**GENERAL FINANCIAL AID TOOLS & RESOURCES**


Online “one-stop shop” for counselors with information about financial aid, a searchable database of resources, and outreach tools. Includes resources in Spanish and information for parents.

**College Scorecards** ([https://collegescorecard.ed.gov/](https://collegescorecard.ed.gov/))

Online college comparison tool, with data on costs, graduation rates, debt, post-college earnings, and more.

**Dollars for College** ([http://gradnation.org/learn/dollars-college-toolkit](http://gradnation.org/learn/dollars-college-toolkit))

Guide to help students and families best understand all the available resources that can make higher education affordable. Offers the information students need in the form of a timeline, ranging from pre-high school through college, and includes a Parent Affordability chapter. Available for FREE and available in Spanish and English.

**uAspire Training and Technical Assistance** ([https://www.uaspire.org/events](https://www.uaspire.org/events))

Best-in-class training and ongoing support on issues of college affordability to frontline college access and success practitioners from school districts, non-profit organizations, and higher ed institutions. Topics include form completion (CSS Profile and FAFSA), Family Engagement in Financial Aid, Understanding Taxes, Award Letter Review, Verification, etc.


---

**NET PRICE CALCULATORS (NPCs)**

Using NPCs can help students and families:

- Start thinking about affordability early in their college search
- Prepare for the overall financial aid process

**Tips for Finding NPCs:**

- School website (“Costs” and/or “Financial Aid” sections)
- Use a search engine (e.g., Google) to search for “net price calculator” and “[school name]”
- Use the following resources to find NPC links:

**Using and Comparing NPCs:**

- Use to practice for senior year
- Have family financial information ready
- Be honest and accurate
- Focus on the “net price”
- Be wary of unrealistic estimates of self-help (work and loans)

**Tips for Students**

**Helping Students Use and Compare NPCs:**

- Create a glossary of terms
- Prepare case studies
- Walk through results with students, dissect terminology
- Complete NPCs for popular area institutions
- Provide next steps: contact information for schools’ financial aid offices, scholarship resource lists, etc.
- Respect emotions that may occur

**Keep in mind:** Results are estimates, not final aid awards, and NPCs don’t take the place of a financial aid application. Also, estimates apply to a particular year and costs may be different in later years.

For more information about NPCs, visit **TICAS’ NPC resource page** ([http://tical.org/NPC_resources.vp.html](http://tical.org/NPC_resources.vp.html))
**FINANCIAL AID AWARD LETTERS**

**Tips for Counselors/Practitioners**
- Prepare students and families ahead of time
- Provide a glossary of terms to students
- Analyze award letters with students and families
- Broker communication with colleges (e.g., financial aid appeals and payment plan options)
- Encourage students and families to ask you questions and be present for conversations
- Collect data to analyze trends

**Tools for Counselors/Practitioners**
- CFPB Paying for College tool: [http://1.usa.gov/1hXTxNz](http://1.usa.gov/1hXTxNz)
- Dollars for College: [http://gradnation.org/toolkit/12th-grade](http://gradnation.org/toolkit/12th-grade)

**STUDENT LOANS**

**Tips for Counselors/Practitioners**
- You are not a loan provider – no need to be an expert
- Build comfort with borrowing smart - federal loan options over private
- Explain Subsidized and Unsubsidized terms
- Create awareness of Parent PLUS, a loan that is packaged but may not be approved.

**Tools for Counselors/Practitioners**
- From TICAS:
  - [http://projectonstudentdebt.org](http://projectonstudentdebt.org)
- From the Department of Education:
  - Information on [Studentaid.gov](http://www.studentaid.gov)
  - Repayment estimator ([studentaid.gov/repayment-estimator](http://studentaid.gov/repayment-estimator))
    - Enter specific loan info. (can be hypothetical), use average loan balances, or import actual loan data
    - Enter tax filing status, income, family size, state
    - View estimated payments under different repayment plans

**NOTES**

Questions?
Contact: Diane Cheng, The Institute for College Access & Success (TICAS), [dcheng@ticas.org](mailto:dcheng@ticas.org)
Claire Dennison, uAspire, [claired@uaspire.org](mailto:claired@uaspire.org)