

**Grani e
E va**

College is an investment in your future. If you want to go to college but aren't sure how to pay for it, this guide is for you. If you think you can't go

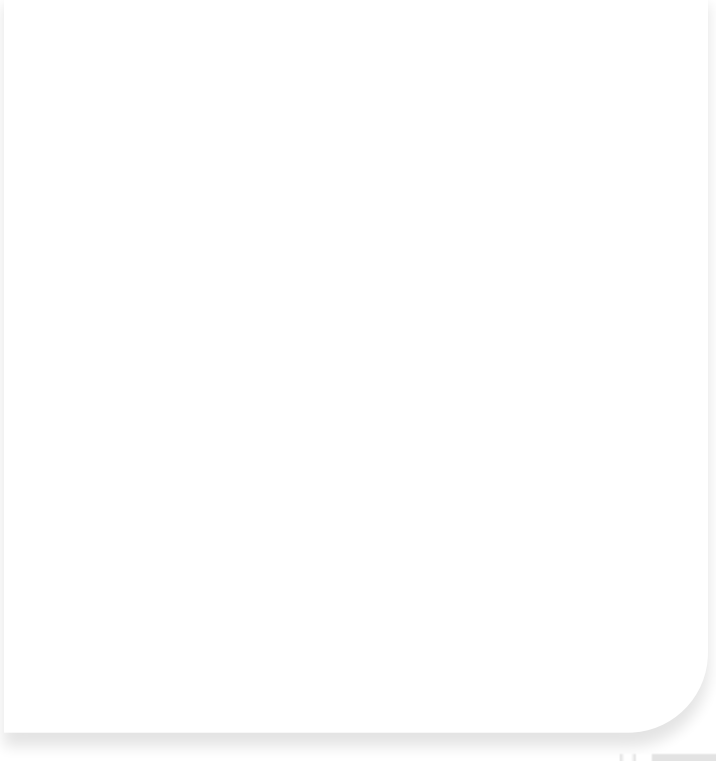
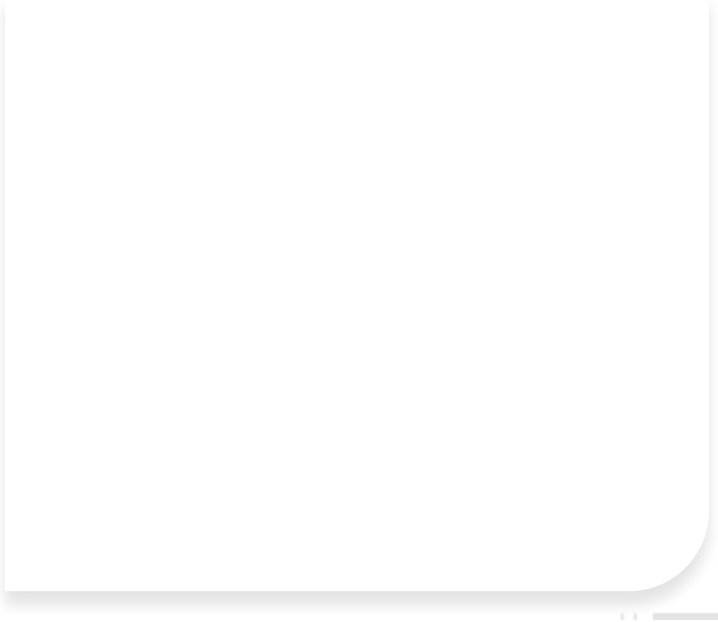
This aid is awarded for hard work or certain abilities, or for being... they usually give it for each year that you're in school – as long as you still meet the requirements.

Gift Aid

Description	
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Financial aid is money to help pay for college. The key word is "help." You and your family will need to pay some of the costs. aid, meaning you don't have to pay it back. Some of it is "self-help" aid, meaning you earn it or pay it back.

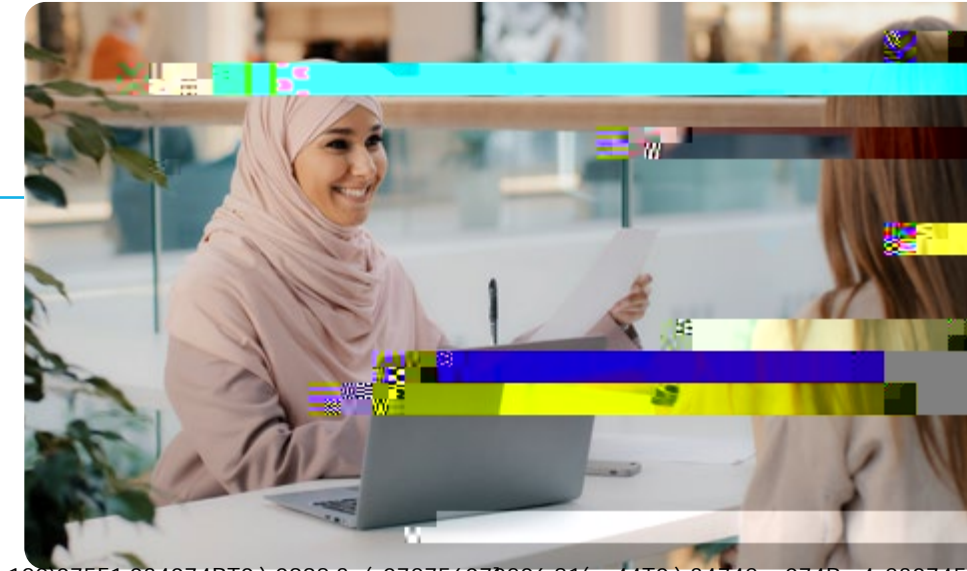
private student loan.

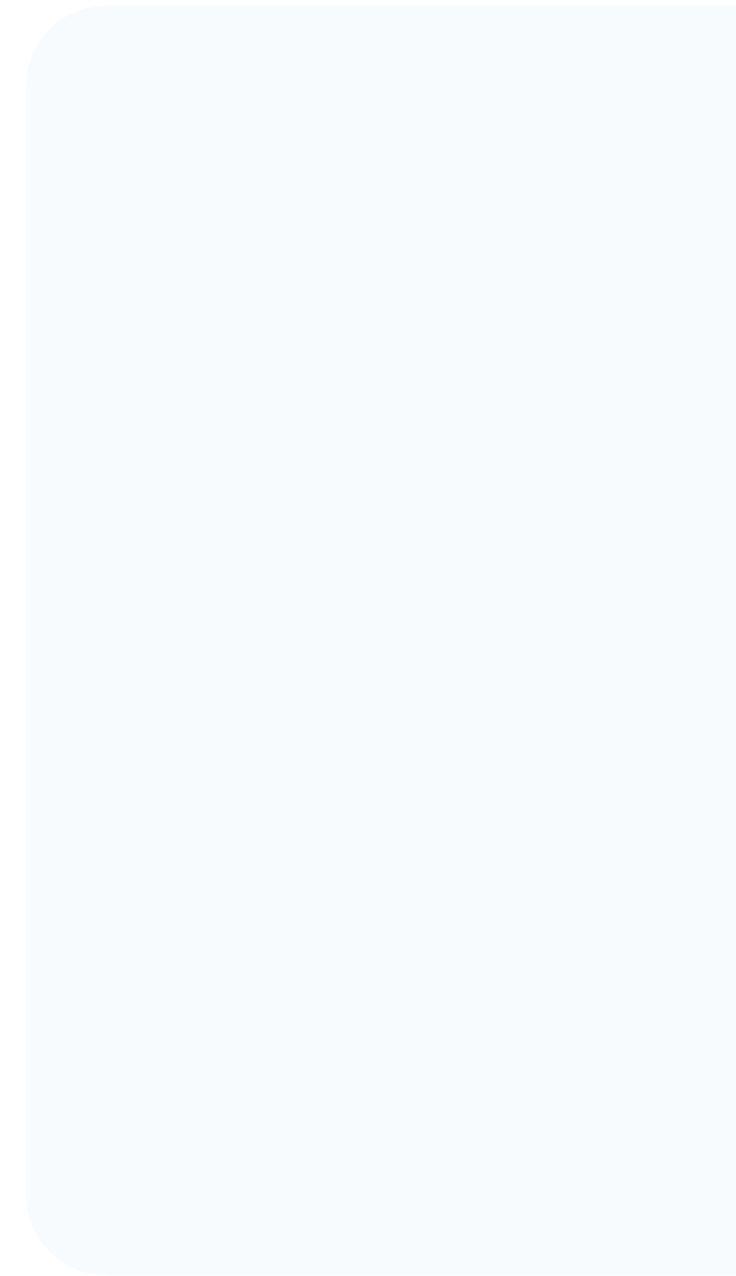
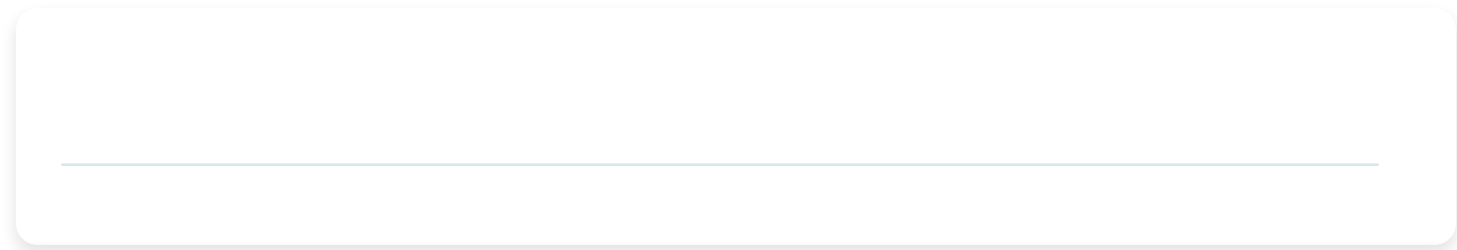


One form unlocks many funding sources.



The Free Application for Federal Student Aid (FAFSA) opens doors to several types of federal

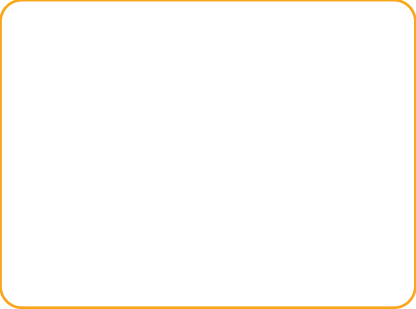






Use tax information from the correct year

Use the tax information from the correct year to determine the amount of income tax you will attend college.



Unexpected Life Events

Some schools use the FAFSA to determine if a student is eligible for financial aid. If a student experiences an unexpected life event, the school may be able to adjust the student's financial aid. There is no place to report them on the FAFSA. Some of these situations may include:

- Change in family size
- Change in household income
- Separation or divorce of parents
- [3-2-2\(S\)-26-9 \(A\) 11/18/18 5/3 \(4E2\) 6nf2 \(m\)-6.8Sm641.556\(•\)Tjpar](#)

Make adjustments to your budget if you find you need to change each year.

MM / DD / YYYY

Slide 1 Name, Date

Estimated Cost of Attendance	\$X,XXX/								
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Financial Aid Sources	\$X,XXX/								
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Net Cost	\$X,XXX/								
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Family Contribution	\$X,XXX/								
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Source: collegecost.ed.gov

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01.

Find the total Cost of Attendance. Z'h'Y'7cghcZ5Hh'bxUbW']gbchcb'h'Y'c YfZV'YW'h'Y' bUbVU'U]X'c W'g' website or call them directly. Remember the total Cost of Attendance often is more than tuition and room and board – indirect costs like books, supplies, and transportation are included in this number.

02.

Note the scholarship and grant money first. Remember, this is money that you do not need to pay for. Be sure you understand any requirements for receiving these funds, such as your college GPA.

04.

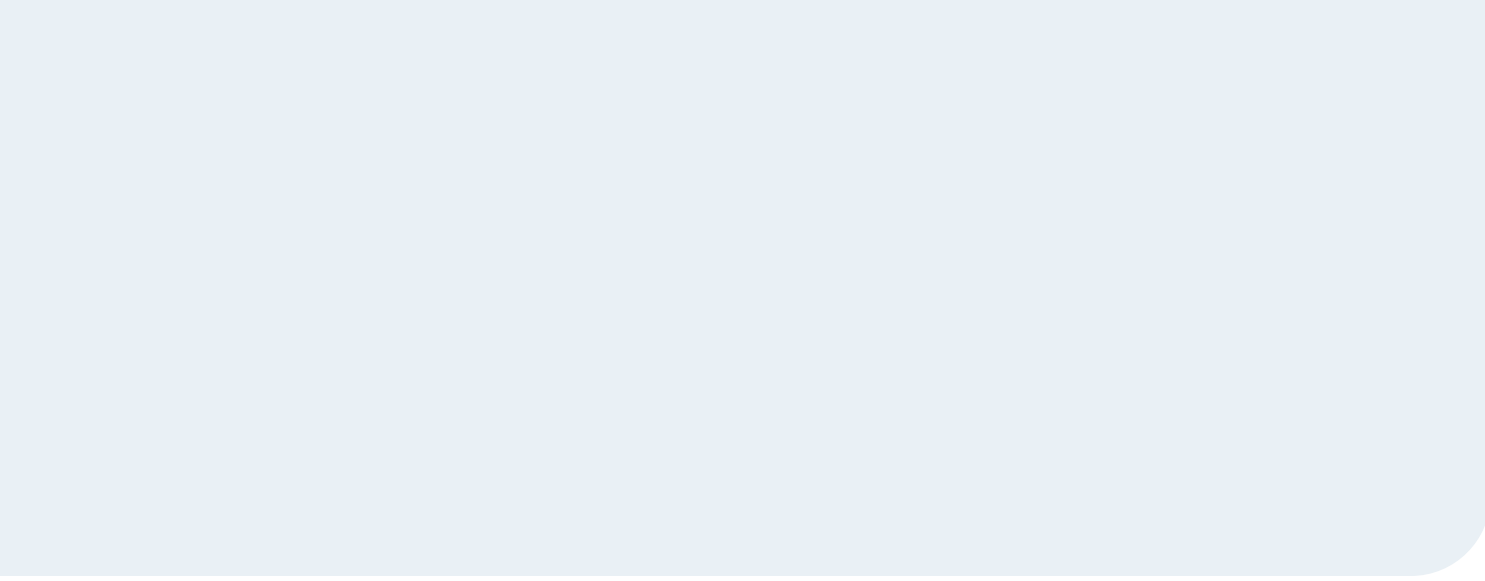
Find the net price. Subtract the grants and scholarships, from the Cost of Attendance. This is your net price, or how much money

College Financing Tool

Thinking of saving for college? D'Ubb]b['mci f'V'Y[Y'g]hcf'fY]Yk]b[' bUbVU'U]X'c Yf'YHh'fg3@YUfb'\ck'gUj]b['Yj Yb U''Hh'Y' bck 'Wb '\Y'd'mci 'U'ch]b'h'Y'Zi hi fY''7ca dUFY]bZcfa Uh]cb Z'ca 'X] YfYbhV'Y[Ygi'g]b['h'Y'7c'Y[Y':]bUbV]b['Hc''J]g]hZc'f' more details: GraniteEdvance.org/estimate-costs

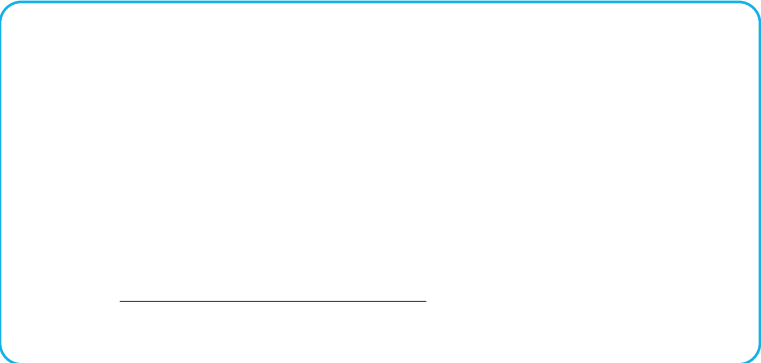
Z'mci f' bUbW'g'W'Ub[Y'UZH'f'nci 'Udd'mZcf'U]X'Z'mci 'Wb' 'Y'Ub'UddYU'k]h'h'Y' bUbVU'U]X'c W'Uh'nci f' 159,383.82 (u)9965c9.0.0.9.G4.4141>7.9-28.0050.10.4.00036.004B11.9 (n)-2.Tc=0.0F10.06 (i)-h-12.7 (e)-14.3 (s)-14.(u)-12. V'Y'Y' SddYU'g'U'Y'U'k UmZc'Z'Ua]]Yg'hc'Ug'Zc'f'a c'Y' bUbVU'U]X'Vmg'U'f]b['Ja dcfHUbh]bZc'fa Uh]cb gi W'Ug'U'c'V'cgg''

M'i 'Wb'U'gc' 'Y'U'a Yf]h'UddYU'h'fci [\ 'h'Y'c W'cZUXa]gg]cbg'Uh'h'Y'V'Y[Y''M'i 'a][\ 'h' 'Y'U'a Yf]h' appeal if your grades improved a lot, you re-took the SAT or ACT and got a higher score, or you received an]a dcfHUbh'Uk UfX''H'YfY']gbc' [i UfUbh'Y'h'Uh'U'V'Y[Y'k]' W'Ub[Y'nci f' bUbVU'U]X'c Yf'h'fci [\ 'Ub'UddYU''



**06. Avoid doubling up
on insurance**

Be sure to waive the school's health insurance plan if you have your own insurance through your family.

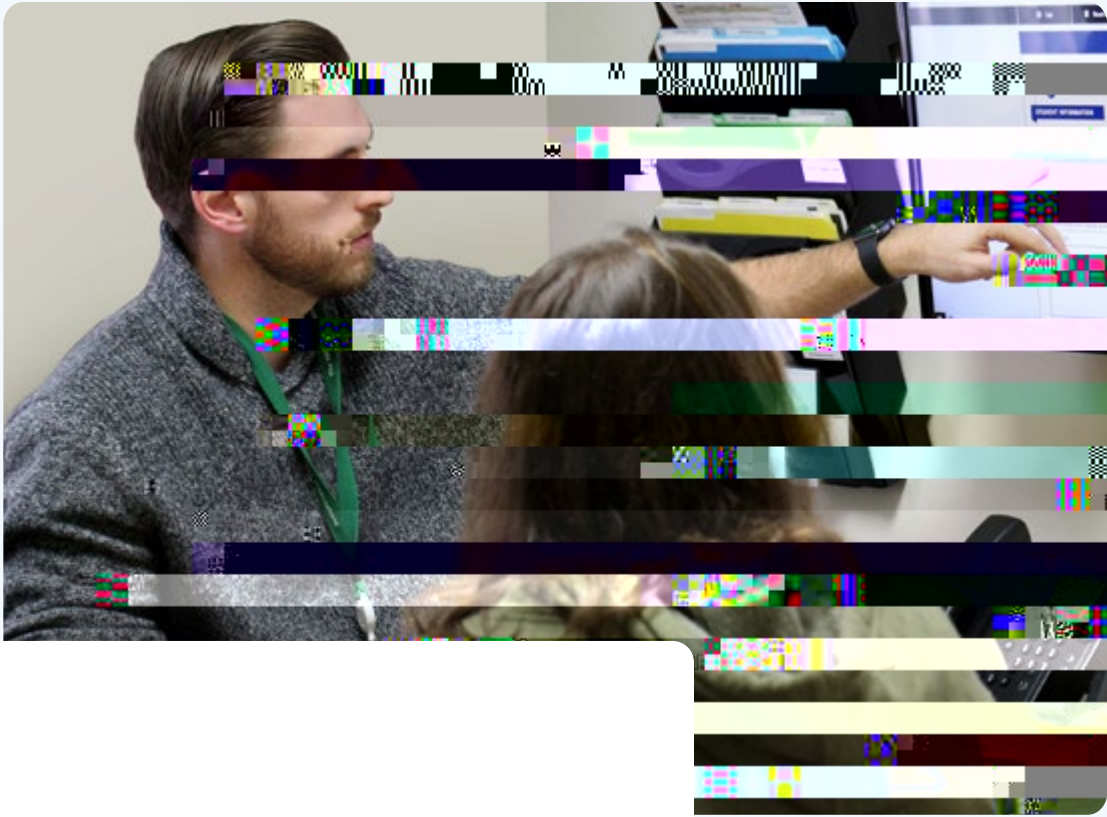


03. Review/Corrections to Your FAFSA

- Review your FAFSA Submission Summary (FSS) for accuracy. The FSS will be sent to you via e-mail or can be viewed online at studentaid.gov within three (3) days of submission.
 - If necessary, correct inaccurate items online at studentaid.gov

04. Verification

- Promptly respond to any school requests for additional information or documentation, as any



Granite Edvance is here for you through the entire college and career planning process. Our public presentations, resources, and one-on-one appointments have helped thousands of New Hampshire students and families.

Visit our website to find free college and career resources, publications, upcoming events, and more.

We had a wonderful conversation
UVci h\h Y'ghYdg'Zcf' bUbVWU'U]X"
H\]g'k Ugj Yfm\Y`dZi `VY]b['U' fghi
time college student parent."

- A NEW HAMPSHIRE PARENT



GraniteEdvance.org