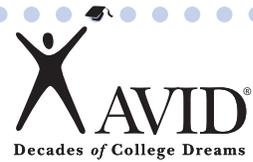


## Questions for Families to Ask Colleges

1. What are the average costs for tuition/fees, books/supplies, room/board, transportation, and personal expenses?
2. How does financial need affect admission decisions at a particular institution?
3. What types of financial aid programs does the institution offer?
4. Does the institution offer merit scholarships that do not include consideration of financial need?
5. How and when should students apply for need-based and merit aid?
6. What forms are required to complete the financial aid process, and what is the priority deadline for applying for aid?
7. When will families be notified about the financial aid decisions?
8. How much financial aid will the student receive?
9. Will the student be billed for his or her share of the costs?
10. Are there any other costs the student should anticipate that are not accounted for in the aid offer (e.g., books, transportation, and personal needs)?
11. If parents cannot meet the financial responsibilities from current income or assets, what financing options are available to help pay their share?
12. Will the aid office provide each family with an explanation of the award package and how the expected family contribution is determined?
13. If financial aid is insufficient to make it possible for our child to attend this institution, under what condition, if any, will the aid office reconsider its offer?
14. What terms and conditions of the financial aid program are included in our child's aid package (e.g., treatment of outside scholarships, renewal criteria, etc.)?
15. When can we expect to receive bills from the institution?
16. How many times a year are we billed?
17. Are penalties assessed if the bill is not paid by the deadline?
18. Does the institution accept payment via credit card?



19. Is there an option to pay monthly?
20. Is all financial aid credited to our child's account, or will our child receive checks for some of the financial aid awarded?
21. Can financial aid be used to pay for books and supplies?
22. How much money will our child need during the first week of school for such things as books, parking permit, etc.?
23. Can books and supplies be charged to our child's account?
24. What are the typical out-of-pocket incidental expenses incurred during the year by most students?
25. Are banking services available on or near campus with fee-free ATM and/or check cashing?
26. Does your institution provide information to students regarding budgeting resources, money management, and establishment of good credit?
27. What will happen to the financial aid award if there is a significant change in family financial circumstances or in our child's or a sibling's enrollment status?
28. How are jobs assigned for student employment including federal work-study?
29. How many hours per week will our child be expected/allowed to work?
30. What are the academic requirements for the renewal of financial aid, including scholarships?
31. How often and in what manner will earnings be paid?
32. How will our child's aid package change from year to year?
33. How will cost increases impact the aid package?
34. What amount of student loan indebtedness from student loan programs does the typical student borrower have upon graduation?

*Source: College Scholarship Service® (CSS®) Disclosure Work Group*