

# Student Financial Aid Booklet

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summary 12 tips on moving through the financial aid process



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summary steps explaining the financial aid process



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tracking sheet of aid awards and college costs

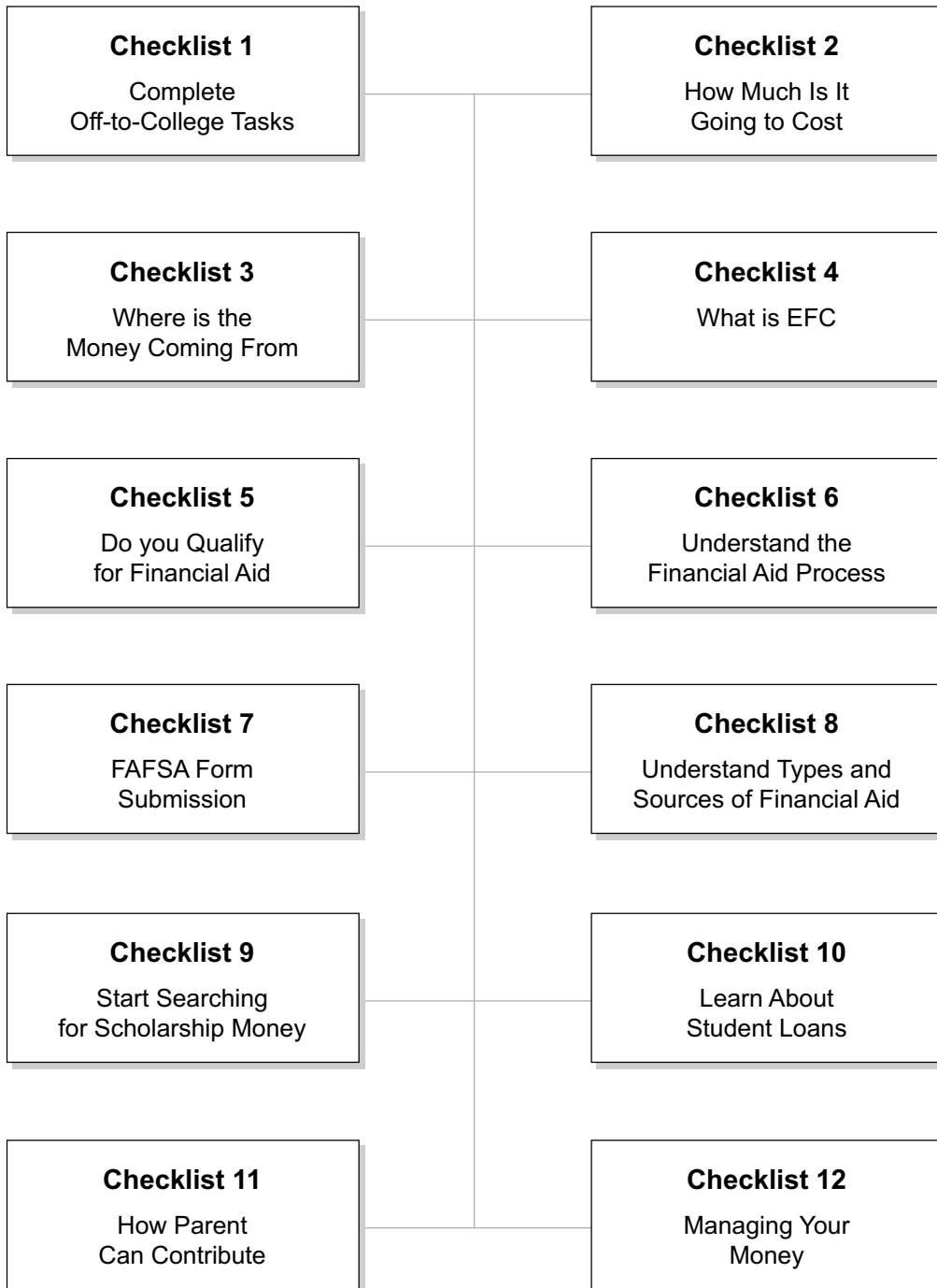


### **Managing Student Funds**

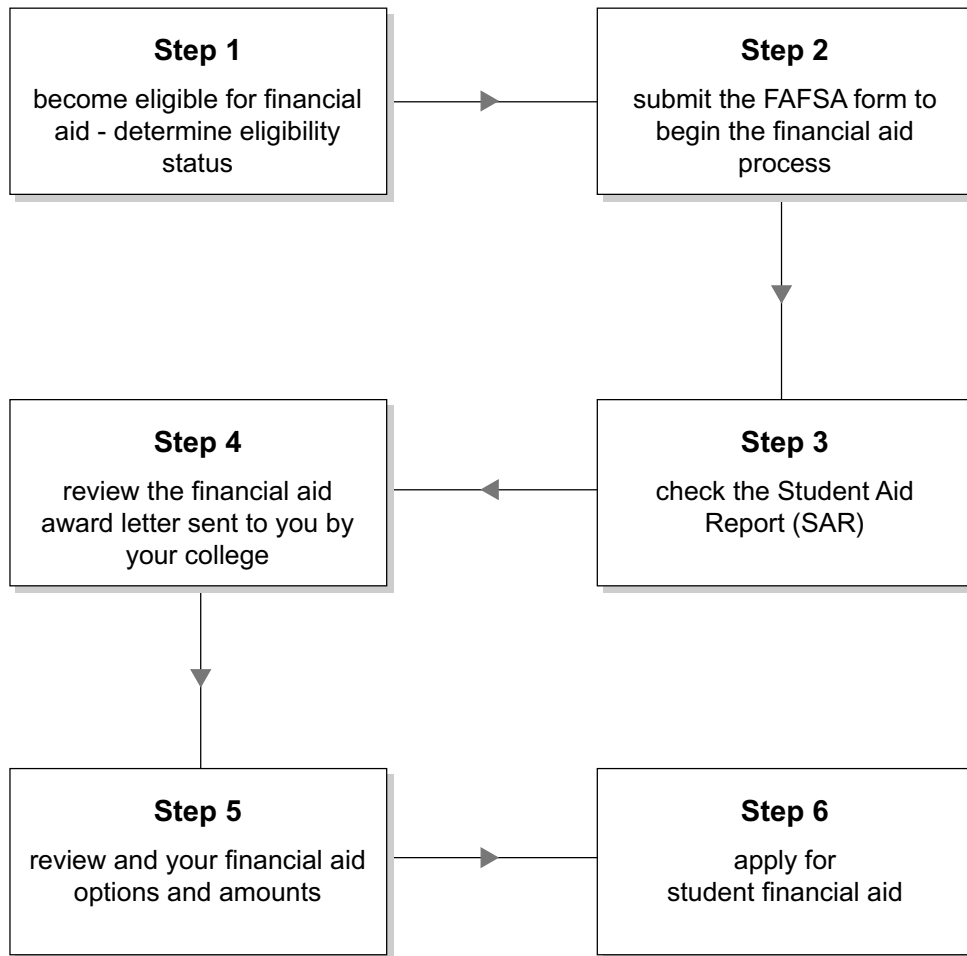
summary guide on how to manage student funds while in school

# Financial Aid Checklist

view list at: [www.SayStudent.com/list](http://www.SayStudent.com/list)

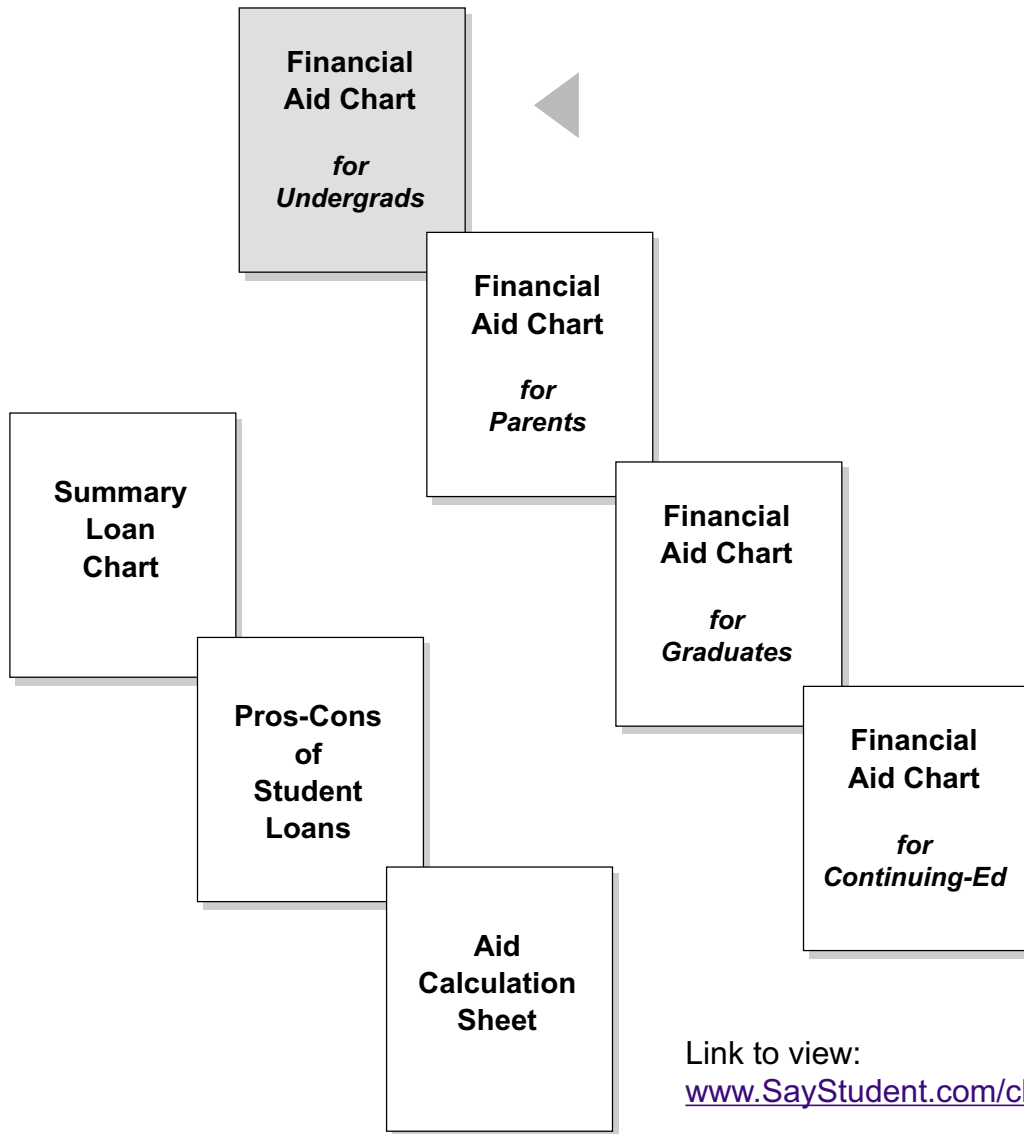


# Financial Aid Steps



# Financial Aid Charts

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## Cost of Attendance and Financial Need Calculation

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

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

**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.SayStudent.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](http://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

