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Association of Collegiate Registrars and Admissions Officers
For millions of families, the college planning experience has become extremely stressful. And, unless your child is an elite student in the academic top 1%, most books on the subject won't help you. Now, however, there's a college guide for everyone. In *The College Solution*, top personal finance journalist Lynn O'Shaughnessy presents an easy-to-use roadmap to finding the right college program (not just the most hyped) and dramatically reducing the cost of college, too. Forget the rankings! Discover what really matters: the quality and value of the programs your child wants and deserves. O'Shaughnessy uncovers "industry secrets" on how colleges actually parcel out financial aid—and how even "average" students can maximize their share. Learn how to

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send your kids to expensive private schools for virtually the cost of an in-state public college...and how promising students can pay significantly less than the "sticker price" even at the best state universities. No other book offers this much practical guidance on choosing a college...and no other book will save you as much money! " Secrets your school's guidance counselor doesn't know yet The surprising ways colleges have changed how they do business " Get every dime of financial aid that's out there for you Be a "fly on the wall" inside the college financial aid office " U.S. News & World Report: clueless about your child Beyond one-size-fits-all rankings: finding the right program for your teenager " The best bargains in higher education Overlooked academic choices that just might be perfect for you

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College costs are continuing to rise, with a four-year private school averaging \$22,218 and a four-year public school averaging \$5,836 for the 2006-07 school year. The good news is that more than \$134 billion in financial aid is available. The Scholarship & Financial Aid Handbook will show you how to earmark some of that money for your college education, ensuring that you will be able to afford a higher education. In this book, you will learn about the different types of scholarships, including those based on academics, awards, honors, leadership, test scores, extracurricular activities, majors, community service, volunteer work, essays, financial aid, minority status, even some unusual ones. You will learn how to determine your

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eligibility for these scholarships, as well as how to enlist the help of your parents, how to recognize and avoid scholarship scams, how to create a résumé, how to ask and who to ask for letters of recommendation, how to ace interviews with scholarship committees, and how to prepare for your interview. Additionally, you will discover where to look for scholarships, from your school to local organizations, businesses, and online. You will be provided with tips on filling out applications and tips for writing essays, as well as how to alter your essays for multiple uses. Also included are possible essay topics, sample interview questions, and information on state grants, FAFSA, and work study. The Scholarship & Financial Aid Handbook is intended to be a guide for students, parents, and school personnel to assist

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students in finding and obtaining scholarships. The author uses her years of experience and exhaustive research to help you benefit from scholarships. Even if you do not have above average grades, participate in lots of extracurricular activities, or have an abundance of extracurricular activities, you can find money to go to college. Just read this book and apply the techniques found within.

FINANCIAL AID MADE EASY! This concise, easy-to-follow guide breaks the confusing college financial aid process down into 8 simple steps to help you afford your education. Alas, not everybody started saving for college when their kid was in diapers. But there's still hope—and help! This friendly guide distills the confusing financial aid process into 8 clear,

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actionable steps you can take RIGHT NOW to help afford college. The underlying message is simple: Parents and students who understand how to apply for financial aid get more financial aid. Armed with the checklists, timelines, and info in this book, you'll be able to:

- Figure out what colleges actually cost
- Understand grants, loans, work-study, and other forms of aid
- Get to know the FAFSA® and CSS Profile(TM)
- Research scholarship opportunities
- Quickly compare financial aid offers from different schools
- Find creative ways to lighten your debt load

Note: This book is designed to be a quick primer covering the most useful core financial aid information. For students and parents looking for comprehensive, A-Z guidance—including long-term strategies and step-by-step help on the forms—check out *Paying for*

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College, The Princeton Review's classic and definitive guide to the A-to-Zs of financial aid.

The hugely popular New York Times "Your Money" columnist and author of the bestselling *The Opposite of Spoiled* offers a deeply reported and emotionally honest approach to the biggest financial decision families will ever make: what to pay for college. Sending a teenager to a flagship state university for four years of on-campus living costs more than \$100,000 in many parts of the United States. Meanwhile, many families of freshmen attending selective private colleges will spend triple—over \$300,000. With the same passion, smarts, and

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humor that infuse his personal finance column, Ron Lieber offers a much-needed roadmap to help families navigate this difficult and often confusing journey. Lieber begins by explaining who pays what and why and how the financial aid system got so complicated. He also pulls the curtain back on merit aid, an entirely new form of discounting that most colleges now use to compete with peers. While price is essential, value is paramount. So what is worth paying extra for, and how do you know when it exists in abundance at any particular school? Is a small college better than a big one? Who actually does the teaching? Given that every college claims to have reinvented its career center, who should we actually believe? He asks the tough questions of college presidents and financial aid gatekeepers that parents don't

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know (or are afraid) to ask and summarizes the research about what matters and what doesn't. Finally, Lieber calmly walks families through the process of setting financial goals, explaining the system to their children and figuring out the right ways to save, borrow, and bargain for a better deal. The Price You Pay for College gives parents the clarity they need to make informed choices and helps restore the joy and wonder the college experience is supposed to represent.

Updated for 2012-2013, How You Can Maximize Student Aid explains the components that determine federal student aid, the better places to save, and what you should think about come tax time. The goal is to maximize aid while keeping assets accessible, growing with tax benefits. A mistake on the

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FAFSA can result in loss of several thousands of dollars in aid. This valuable reference guide will provide you with new ideas and help you prioritize, whether you are saving for a newborn or if college is looming just around the corner.

Figuring out how to pay for college can be daunting. Fortunately, *Strategies for Maximizing Your College Financial Aid* provides much-needed expert advice for understanding the financial aid process, managing student loans, and getting the most money for college. In this succinct guide, financial aid consultant Kal Chany and the experts at the Princeton Review present a concise but comprehensive

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overview of college financial aid. Inside, you'll find guidance to demystify the aid process, and information that will help you:

- debunk financial aid myths
- figure out financial aid terminology
- evaluate financial aid packages and awards
- understand grants, scholarships, student loans, work-study, and other forms of aid
- fill out the FAFSA (Free Application for Federal Student Aid), CSS/PROFILE, and other financial aid forms
- choose a college with financial aid in mind
- get started on saving for school

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