

10 HELPFUL HINTS

for maximizing financial resources
based on our research and personal experience

compiled by *The Guide* editorial staff

Colleges and universities welcome and encourage early entry; many have established official Early Entry Programs. Credit hour costs can be significantly lower than the regular traditional student tuition fees. Minimum high school GPA's are usually specified.

Interested in local or state-wide scholarships? The Council on Foundations provides links to every state which has an established Community Foundation with local scholarship programs. Go to www.cof.org/locator to find your area.

Professional and practical financial aid information is available at NO CHARGE through federal agencies and financial aid offices at the universities you're considering. There is no reason to pay anyone to help in the process of obtaining financial aid when expert advice is available at no charge.

Take as many credits as possible. Most schools charge one price for tuition regardless of credits between the 12 - 16 credit hour range. And you might also consider summer school or online classes; costs for these credit hours may be significantly less.

Take advantage of Advanced Placement Program (AP), College-Level Examination Program (CLEP) and Provenience Examination Program (PEP). By scoring high enough on any of these exams, you can receive college credit for the cost of the exam at a fraction of the cost of college credits.

Work. Work summers. Work after school. Work during vacations. Cooperative Education Programs provide work experience—and paid positions—while you're in school. Every dollar paid towards school is a dollar you don't have to borrow.

Visit the financial aid offices of the schools you're considering. Tuition is all about numbers and data. But it doesn't hurt to establish a relationship with financial aid personnel. They aren't just number-crunchers—they have a tremendous amount of knowledge and expertise. And they want to help make your education possible at their university.

Think beyond your freshman year! Ask direct questions. What financial aid options are available beyond the first year of enrollment? You might consider asking what percentage of students receive a similar amount of financial aid during their second year.

Request a timeline from the financial aid office of important state and institutional deadlines. It's a good idea to double-check scholarship deadlines with your guidance office and with local award agencies.

Apply EARLY! You'll have a hard time finding any financial aid information which does NOT emphasize applying EARLY to colleges and universities.

