

Financial Aid Reminders for TRIO ETS Seniors



Use QR code to see additional info on ETS website!



1. Show all financial aid materials to your [ETS Advisor](#).
2. By e-mail you will receive:
 - ✓ **A link to view your FAFSA submission summary**- generated from the information put on the FAFSA. It indicates eligibility for federal aid programs, including grants, loans and work.
 - Review** for your SAI (**Student Aid Index**) and remember, the closer to "0" means the more \$ you might receive.
 - Review** for errors or changes and compare it to your completed 1040 tax forms. If changes are necessary, make them online. Then print and review online your new SAR
 - Print and Keep** the FAFSA Submission Summary in a safe place until you have made your final decision.
 - Print and Keep** your confirmation page. You may need it for scholarships and for your records.
 - ✓ **Acknowledgement Form** - generated from the information put on the Profile. It confirms that the College Scholarship Service received your Profile and gives additional information.
 - ✓ **Financial Aid Awards**
 - Discuss** each aid package with your parents, including possible loan obligations.
 - Show** them to your ETS Advisor for evaluation!
3. What you **Might** need to do:
 - ✓ **Verification** – If you are selected for verification, you will need to provide more tax and family information to the college. Please see your Advisor if you need assistance with this process.

You will need to send a College deposit by May 1 - Try not to make a deposit before receiving a financial aid package but be aware of deadline requirements. If necessary, request a deferment of the deposit until the aid is awarded- ask your ETS advisor for help with this!

If family circumstances have changed since filing the FAFSA and/or the PROFILE (ex: death in family, parents have divorced, a parent has retired or become unemployed), notify the college(s) you are considering attending in writing.

One application. Hundreds of institutions.

Each year CSS Profile unlocks over 10 billion dollars in institutional, nonfederal financial aid.



What is CSS Profile?

CSS Profile is the leading nonfederal aid common application used by hundreds of institutions and scholarship programs.

Benefits for Students

- With a single application, students and families reduce the number of times they provide the same information for financial aid to each institution.
- Families can provide a more complete picture of their financial circumstances than the Free Application for Federal Student Aid (FAFSA) may provide.
- Over 40% of all students qualify to submit the CSS Profile for free. Information regarding fee waivers is available on our website.

About Your Data

The CSS Profile is only shared with institutions you select in the application process. Students may identify additional institutions after completing the application. Some institutions may require noncustodial parents to complete the CSS Profile - this information is completed separately and transmitted confidentially to the selected institutions.

Application Steps



Visit cssprofile.org.



Check participating institutions via the link on the home page.



Learn more about how to apply, including what documents you may need, through our tutorials.



Log in or create an account by clicking Sign In on the site.



Submit your application. Confirm deadlines with your institutions and submit by the correct date.

Higher education is within reach.

A mobile-friendly, screen reader accessible application with smart & skip logic to ensure you're only answering the questions relevant to you.



Fast facts to completing

Opens each year on October 1

Participating institutions available online

Instrucciones de la aplicación disponibles en español

Get Started



Fee Waivers

The CSS Profile is free to domestic undergraduate students whose family income is up to \$100,000



Online Tutorials

Tutorials for students, parents, non-custodial parents, and more are available online



Save & Return

You do not need to complete the entire application at one time.



FAFSA Information

For federal aid, students must complete the FAFSA available each year on October 1. For more information, visit fafsa.gov

Start your application at
cssprofile.org

We're here to help each step of the way.

Chat live or speak by phone with us Monday through Friday from 9 a.m. to 6 p.m. Extended hours available October 1 through February 28.

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7 Options if You Didn't Receive Enough Financial Aid

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If you did not receive enough financial aid to cover your school expenses, you have seven ways to fill the gap.

1 Apply for Scholarships

Scholarships are usually merit-based and do not have to be repaid. The key is being prepared, because scholarships have deadlines and may require time to write essays. So get organized and regularly [search and apply for scholarships](#).

Ask your school's financial aid office or your academic advisor about school-specific or departmental (major-specific) scholarships. You should also look for local scholarships from where you live or graduated from high school. Scholarships may be offered by

- community organizations,
- religious organizations,
- fraternal organizations, and
- businesses in your community or that employ your parent(s).

Look for scholarship resources that are available from [your state government or from statewide organizations](#) with which you may have been involved. Research companies in your state that are related to your planned field of study.

National scholarships can be more competitive, but don't let that keep you from applying. Prioritize local applications first.

Just be careful. With scholarship opportunities, it's wise to be cautious of [student aid scams](#). If you are ever concerned about the legitimacy of a scholarship opportunity, contact your school's financial aid office.

Prioritize local applications first and make sure you meet all deadlines.

you through a paycheck. So if you still owe an amount to your school, you need to take those funds back to the school to pay your bill.

If you were not awarded work-study funds, most schools have other part-time, on-campus positions that can help pay for school. Working part-time on campus can be beneficial to your educational experience, as long as you can find a healthy balance between your school and work. Ask your financial aid office or career services office how to apply for on-campus positions.

3 Tuition Payment Plans

Your school's billing office (sometimes referred to as the bursar's office, cashier's office, or student accounts office) may have payment plans available to help you spread the remaining costs over several payments throughout a semester. The payment plan can help you budget the payments rather than paying in one lump sum, possibly helping you avoid costly late fees.

4 Request a Reevaluation of Your Circumstances

Sometimes a family's finances are not accurately reflected on the FAFSA[®] form because of changes that have occurred, such as job loss/reduction, divorce or separation, or other [special circumstances](#). This may be a consideration now that you can file the FAFSA[®] form early with tax information that is two years old by the time enrollment begins.

Schools are not required to consider special circumstances, but those that do have a process, called [professional judgement](#). Through this process, you can petition for a reevaluation of the information on your FAFSA[®] form. This process will likely require you to submit additional documentation to your school's financial aid office. If warranted, the financial aid office can then recalculate your eligibility, possibly resulting in a change to your financial aid offer.

5 Request Additional Federal Student Loans

student loans. Just remember to borrow only what you need to pay your educational expenses.

If you are a dependent student and still need more money, your parent can apply for a **Federal Direct PLUS Loan**. Most schools use our online application, but others may have their own application. The PLUS loan application process does include a credit check. **If your parent is not approved**, he or she may still be able to receive a Direct PLUS Loan by **obtaining an endorser** (cosigner) or documenting extenuating circumstances. If a parent borrower is unable to secure a PLUS loan, the student may be eligible for additional unsubsidized student loans of up to \$5,000, depending upon his or her year in school.

6 School-Based Loans, Advances, or Emergency Aid

Sometimes you may have college-related costs, such as housing costs or other living expenses, before your financial aid is disbursed. Your school may offer an option to advance your financial aid, offer a school-based loan program, or have an emergency aid procedure.

Several schools now offer emergency aid opportunities if you experience unexpected expenses or challenges that are making it difficult for you to complete the semester. Ask your financial aid office if they offer these options and always make sure you are aware of the terms and conditions (such as interest rates or repayment terms) of your agreement.

7 Private or Alternative Loans

Some private financial institutions offer education loans that do not require the FAFSA® form. While we recommend federal aid first, we realize it does not always cover the cost, especially for more expensive schools. Private loans will almost always require a cosigner and may have higher fees or interest rates depending on your credit. Ask your financial aid office if they have a list of lenders for you to consider. If your school does not maintain such a list, you can search for lenders on your own.

Compare products before making your choice: look at interest rates, fees, repayment terms, creditworthiness requirements, satisfactory academic progress requirements, etc. Students

Before going out on your own and making any final decisions on how to fill the gap between your aid and your expenses, we recommend that you meet with a representative in your financial aid office to determine what campus resources might be available. You might still have time to change some of your choices before the semester begins: Can you change the type of meal plan you chose? The type of housing? The number of classes in which you are enrolled? Check with campus officials to see if you still have time to select a different, more affordable option.

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