

Financial Aid and the College Visit: Questions You Need To Ask

You will see lots of things when you take an official campus tour during a round of college visits. Your tour guide might even point out the financial aid office as you stroll through the campus. During every college visit—either before or after the tour—take care to make your way to that office. To get the most out of your visit to the campus financial aid office, be sure to ask these important questions as they apply to your particular circumstances.

- May I meet with a financial aid counselor today? (The best bet, of course, is to make an appointment in advance.)
- Do you leave unmet aid in your financial aid package?
- Do you require families to file the PROFILE?
- Do you make exceptions to the minimum course load based on health or academic concerns?
- Does grant aid remain constant for all four years?
- Is a stepparent's income considered when you calculate aid?
- Is an ex-spouse's income considered when you calculate aid?
- How much grant assistance do you provide to those with an Expected Family Contribution of \$0?
- To maintain a grant, how many credits must I take each semester?
- If I receive an outside scholarship, how will it affect my aid, especially in terms of institutional grants and awards?
- Is my institutional scholarship renewable? Can lost scholarship eligibility be reinstated?
- How long will it take to become an in-state student? Do you have state reciprocity agreements? (Reciprocity agreements allow out-of-state students to attend certain programs at in-state prices.)
- Are there a lot of job opportunities on campus?
- Does on- or off-campus employment affect my aid eligibility?
- What is the average debt burden of exiting students and how long does it take most to graduate?
- What is the average debt burden of recently graduating students with my intended major?
- Do you have any partnerships with discount loan providers?
- Will the school package loans in accommodation of loan forgiveness programs?
- Do you provide aid for summer classes?
- What is your policy on projected-year income?
- Do you apply individual cost-of-attendance adjustments upon request?

A few of these questions won't apply to you. Most likely, there are others that you'd like to ask based on your unique situation. Go for it! The goal of making college visits and taking a campus tour is to learn everything that you can about each of your prospective schools. Though time consuming, not finding out about the financial aid picture during each college visit can be very expensive.

<http://www.petersons.com/college-search/college-visit-financial-questions.aspx>