

## Helpful Tips:

### **12 Ways Not to Choose a College** (American Education Service)

You have received your envelopes, and it's time to make that final decision about where you will enroll in college. Here are some ways not to choose your college.

#### **Don't Choose a College or University Because:**

1. Your boyfriend or girlfriend is going there.
2. Your friends are going there.
3. The tuition is low.
4. Because of its party-hearty reputation.
5. The college brochure or university guidebook showed all these fun students sitting under trees.
6. A computer college matching program said this was your best choice.
7. You visited just that campus and didn't want to look elsewhere.
8. It's located in your city or state and you didn't consider other locations.
9. It's the one college you and your parents have heard of.
10. You know you'll be accepted there.
11. Because of its prestige.
12. It has the academic program you're looking for, so the campus atmosphere doesn't really matter.

### **Comparing Financial Aid Award Letters** (FastWeb Student Bulletin Feb/Mar 2007)

You may receive award letters from different colleges. Keep the following in mind when making your final decision.

**Look carefully at your award letters:** Letters from different schools will probably have their figures and costs in different formats. Compare award letters to see how their offers measure up. Ask if outside scholarships will affect your aid.

**Compare loan offers:** Interest rates, how interest compounds, repayment terms and cancellation provisions can vary widely from loan to loan.

**Compare affordability of aid offers over time:** Ask how your financial aid package will change over time. The aid package made available to you in your senior year may look very different from the one you were offered freshman year.

**Look beyond the "sticker price":** The school with the lowest cost of attendance may not be the most affordable. The amount and type of aid offered will influence affordability.

**Don't accept an offer just because it has the lowest "unmet need":** You may save more by accepting an offer with a higher unmet need. Ask if the aid package offers scholarships, grants and work-study instead of loans.

**Compare like terms:** How do the schools determine cost of attendance? Do they all include direct costs as well as indirect costs? How do they handle outside scholarships? What work-study options are available? What are wages like? Can you substitute work for a loan?