



Financial Aid

What if I need financial aid? Make sure that several of the colleges on your list are “need-blind” rather than “need-sensitive.” **Need-blind** schools are committed to making admissions decisions without knowledge of your financial situation and then giving you an aid package (scholarships, work-study, loans) that makes it possible for you to attend. **Need-sensitive** schools take into account students’ financial situations when making admissions decisions; sometimes this means that given two equally good candidates, they will admit the one who does not need, or needs less, financial aid.

Do I have to register with the Selective Service to get financial aid? Yes. Public Law 97-252 was amended in 1993 to stipulate that men who have not registered are ineligible for federal financial aid. Many states have similar laws, making men who have not registered ineligible for state aid as well. Most colleges make compliance with federal registration law a condition for receiving college-sponsored aid, both merit-based and need-based.

How do I apply for financial aid? There are two forms you will fill out (both are available online). One is the FAFSA and the other is the CSS/Profile.

Colleges require you and your parents to submit the FAFSA, from which your eligibility for federal aid and expected parental contribution are calculated and then submitted to your colleges. As soon as you and your parents have received W-2 forms for the preceding year, you should fill out and submit the FAFSA. Go to www.fafsa.ed.gov. If you would like to get an early idea of eligibility and expected parental contribution, go to www.fafsa4caster.ed.gov. Please be aware that there are websites for the FAFSA that end in .com. These are for-profit and are not the same as the federal website. **There is no charge for filing the FAFSA, although there are many organizations that will happily take your money to file it for you!**

The CSS/Profile is used by colleges to determine your eligibility for non-federal financial aid. It is administered by the College Board. There is a fee for filing the CSS/Profile. Go to www.collegeboard.com.

What are the deadlines for submitting the FAFSA and the CSS/Profile? Check with each college for deadlines. In general, file both of these as soon as possible.

Are there other forms to fill out for financial aid? Many colleges and universities administer special funds that are not need-based. Check with each of your colleges to find out about these special scholarships. Generally, a college will have one form that you fill out and submit with your application; you are then considered for all special scholarships for which you are eligible.

What about scholarships that are funded by organizations not affiliated with a college or university? Spend some time on the Internet if you are interested in these; there are a large number available, but you will need to do some research.

I found a scholarship search service, but it costs money. Should I sign up? It's rarely a good use of your money. Most of the scholarships out there are not secrets, but you need to do research to find out about them. The search services just do the research for you and then present you with a list of possibilities. They don't actually get a scholarship for you. Save your money; do your own research.

What if I am admitted to my first-choice college, but they give me less financial aid than a college lower on my list? With your parents, contact the financial aid office of your first-choice college (a phone call is best; follow up with an e-mail). Explain the situation and let them know that this is your first choice. Sometimes awards are adjusted.

Helpful links with information about scholarships and financial aid:

www.fastweb.com

www.finaid.org

www.finaid.org/calculators

www.salliemae.com

www.studentaid.ed.gov

www.studentaidalliance.org

www.hsf.net (Hispanic Scholarship Fund)

www.collegefund.org (American Indian College Fund)

www.uncf.org (United Negro College Fund)