

COLLEGE PLANNING

Smart Ways To Pay For College

(NAPSA)—Money shouldn't be a greater concern than grades when it comes to getting into college—and experts say it doesn't have to be. In fact, you can likely find financial aid to pay for the college of your choice—as long as you know where to look.

“People don't understand that financial aid can give them access to any university they choose. Many times, they're afraid of the price, but the college's cost doesn't necessarily mean that that is what a family is going to pay,” says J. Bruce Gardiner, dean of admissions and financial aid at Lehigh University in Bethlehem, Pa.

According to Gardiner, the best strategy for applying for financial aid is to become familiar with available resources. “The majority of the nation's colleges and universities employ staff who are ready to help applicants navigate through financial aid forms and answer related questions,” he adds. Gardiner offers this additional advice:

- Choose the schools, private and state, that best fit your interests and expectations.
- Ask these schools for information describing their admission and financial aid application procedures.
- Fill out your income tax forms in January. You'll need the forms to help you fill out the Free Application for Federal Student Aid (FAFSA), which is due early in the year.
- Obtain the FAFSA form in English or Spanish from your school or from the Internet at www.fafsa.ed.gov.
- If you'd like to complete the FAFSA form online, you'll need a PIN number. To ask for this number, go to www.pin.ed.gov. Only those with a Social Security number can obtain a PIN.



Experts say financial aid can make almost any college affordable—the key is to know how to apply for it.

- If you do not have a Social Security number, you may fill out the FAFSA but send it directly to the schools you're applying to, rather than to the federal government. Some universities accept the FAFSA in order to award financial aid from their institutional funds.
- Complete the FAFSA form, preferably in February. If you encounter problems in doing so, ask for help from an advisor at your school or from the admissions offices of the universities to which you're applying.
- Wait for a reply to your FAFSA application. There are other forms you may need to fill out before you can be considered for financial aid.

Just remember that applying for financial aid and applying to schools are two different things. The applications are completely separate and may have different deadlines.

“Remember, too, don't limit your options based on price alone, because funding is available,” says Gardiner.

For more information, visit www.lehigh.edu/assistance.