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### Tips on Making College Affordable

St. Norbert College

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Learn how your student can optimize chances for scholarships and other assistance, along with some best practices when it comes to financial aid.

## Tips on Making College Affordable

It's no secret that college is expensive. But that doesn't mean it's unaffordable. The key to affordability is taking advantage of as many forms of assistance as possible. Jessica Rafeld, director of financial aid, says the college's office of **financial aid** administered more than \$60 million in assistance during the 2017-18 academic year, with more than \$36 million of that provided directly by St. Norbert. In addition, students received more than \$1.5 million in outside scholarships during this same time period.

Here's how your student can benefit.

1. File a Free Application for Federal Student Aid (FAFSA) form. Rafeld says parents sometimes mistakenly assume they won't qualify for aid, so they don't file this free application form. But it's always best to file, because you never know what will happen.
2. File the FAFSA by Jan. 1 (or sooner, if possible). The FAFSA form is used by the federal government and SNC to help determine how much money to award or loan students. Funds sometimes run out, though, so the earlier you file, the more likely your student is to secure all of the funds and loans for which she qualifies. You have to file a FAFSA form every year to be eligible for aid.
3. Know common FAFSA errors. Read SNC's "**Understanding the FAFSA**" to ensure you're filling out the aid form correctly. One tip: Don't update your assets, even if their value changes.
4. Look into outside scholarships. Millions of dollars are available to students via St. Norbert's **specialty collated list of outside scholarships**. The scholarships on this listing come from businesses, organizations and other groups – often local – that St. Norbert knows are credible. If your student will be applying for more than one award, make sure he personalizes any required essays, as they may ask different questions. And make sure at least one other person checks each essay before sending. "I've been on scholarship committees where the applicant forgot to change the name of the scholarship he was applying for," says Rafeld. "Those get eliminated quickly."
5. Check out St. Norbert's specialty scholarships, too. SNC offers several **specialty scholarships and awards**, such as renewable music scholarships available to those who participate in one of the college's major musical ensembles.
6. Do some sleuthing on your own. There are hundreds of scholarship opportunities across the country, many of which go untapped every year. Check with your local church, civic organizations, employers, professional organizations, clubs and more to see what's available. The Polish Heritage Club of Wisconsin-Madison, for example, offers a \$1,000 college scholarship to Wisconsin residents of Polish ancestry or who are significantly engaged with the culture. "Filling out applications can take some time," says Rafeld, "but if you do receive a scholarship, the time you spent factored against the money received often equates to a nice hourly wage."
7. Be wary of any scholarships that require a payment. Rafeld says most legitimate scholarships won't charge an application fee. If you're **uncertain about the validity** of a particular scholarship, contact the



### One of the Easiest Scholarship Applications

If your student subscribes to the **cuLearn with Thrivent blog**, he will be eligible to win a \$2,000-plus scholarship. Scholarship recipients are selected by sweepstakes-type drawings; no essays are required. In 2018, students could also earn extra sweepstakes entries by writing up to five blog posts on how to pay for college while avoiding excessive debt.

### Also in This Issue

This article first appeared in the November 2018 issue of Parents of St. Norbert College. Other features in this edition included:

**What to Say to Your Student About Finals**

**Vaccinations Are Important for College Students**

**Tips on Making College Affordable**

**St. Norbert Graduates Quick to Land Jobs, Enter Grad School**

**Photo Gallery: SNC Day & Family Weekend**

**It's Quiz Time!**

For other St. Norbert stories, check out the **St. Norbert College Magazine**



**Better Business Bureau.**

8. Remember SNC's **four-year graduation guarantee**. While St. Norbert may look pricier than some state schools, SNC students often end up in better financial shape upon graduation because the college guarantees that students who meet minimal requirements will graduate on time.

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