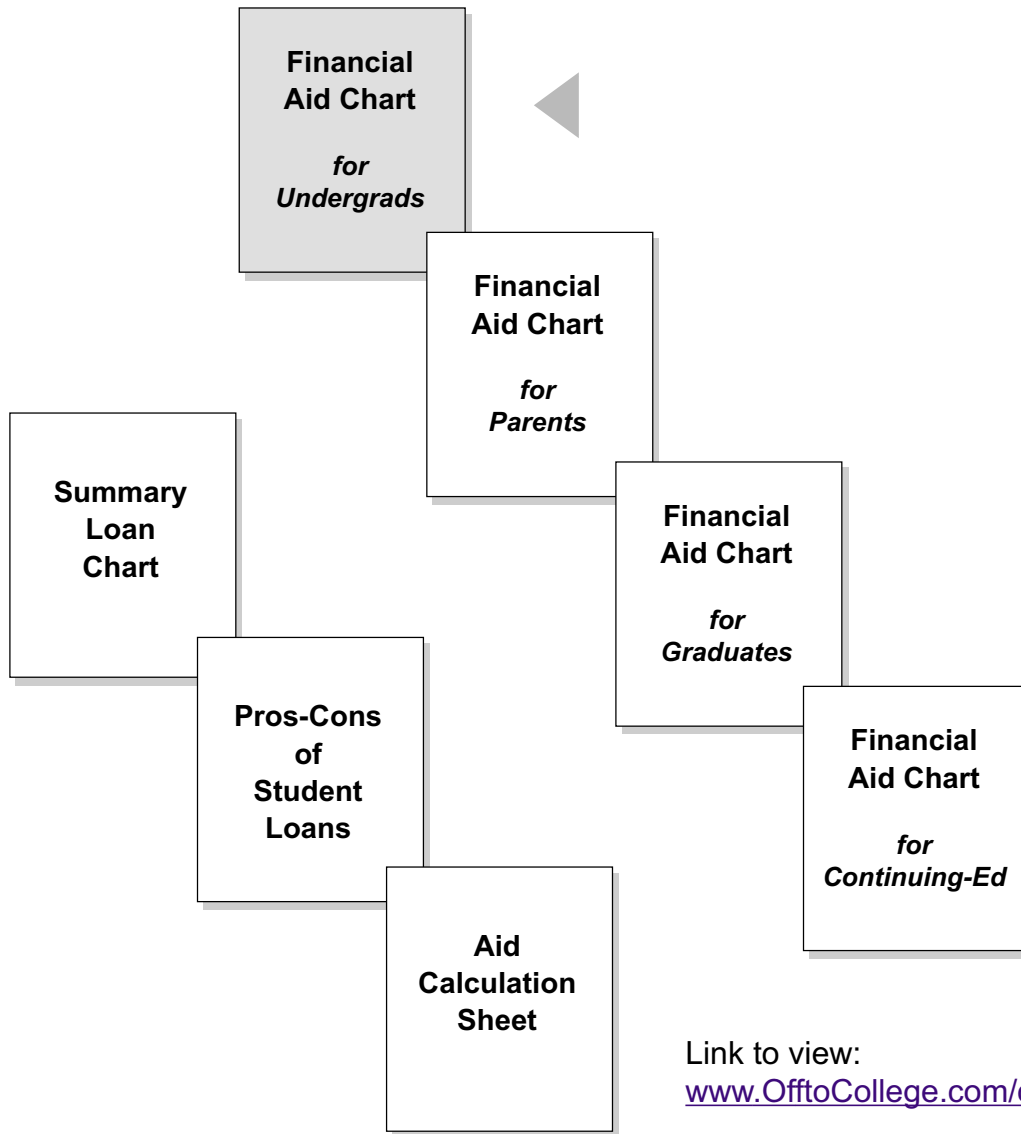
Financial Aid Checklist



Financial Aid Steps



Financial Aid Charts



Cost of Attendance and Financial Need Calculation

Cost of Attendance		
Tuition and Fees		+
Class and Lab Fees		+
Books and School Supplies		+
Room and Board		+
Transportation		+
Personal Expense		+
Special Events		+
Other Expenses		+
Total Cost of School Attendance	\$	=

Financial Aid Resources		
Federal Stafford Student Loans enter amounts for Stafford Student loans that you have		+
Federal PLUS Parent Loans enter amounts your parents will borrow with PLUS loans		+
Scholarships and Grants enter amounts of grants and scholarships awarded		+
Other Gift-Aid enter any government, state and private gift aid		+
Pre-Paid Tuition Plans enter funds from pre-paid tuition and 529 plans		+
Personal Savings enter personal savings and other contributions to you		+
Total Financial Aid	\$	=

Net Financial Need cost minus aid
 cost of attendance minus financial aid \$

Additional Funds Needed
 use private student loans to fill in the gap \$
<http://www.OfftoCollege.com/private/>

Managing Student Funds

Students can avoid credit card debt by using pre-paid credit to manage student aid funds while attending school —

- budget your monthly spending amounts,
- avoid interest rate charges,
- manage your account online,
- use wherever credit cards are accepted

see: www.SayStudentCards.com
for pre-paid listings

How It Works

Student applies for prepaid card (approval guaranteed). Parent or student adds money to the card.

1



Student uses card to buy food, supplies, pizza, etc., at any merchant that accepts MC/ VISA credit cards.

2



Parent and student can monitor account for budgeting purposes.

3



Parent or student can reload the card with additional funds whenever needed.

4



Using pre-paid credit cards protect student from accumulating credit card debt.

5



Student can use pre-paid cards to build a credit history for future credit approval on auto loans, employment, home mortgages, etc.

6

