

College Help | Tips for Applying to College

Tips on what to do or think about when applying to college.

Overwhelmed by the FAFSA, loan applications and schools with costs topping what your family earns in a year? Think your family will never be able to pay for college? Think again. There is college help, if you know how and where to look. Here's what to do before, while and after applying to college to ensure your family's financial road to higher education is smooth.

Tips for Applying to College

Before applying to college

Tip: Have a family conversation about college costs

Regardless of what your plan is to help your teen pay for college, share it as soon as possible. Planning to pay for it all? Define "all," and start developing your boundaries. (Must they earn a minimum GPA? Does "all" include room, board and spending money? Will you pay for more than four years of college?) If you plan to pay for part, little or nothing of college, have that discussion, too. Help your teen search for other solutions, such as student loans, scholarships or part-time jobs.

While applying to college

Tip: Don't be afraid of private schools

However daunting their published tuition figures can be, remember that most private schools have larger endowments than public schools, which translates to more money to give away to worthwhile students. If your teen finds a private college that is a good fit, it might just match—or cost less than—a public school's cost to attend.

Tip: Consider a community college

Have your teen consider spending a year or two at a community college to save money. Community colleges are affordable places to earn associate's degrees and take courses required of any degree, allowing you to transfer into a four-year degree later. Planning to transfer for a bachelor's? Be sure your teen meets with an adviser ASAP so his credits will transfer.

Tip: Look for little-known secrets

Did you know that Cornell University actually has New York state public colleges under the umbrella of the university? Students who attend Cornell's College of Agriculture or College of Human Ecology receive an education partly funded by the state of New York, so they pay roughly half of Cornell's usual tuition, even though they can major in the same subjects as they would at Cornell's regular undergraduate college.

Ask the colleges you're interested in if there are similar setups. (Hint: Also check out the New York State College of Ceramics at Alfred University in Alfred, N.Y.)

Harvard and Yale just started programs that ax tuition for families with incomes of less than \$40,000 (Harvard) or \$45,000 (Yale) a year. If you meet this fiscal requirement, you might have a shot at a free Ivy League education.

And another "secret" to consider: programs through which you can earn a bachelor's and master's degree in five years. That will save you a year's tuition in grad school.

Tip: Have your teen apply to an honors college

Many schools offer honors colleges—programs for students at the top of the applicant pool—that usually offer tons of perks: research opportunities, higher-level courses, internships, the ability to get into popular classes, and more grants for school. Encourage your teen to call the admissions department to see if his potential university has an honors college, and if he'll automatically be considered.

After applying to college

Tip: Fill out the FAFSA

The Free Application for Federal Student Aid (FAFSA, online at fafsa.ed.gov) is used to determine your family's eligibility for government student loans and grants. Many colleges also use it to determine eligibility for their own institutional financial-aid programs. It doesn't take long to complete—about 20 minutes—but it could be your ticket to free money from the government or your college, low-interest loans or a work-study job.

Your family should fill out a FAFSA every year you have a teen in college, no matter how much aid you think you will (or won't) receive. The bottom line is, you'll have a hard time getting any tuition help if you don't apply.

Tip: Know what you're getting

A grant is free money that doesn't have to be paid back, like a scholarship. Loans must be paid back in full with interest. The lender will spell out the terms of the loan agreement, including when your student will start paying it back, how often payments will be due and how much each payment will be. Student loans are common and effective ways to pay for college. Encourage your teen to borrow conservatively, and make sure your student is clear about how much and how often payments will be.

Tip: Follow all deadlines

Check the Web sites of your teen's prospective colleges for school-specific financial aid forms you may need to fill out. Questions? Call the financial aid office and ask to speak to a representative. When your teen receives an award letter, make sure you adhere to the deadlines. To reserve a spot in the college's freshman class, a tuition deposit will likely be required by May 1.

Tip: Apply for school scholarships

Most schools offer scholarships to current students, and many students don't realize they're available. Your child should find the college financial aid office online and research the scholarships available. The awards often reward leadership or community service or are major-specific. One of your teen's talents or passions could end up paying off...literally.

Tip: Leave the car home

One of the biggest unexpected college costs can be when a student takes a car to college. Insurance, parking fees, gas and maintenance adds up fast. Don't let your teen pour time and money into a vehicle in college; insist that the car stays home.

Tip: Encourage your teen to get a job

Colleges respect teens who successfully manage part-time jobs while maintaining their academic and extracurricular commitments. Encourage your student to perfect time management skills and help pay for items like textbook costs, phone bills and dinners out, by getting a part-time job in high school and college.

With a little help, college may be more affordable than you think. Consider these tips for applying for college as a starting point

<http://www.nextstepu.com/need-help-paying-for-college.art>

Laura Jeanne Hammond, VP/Editor and Liz Funk; NextStepU 2014

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