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NOTICE: The 2018 edition of this book is now available for pre-order at the following LINK.. This easy, step-by-step guide shows families why, when and how to apply for financial aid, and helps them compare the true cost of colleges with detailed financial aid profiles of more than 3,000 four-year and two-year colleges.

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Your Financial Aid File will not be processed until all documents are submitted. New Financial Aid documents can be added to your Tasks at any time. If you submit all your documents by early June, we will make every effort to disburse your Financial Aid during the first week of school.

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How many college students get financial aid? In 2014-15, about two-thirds of full-time students paid for college with the help of financial aid in the form of grants and scholarships. Approximately 57 percent of financial aid dollars awarded to undergraduates was in the form of grants, and 34 percent took the form of federal loans.

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Financial aid eligibility is based on a student's financial need, which is the difference between the college's Cost of Attendance (COA) and the student's Expected Family Contribution (EFC). The COA is based on tuition, fees, room, board, books, supplies, equipment, transportation to/from college and miscellaneous expenses.

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Even if you get financial aid, your family will need to contribute to your college costs. A 529 plan ensures you have money ready and waiting when you need it for your college expenses. Both your 529 savings and your other financial assets are used when financial aid is determined, and your family contributions are calculated.

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Financial aid usually refers to scholarships and grants — this is money for college you don't have to pay back. Other kinds of financial aid include work-study and low-interest loans. This chart outlines the basic steps you need to take to qualify for and receive the most money possible.

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