

Kick Off Your College Financial Aid Game This Fall

Fall is here, and high school seniors (and their parents) are in the thick of the college application process. But these days, the cost of tuition can seem daunting: 85 percent of parents believe the cost of college is more of a financial burden than in past years, according to a College Ave Student Loans survey of 1,072 parents conducted by Barnes & Noble College Insights. However, many families may not realize and take advantage of the range of financial aid opportunities and options available.

“Don’t let the ‘sticker price’ of a college sway you from applying,” says Joe DePaulo, Co-Founder and CEO of College Ave Student Loans. “The college ‘sticker price’ typically refers to the published annual cost of attendance for any given school, which includes tuition, fees, and an average estimate of other related costs like room and board. The actual price families will pay depends on how much financial aid they receive which will be unique for each family,” he says.

Start by filling out the FAFSA (Free Application for Federal Student Aid). Some families skip this form because they think it is too much work for too little payoff. **Don’t Fear the FAFSA** By forgoing filling out this important government form, you could be leaving financial aid on the table. Some financial aid programs work on a first-come first-served basis, so getting it done as close to the October 1 start date maximizes the aid you might receive. There are other reasons to make sure the FAFSA is part of your fall financial aid game, according to College Ave Student Loans, a company offering simple and personalized private student loans:

– **More financial aid:** Some schools won’t even consider you for merit aid unless you complete this important form.

– **More options:** Students planning to apply for Federal Stafford Loans or Federal PLUS Loans must fill out the FAFSA first.

Keep Applying to Scholarships Beyond the FAFSA, students and parents can round out their financial aid plan with scholarships. Many scholarships are available with rolling applications year-round and every little bit helps. College Ave Student Loans offers a monthly chance for students to win a \$1,000 scholarship on their website.

Build a Balanced College List College Ave recommends that you apply to a variety of schools. This will give you more opportunities to find a school that fits your budget financially, and one that may offer better financial aid. If scholarships, grants and federal loans in the student's name don't cover the full cost of tuition, College Ave Student Loans offers a simple, stress-free student loan process to help cover college costs. Students and parents can apply online and get a response in 3 minutes, with no application or origination fees. For more information about college financial aid planning, hints for filling out the FAFSA, and other loan opportunities, visit collegeavestudentloans.com.