



What to do Now to Maximize College Financial Aid

by Cynthia Fick

Here are the steps you need to take ASAP:

1. **APPLY** — You can apply beginning Jan. 1, 2011 for the 2011–12 academic year and have until June 30, 2012 to submit your *Free Application for Federal Student Aid (FAFSA)*.
2. **APPLY EARLY** — Schools and states often use the FAFSA information to award non-federal aid, too. Their deadlines are typically earlier in the year.
3. **FILE** — Complete the **FAFSA** immediately at www.fafsa.ed.gov. For deadlines refer to their web site or check with the schools you're interested in. Use the Live Help option on the site, or call the Federal Student Aid Information Center **1-800-433-3243** for assistance.
4. **REVIEW** — After you apply, you'll receive a *Student Aid Report (SAR)*. Your **SAR** contains the information reported on your **FAFSA** and usually includes your *Expected Family Contribution (EFC)*. The **EFC** is an index used to determine eligibility for federal student aid. Review, and correct your **SAR** information, if necessary. The school(s) you list on your **FAFSA** get your **SAR** data electronically.
5. **CONTACT** — Call each school(s) you might attend to make sure the financial aid office has all the information needed to determine your eligibility. If you're eligible, each school's financial aid office sends an award letter showing the amount and types of aid the school is offering you (from all sources). You can compare award letters from the schools to which you applied and see what works best for your particular situation.
6. **ASK** — Inquire about what other financial help the school can offer you, for example, do they have last-minute scholarships or payment plans available? What on-campus jobs are available?

My most important advice? Stay active. Regularly keep in touch with the schools of your choice regarding the completeness of any paperwork you need to turn in.

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Now is time to start applying For '11-'12 school financial aid

Remain in contact with schools of choice

By **Cynthia Fick**
SPECIAL FOR THE REPUBLIC

Second of two columns.
What to do now to maximize college financial aid?

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