

Be A Smart College Consumer

1. Consider all information about a school before you enroll.
2. Keep copies of all forms that you submit to the school in a safe place.
3. **Read** and be **aware** of the implications of all forms **before** you sign them. Remember—**loans** must be **repaid** and **grants** are **free**. You may also decline any portion of your financial aid offer.
4. The Federal Financial aid applications are available starting every **January 1** -- the earlier you apply for financial aid and scholarships, the more money you may receive. **DON'T WAIT!!**
5. Notify your school of any changes in your name, address, or enrollment status.
6. Ask for help when you need it. Write down the date and the name of the person who helped you.
7. Have your academic and financial aid transcripts sent from the school that you previously attended to the school that you are going to attend.
8. If you are denied admission or financial aid at a college, you can appeal. You may also decline any portion of your financial aid offer.
9. If you have student loans, you will have a financial aid exit interview.
10. Be certain to contact your school if you are having difficulty repaying your loans. They may allow you to postpone or reduce your payments.
11. Depending on the cost of the school, all of your financial aid may be used to cover tuition and fees.
12. Be familiar with the policies of the school regarding registration, withdrawals, refunds, and fee payments. This information can be found in your college catalog.
13. If you plan to transfer to another school, you need to check with that institution to verify the acceptance of the credits you are now taking. Some schools participate in articulation agreements with other institutions to ensure smooth transfer for students.
14. When the need arises, look for outside resources to help you understand the financial aid, admissions, and scholarship processes.
15. Borrow only what you need. Be realistic about what you can repay when you graduate. The repayment calculator found at **www.ecampustours.com/payingforcollege/studentloans** will help you realistically decide how much money you can afford to borrow.

