



Understanding & Comparing Aid Offers

WILL BEGIN IN A MOMENT

While you wait...

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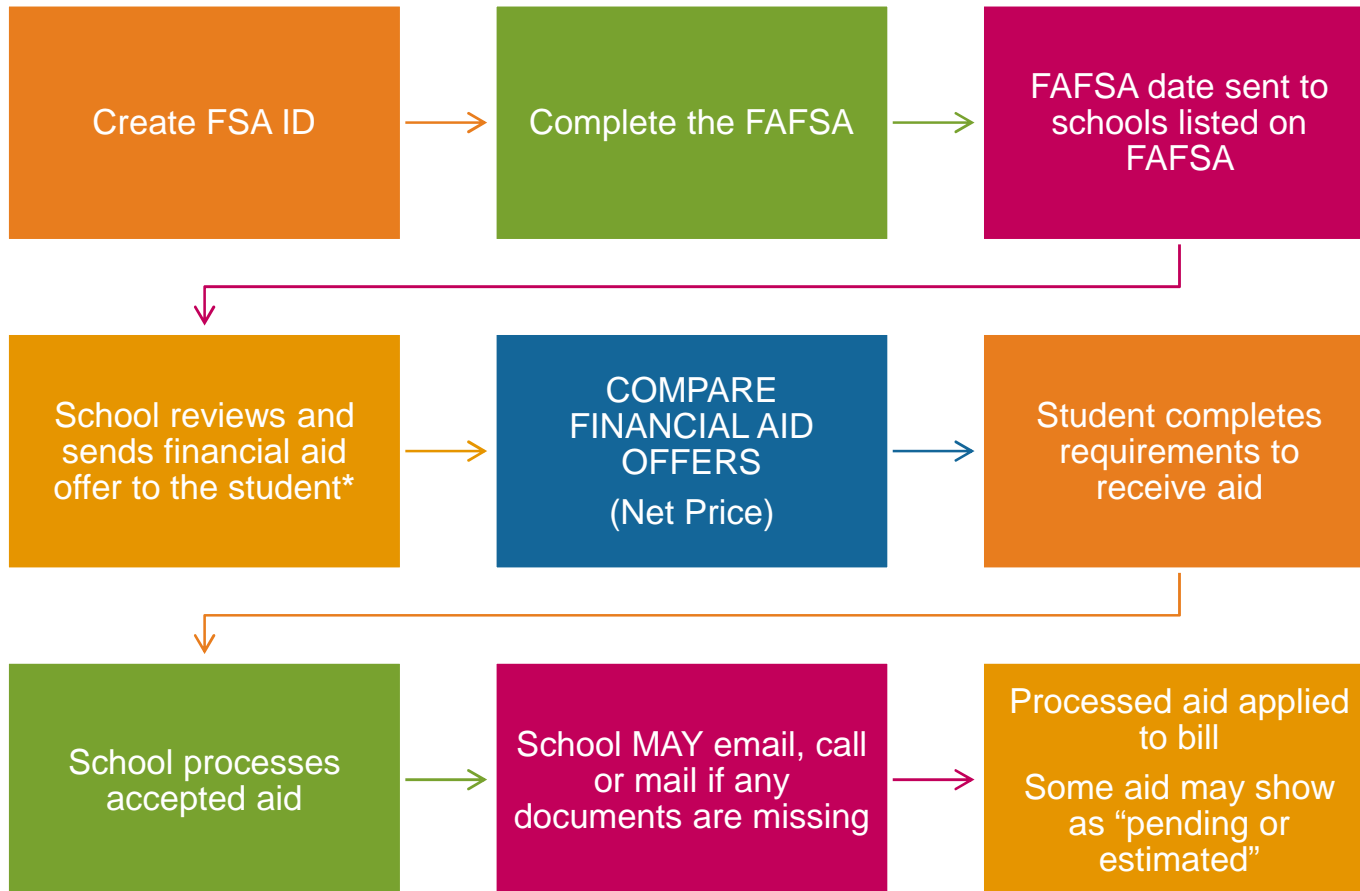
Connect with us:





Maria MacDougal
College Access Counselor

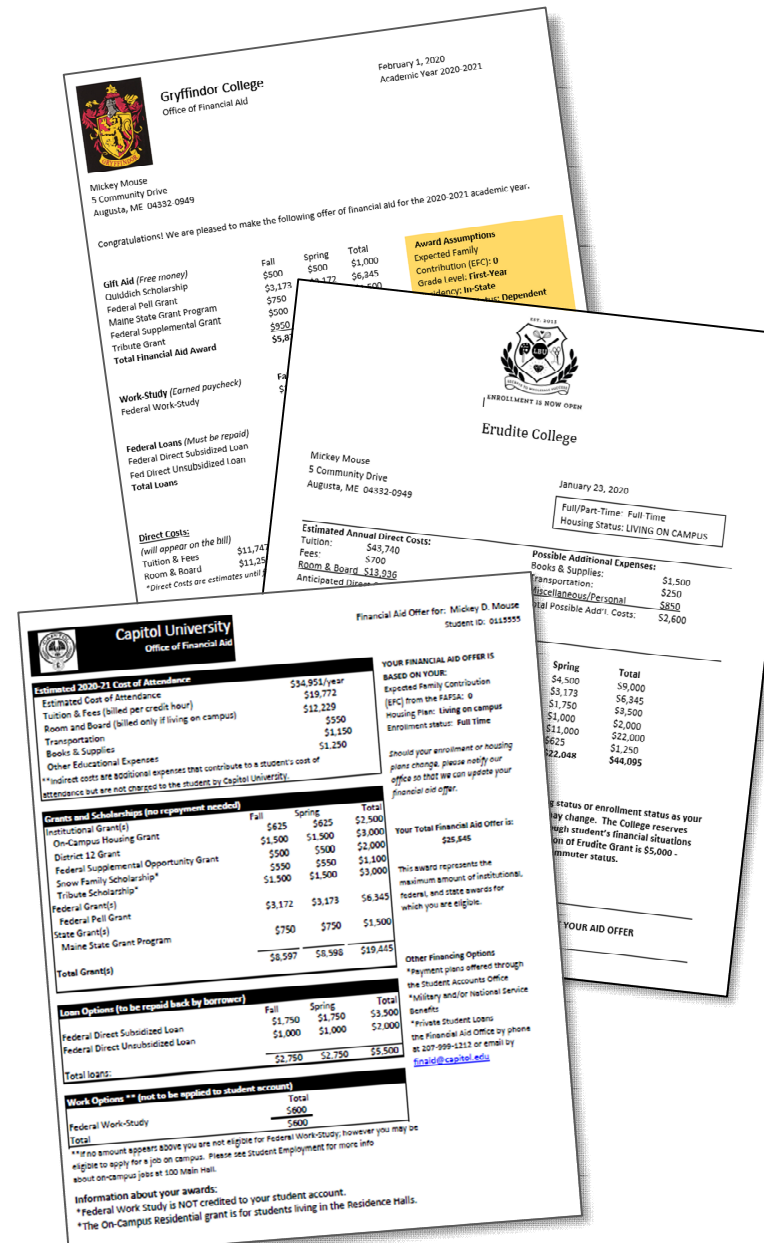
- ✓ The Financial Aid **Process**
- ✓ Financial Aid **Notification**
- ✓ Understanding the **Parts**
- ✓ **Comparing** FA Offers
- ✓ **Strategies** for a Successful Appeal



*If selected for verification, student may not receive an award letter until process is complete

What is it?

- Paper document or electronic notification sent by Financial Aid Office **AFTER** student has been offered admission.
- The financial aid offer provides:
 - A breakdown of the **types** and **amounts** of financial aid offered



Gryffindor College
Office of Financial Aid
February 1, 2020
Academic Year 2020-2021

Mickey Mouse
15 Community Drive
Augusta, ME 04332-0949

Congratulations! We are pleased to make the following offer of financial aid for the 2020-2021 academic year.

	Fall	Spring	Total
Gift Aid (Free money)	\$500	\$500	\$1,000
Claidich Scholarship	\$3,175	\$0	\$3,175
Federal Pell Grant	\$750	\$750	\$1,500
Maine State Grant Program	\$500	\$500	\$1,000
Federal Supplemental Grant	\$950	\$950	\$1,900
Tribute Grant	\$5,800	\$5,800	\$11,600
Total Financial Aid Award			\$24,750

Work-Study (Earning paycheck)
Federal Work-Study

Federal Loans (Must be repaid)
Federal Direct Subsidized Loan
Federal Direct Unsubsidized Loan
Total Loans

Direct Costs:
(will appear on the bill)
Tuition & Fees \$11,740
Room & Board \$1,125
*Direct Costs are estimates until...

Award Assumptions
Expected Family Contribution (EFC): 0
Grade Level: First-Year
Residency: In-State
Dependent

Erudite College
January 23, 2020
Full/Part-Time: Full Time
Housing Status: LIVING ON CAMPUS

Mickey Mouse
5 Community Drive
Augusta, ME 04332-0949

Estimated Annual Direct Costs:
Tuition: \$43,740
Fees: \$700
Room & Board: \$13,836
Anticipated Expenses: \$2,600

Possible Additional Expenses:
Books & Supplies: \$1,500
Transportation: \$250
Miscellaneous/Personal: \$850
Total Possible Add'l. Costs: \$2,600

Capitol University
Office of Financial Aid
Financial Aid Offer for: Mickey D. Mouse
Student ID: 0113355

Estimated 2020-21 Cost of Attendance

	Fall	Spring	Total
Estimated Cost of Attendance	\$5,625	\$5,625	\$11,250
Tuition & Fees (billed per credit hour)	\$12,229	\$12,229	\$24,458
Room and Board (billed only if living on campus)	\$550	\$550	\$1,100
Transportation	\$1,150	\$1,150	\$2,300
Books & Supplies	\$1,250	\$1,250	\$2,500
Other Educational Expenses			
**Indirect costs are optional expenses that contribute to a student's cost of attendance but are not charged to the student by Capitol University.			

Grants and Scholarships (no repayment needed)

	Fall	Spring	Total
Institutional Grant(s)	\$625	\$625	\$1,250
On-Campus Housing Grant	\$1,500	\$1,500	\$3,000
Disaster 12 Grant	\$500	\$500	\$1,000
Federal Supplemental Opportunity Grant	\$550	\$550	\$1,100
Snow Family Scholarship*	\$1,500	\$1,500	\$3,000
Tribute Scholarship*			
Federal Grant(s)	\$3,175	\$3,175	\$6,350
Federal Pell Grant	\$750	\$750	\$1,500
Maine State Grant Program			
Total Grants(s)	\$8,595	\$8,595	\$17,190

Loan Options (to be repaid back by borrower)

	Fall	Spring	Total
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total Loans:	\$2,750	\$2,750	\$5,500

Work Options ** (not to be applied to student account)

	Fall	Spring	Total
Federal Work-Study	\$600	\$600	\$1,200
Total	\$600	\$600	\$1,200

YOUR FINANCIAL AID OFFER IS BASED ON YOUR:
Expected Family Contribution (EFC) from the 2019-20: 0
Housing Plan: Living on campus
Enrollment status: Full Time

Your Total Financial Aid Offer is: \$25,845

This award represents the maximum amount of institutional, federal, and state awards for which you are eligible.

OTHER FINANCING OPTIONS
*Payment plans offered through the Student Accounts Office
*Military and/or National Service Benefits
*Private Student Loans
The Financial Aid Office by phone at 207-999-6213 or email by faoff@capitol.edu

Information about your awards:
*Federal Work-Study is NOT credited to your student account.
*The On-Campus Residential grant is for students living in the Residence Halls.

How do schools determine the aid a student receives?

- All schools use the following formula:

$$\text{COA} - \text{EFC} = \text{NEED}$$

- The Cost of Attendance (**COA**) includes direct and indirect expenses.
- The Expected Family Contribution (**EFC**) is determined when the student files the FAFSA .
- Because COA varies, **need** varies by school.

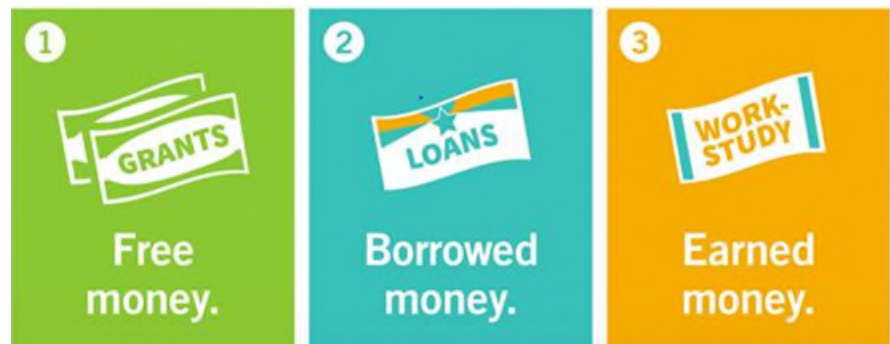
How do schools fill need?

- Schools attempt to fill need with a **combination** of types of aid from federal, state, and institutional sources.
- Often there is a “gap” between a student’s need and the financial aid offered.



What are the types of aid?

1. **Gift** Aid – grants and scholarships that don't have to be repaid
2. Federal Direct **Loans** – student loans that are not credit based but do have to be repaid
3. **Work-Study** – money available to be earned during the academic year



How and when will they arrive?

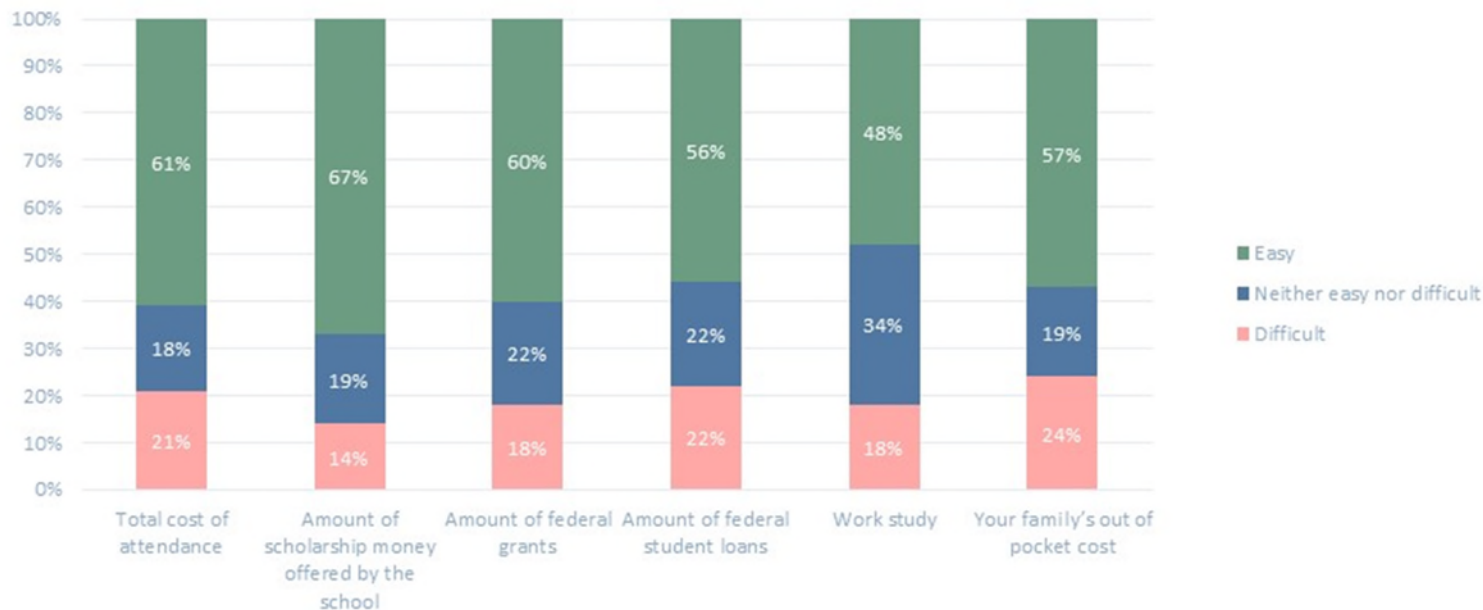
- Paper or email notification will be sent; usually just **one** paper letter
- FAOs working to get aid offers out ASAP; some arrived in late January!



Financial aid offer letters are not well-understood

- 67% of families said they received a financial aid offer letter from the school the student is attending
- 43% of these families found at least 1 of the components 'difficult' to understand
- 16% didn't know that the aid offer letter might include loans

Ease of Interpreting the Financial Aid Award Letter



Financial aid offers are like the
apples and oranges, or apples and
apricots

....all round fruits, but they are
different. Let's examine some
differences!



Trends you have seen with aid offers recently:

So what information might be found on a financial aid offer?

- Types of aid
- Cost of attendance
- Assumptions used
- Calculation to help determine true cost
- **May** also include other funding options, notices, or next steps

Let's look at some examples!



Things to note from this offer:

- Aid is **broken down and totaled by category**
 - Gift Aid
 - Work-Study
 - Loans
- Cost of attendance
 - Direct Costs
 - Indirect Costs
- Assumptions listed
- Calculated estimated bill



Gryffindor College
Office of Financial Aid

February 1, 2020
Academic Year 2020-2021

Mickey Mouse
5 Community Drive
Augusta, ME 04332-0949

Congratulations! We are pleased to make the following offer of financial aid for the 2020-2021 academic year.

Gift Aid (Free money)	Fall	Spring	Total
Quiddich Scholarship	\$500	\$500	\$1,000
Federal Pell Grant	\$3,173	\$3,172	\$6,345
Maine State Grant Program	\$750	\$750	\$1,500
Federal Supplemental Grant	\$500	\$500	\$1,000
Tribute Grant	<u>\$950</u>	<u>\$950</u>	<u>\$1,900</u>
Total Financial Aid Award	\$5,873	\$5,872	\$11,745

Work-Study (Earned paycheck)	Fall	Spring	Total
Federal Work-Study	\$1,400	\$1,400	\$2,800

Federal Loans (Must be repaid)	Fall	Spring	Total
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Fed Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total Loans	\$2,750	\$2,750	\$5,500

Direct Costs:
(will appear on the bill)

Tuition & Fees	\$11,747
Room & Board	\$11,255

*Direct Costs are estimates until finalized

Indirect Costs

(will not appear on the bill)

Books & Supplies	\$1,000
Travel & Miscellaneous	\$2,200
Loan Fees	\$70

Award Assumptions	
Expected Family Contribution (EFC):	0
Grade Level:	First-Year
Residency:	In-State
Dependency Status:	Dependent
Housing:	On-Campus
Enrollment:	15 credits per semester

Estimated Gryffindor Bill	
Estimated Direct Cost to Attend:	\$23,002
Total Gift Aid -	\$11,745
Estimated Remaining Cost	\$11,257
Federal Loans -	\$5,500
Estimated Remaining Cost (After Loans)	\$5,757


The enclosed information provides detailed information about reading your award, the types of aid in your award and estimating your cost. Please call us if you have questions. We are happy to help in any way we can!

Gryffindor College, NEASC Accredited
Manere tranquillitas

Things to note from this offer:

- Aid is **broken down and totaled by category**
 - Gift Aid
 - Work-Study
 - Loans
- Cost of attendance
 - Direct Costs
 - Indirect Costs
- Assumptions listed
- Other financing options





Capitol University
Office of Financial Aid

Financial Aid Offer for: Mickey D. Mouse
Student ID: 0115555

Estimated 2021-22 Cost of Attendance			
Estimated Cost of Attendance			\$34,951
Tuition & Fees (billed per credit hour)			\$19,772
Room and Board (billed only if living on campus)			\$12,229
Transportation			\$550
Books & Supplies			\$1,150
Other Educational Expenses			\$1,250
<small>**Indirect costs are additional expenses that contribute to a student's cost of attendance but are not charged to the student by Capitol University.</small>			

Grants and Scholarships (no repayment needed)			
Institutional Grant(s)	Fall	Spring	Total
On-Campus Housing Grant	\$1,250	\$1,250	\$2,500
District 12 Grant	\$1,500	\$1,500	\$3,000
Federal Supplemental Opportunity Grant	\$500	\$500	\$2,000
Snow Family Scholarship*	\$550	\$550	\$1,100
Tribute Scholarship*	\$1,500	\$1,500	\$3,000
Federal Grant(s)			
Federal Pell Grant	\$3,172	\$3,173	\$6,345
State Grant(s)			
Maine State Grant Program	\$750	\$750	\$1,500
Total Grant(s)	\$9,222	\$9,223	\$19,445

Loan Options (to be repaid back by borrower)			
	Fall	Spring	Total
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000
Total loans:	\$2,750	\$2,750	\$5,500

Work Options ** (not to be applied to student account)	
Federal Work-Study	Total \$600
Total	\$600

YOUR FINANCIAL AID OFFER IS BASED ON YOUR:

Expected Family Contribution (EFC) from the FAFSA: **0**

Housing Plan: **Living on campus**

Enrollment status: **Full Time**

Should your enrollment or housing plans change, please notify our office so that we can update your financial aid offer.

Your Total Financial Aid Offer is:
\$25,545

This award represents the maximum amount of institutional, federal, and state awards for which you are eligible.

Other Financing Options

*Payment plans offered through the Student Accounts Office

*Military and/or National Service Benefits

*Private Student Loans the Financial Aid Office by phone at 207-999-1212 or email by finaid@capitol.edu

Information about your awards:

*Federal Work Study is NOT credited to your student account.

*The On-Campus Residential grant is for students living in the Residence Halls.



Things to note from this offer:

- Aid is lumped together
 - **Not clear what has to be repaid or earned**
- Cost of attendance
 - Direct Costs
 - Indirect Costs
- Some assumptions listed



ENROLLMENT IS NOW OPEN

Erudite College

Mickey Mouse
5 Community Drive
Augusta, ME 04332-0949

January 23, 2020

Full/Part-Time: Full-Time
Housing Status: LIVING ON CAMPUS

Estimated Annual Direct Costs:
Tuition: \$43,740
Fees: \$700
Room & Board \$13,936
Anticipated Direct Costs: \$58,376*

Possible Additional Expenses:
Books & Supplies: \$1,500
Transportation: \$250
Miscellaneous/Personal \$850
Total Possible Add'l. Costs: \$2,600

Offered Financial Aid:

Source	Fall	Spring	Total
Erudite College Grant	\$4,500	\$4,500	\$9,000
Pell Grant	\$3,172	\$3,173	\$6,345
Federal Direct Subsid Stafford Loan #1	\$1,750	\$1,750	\$3,500
Federal Direct Unsub Stafford Loan #2	\$1,000	\$1,000	\$2,000
Distinguished Scholarship	\$11,000	\$11,000	\$22,000
Campus Work Study	\$625	\$625	\$1,250
Total Financial Aid Award	\$22,047	\$22,048	\$44,095

Approximate Annual Billable Cost after Aid: \$15,531

You must notify the Financial Aid Office if you change your housing status or enrollment status as your financial aid, specifically any need-based Erudite College funding may change. The College reserves the right to adjust your aid at any point in time in such cases. Although student's financial situations are reviewed individually as a point of reference, the typical reduction of Erudite Grant is \$5,000 - \$8000 per year when a student switches from campus resident to commuter status.

*Annual Direct Costs will be finalized mid-February

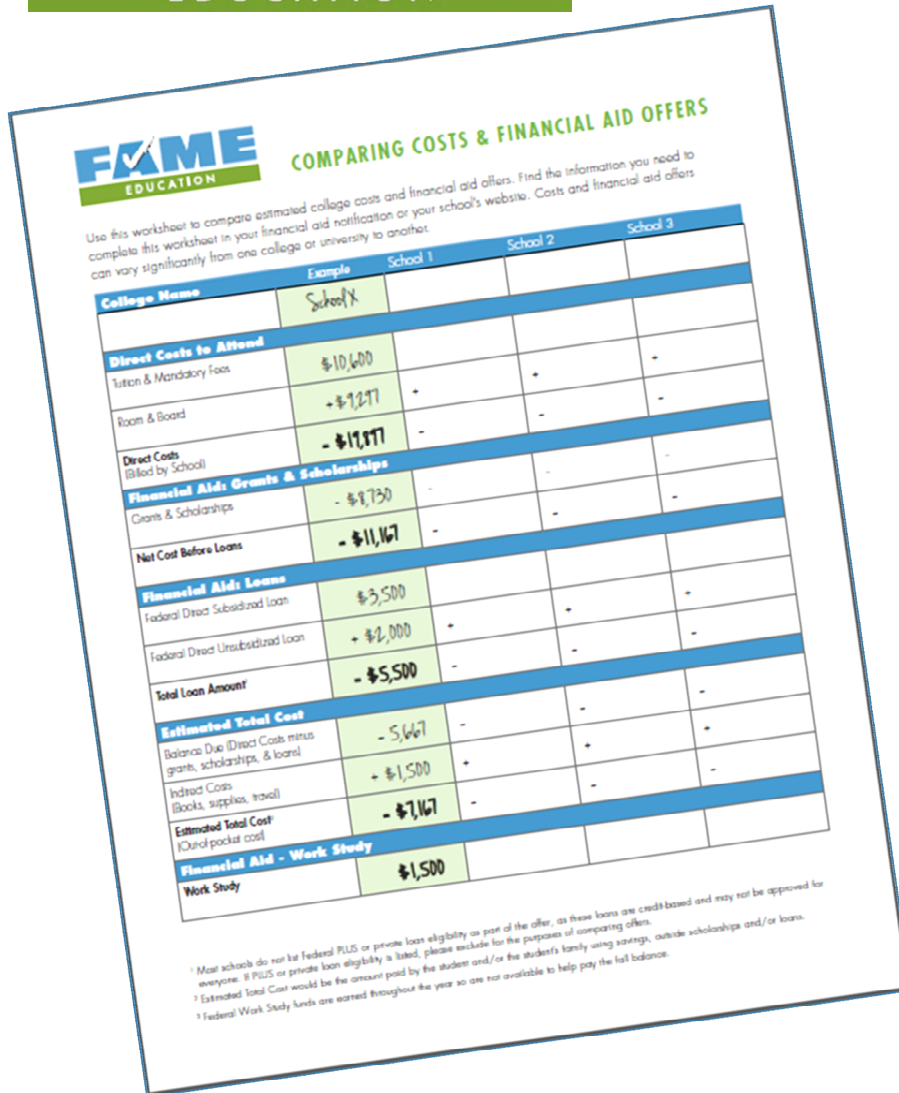
SEE REVERSE SIDE FOR IMPORTANT INFORMATION ABOUT YOUR AID OFFER

Let's talk about how
to compare financial
aid offers to find the
bottom line.

Comparing Financial Aid Offers

Tools exist to help students compare offers:

- FAME's **Comparing Financial Aid Offers** worksheet
- **Informational**, animated videos on our website
- Online tools, Excel spreadsheet, etc.
- Smart gadget "App"



Use this worksheet to compare estimated college costs and financial aid offers. Find the information you need to complete this worksheet in your financial aid notification or your school's website. Costs and financial aid offers can vary significantly from one college or university to another.

College Name	Example	School 1	School 2	School 3
Direct Costs to Attend				
Tuition & Mandatory Fees	\$10,600			
Room & Board	+ \$1,271	+	+	+
Direct Costs (Billed by School)	- \$12,871	-	-	-
Financial Aid: Grants & Scholarships				
Grants & Scholarships	- \$1,750	-	-	-
Net Cost Before Loans	- \$11,167	-	-	-
Financial Aid: Loans				
Federal Direct Subsidized Loan	\$3,500			
Federal Direct Unsubsidized Loan	+ \$2,000	+	+	+
Total Loan Amount	- \$5,500	-	-	-
Estimated Total Cost				
Balance Due (Direct Costs, minus grants, scholarships, & loans)	- \$6,667	-	-	-
Indirect Costs (Books, supplies, travel)	+ \$1,500	+	+	+
Estimated Total Cost ¹ (Out-of-pocket cost)	- \$7,167	-	-	-
Financial Aid - Work Study				
Work Study	\$1,500			

¹ Most schools do not list Federal PLUS or private loan eligibility as part of the offer, as these loans are credit-based and may not be approved for everyone. If PLUS or private loan eligibility is listed, please include for the purposes of comparing offers.
² Estimated Total Cost would be the amount paid by the student and/or the student's family using savings, outside scholarships and/or loans.
³ Federal Work Study funds are awarded throughout the year so are not available to help pay the full balance.



Comparing Financial Aid Offers



COMPARING COSTS & FINANCIAL AID OFFERS

Use this worksheet to compare estimated college costs and financial aid offers. Find the information you need to complete this worksheet in your financial aid notification or your school's website. Costs and financial aid offers can vary significantly from one college or university to another.

College Name	Example	School 1	School 2	School 3
	School X	Griffindor	Capitol	Erudite
Direct Costs to Attend				
Tuition & Mandatory Fees	\$10,600	11747	19772	43740
Room & Board	+ \$9,297	+ 11255	+ 12229	+ 13936
Direct Costs (Billed by School)	- \$19,897	- 23002	- 32001	- 57676
Financial Aid: Grants & Scholarships				
Grants & Scholarships	- \$8,730	- 11745	- 20445	- 37345
Net Cost Before Loans	- \$11,167	- 11257	- 11556	- 20331
Financial Aid: Loans				
Federal Direct Subsidized loan	\$3,500	3500	3500	3500
Federal Direct Unsubsidized loan	+ \$2,000	+ 2000	+ 2000	+ 2000
Total Loan Amount¹	- \$5,500	- 5500	- 5500	- 5500
Estimated Total Cost				
Balance Due (Direct Costs minus grants, scholarships, & loans)	- 5,667	- 5757	- 6056	- 14831
Indirect Costs (Books, supplies, travel)	+ \$1,500	+ 3270	+ 2950	+ 2600
Estimated Total Cost² (Out-of-pocket cost)	- \$7,167	- 9027	- 9006	- 17431
Financial Aid - Work Study				
Work Study	\$1,500	2800	600	1250

¹ Most schools do not list Federal PLUS or private loan eligibility as part of the offer, as these loans are credit-based and may not be approved for everyone. If PLUS or private loan eligibility is listed, please exclude for the purposes of comparing offers.

² Estimated Total Cost would be the amount paid by the student and/or the student's family using savings, outside scholarships and/or loans.

³ Federal Work Study funds are earned throughout the year so are not available to help pay the fall balance.

Which is the most affordable option?

Direct Costs

- Grants and scholarships
=Net Price

Net Price: What you pay the school for one year of college

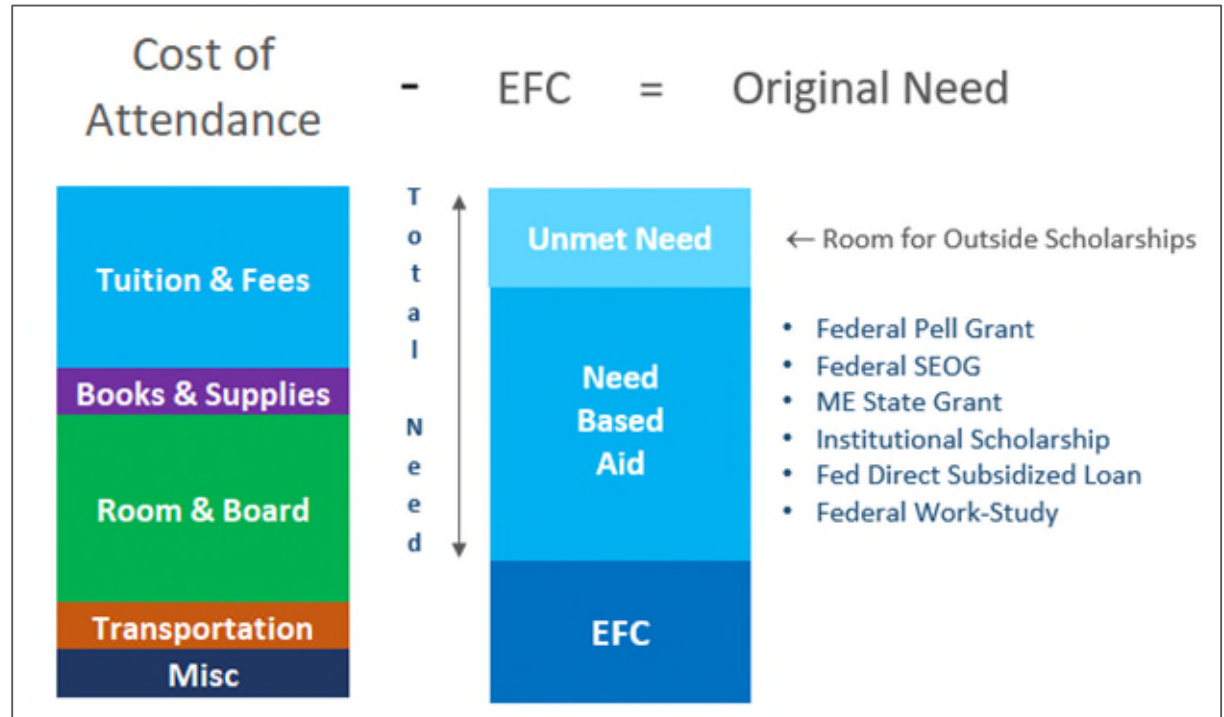
Encourage students to consider the following:

- Is any of the aid on the financial aid offer **renewable**?
 - Amounts may differ in subsequent years
- Costs could **increase** each year
 - Tuition, room & board, fees



Other important
considerations!

- **Different** process at each school
- **Unmet need** filled first in most cases
- **Impact** on financial aid offer generally minimal!



- **Loan or work study** eligibility typically reduced first when possible.
- Schools may **swap** institutional funds if student receives outside scholarship.
- **ALWAYS** better to get as many outside scholarships as possible than to worry about aid impact.
- **More** scholarships = fewer loans!
- **Ask** questions – have student call financial aid office to ask about scholarship impact.



Other Considerations

- How many **years** will the student be in school?
- Will the plan for year one be feasible for years 2-4 or more?
- Consider **entire cost of education** vs. first year earnings.
 - Check out FAME's Salary/Debt calculator.
 - Every \$10,000 borrowed translates to a payment of about \$100 per month for 10 years.
- What **living options** make sense to keep the costs down?



What if family income
circumstances have
changed?

Appeal terminology:

- **Appeal** is the term I'll be using for today.
- **Professional Judgment** (PJ) is often used by financial aid offices.
 - Language used in the Higher Education Act that allows financial aid administrators to make adjustments after the FAFSA has been filed.
- **Special circumstances** is sometimes used as well (though more commonly when discussing dependency status determination when the FAFSA is being filed).

What is the process to appeal?

- School specific appeal form
- **Write an appeal letter** - Other times, the school will want the student to write a letter outlines the situation.
 - Suggest the free online service called SwiftStudent that can help students write appeal letters.
<https://formswift.com/swift-student>
- It is helpful to write a letter, even if a standard form is required.

It's great if the **student** can initiate the appeal...

But when parent information has changed, the parent will often take the lead.



- When writing an appeal letter, be sure to have the student/parent:
 - **Summarize the situation** and the impact on the family.
 - Emphasize when the special circumstance was **beyond the family's control**.
 - Include **documentation** of the situation; letter and documentation are kept confidential in the student's file
 - Provide contact information in case the financial aid office has follow up questions.
 - Keep the letter **concise** - no more than a page or two.

- Example of information to include:
 - Change in income:
 - **What happened and when:** “I lost my job on 3/20/2020 when my place of business permanently closed” or “I was furloughed from my job on 4/2/2020 when my place of business closed but hope to return during the summer when the business reopens.” When possible, indicate whether the job loss appears to be temporary or permanent, and include letters from your employer.
 - **Document income prior to job loss or income reduction** (copy of 2019 tax return or paystubs prior to job loss or income reduction).
 - **Document current income**, including unemployment or other work sources.
 - **Predict**, to the best of your ability, what the rest of the year looks like, as well as any anticipated income (severance or unused vacation pay).



STEPS TO APPEAL A FINANCIAL AID OFFER

When it comes to appeals, students and families should plan to discuss their circumstances openly, even when it is difficult, and work together with the financial aid office to find solutions.

- EVALUATE YOUR SITUATION.** What situation is impacting your ability to pay for school? Though you can simply ask for more money, most of the time you will need to identify a "special circumstance" or change in situation to be considered for more financial aid.
 - Special circumstances may include: loss of job, reduction in income, parental divorce or separation, death of a parent, significant out-of-pocket medical expenses, parent out-of-pocket tuition payments for their own education or education loan repayment, or other significant non-discretionary expenses.
 - Determine how much you (the family) can contribute ("here's what we can do") and how much more is needed. Wait to see what the school is able to offer, but it is helpful to have an amount in mind in case they ask how much you need.
- CONTACT THE FINANCIAL AID OFFICE TO ASK ABOUT THE APPEAL PROCESS.** Provide a quick overview of your situation. If a specific form is required, ask how to obtain the form. Also ask the appeal response time once submitted. If you call, be sure to make a note of when you called and the name of who you spoke with on the phone. You can use a free online service called SwiftStudent that will help you write your appeal letter. This website will guide you through your circumstances and prefill an appeal letter to send to your college's financial aid office. This is a free and easy-to-use service. Go to FormSwift.com/swift-student
- COMPLETE REQUIRED FORMS AND/OR WRITE AN APPEAL LETTER.** It is helpful to write a letter, even if a standard form is required.
 - Summarize the situation (see the back of this page for more specifics) and the impact on the family.
 - Emphasize when the special circumstance was beyond the family's control.
 - Include documentation of the situation; letter and documentation are kept confidential in the student's file.
 - Provide contact information in case the financial aid office has follow up questions.
 - Keep the letter concise-no more than a page or two.
- THANK THE FINANCIAL AID OFFICE FOR CONSIDERING THE APPEAL.** The decision whether or not to make adjustments is ultimately up to the financial aid administrator. However your appeal is handled, make a good impression with a thank you. You never know if more assistance might become available in the future.

HAVE QUESTIONS? Watch our informational videos, search for scholarships and learn more about comparing financial aid offers at FAMEMaine.com/Education.

Process to Appeal



TIPS FOR DESCRIBING YOUR SITUATION

CHANGE IN INCOME

- For example, share what happened and when: "I lost my job on 3/20/2020 when my place of business permanently closed" or "I was laid off from my job on 4/2/2020 when my place of business closed but hope to return to work during the summer when the business reopens." When possible, indicate whether the job loss appears to be temporary or permanent, and include letters from your employer.
 - Document income prior to job loss or income reduction (copy of 2019 tax return or paystubs prior to job loss or income reduction).
 - Document current income, including unemployment or other work sources.
 - Predict, to the best of your ability, what the remainder of the year looks like, as well as any anticipated income (severance or unused vacation pay).

UNUSUALLY HIGH OUT-OF-POCKET MEDICAL EXPENSES

- For example, share what happened and when: "My mother had a stroke on 10/15/2019." And what have you paid out of pocket for what time period: "We have paid the following out of pocket from 10/15/2019 until 3/2/2020: St. Joseph Hospital \$X,XXX, Ambulance service \$XXX, follow up visits \$XXX, physical therapy \$XXX, medications \$X,XXX."
 - Document these expenses. Contact your medical provider if you don't have all of your statements.
 - If medical condition resulted in lost wages, provide details and documentation.
 - If medical situation requires travel, include gas, food, and any housing, if needed.

OTHER SIGNIFICANT "NON-DISCRETIONARY" EXPENSES

- For example, share what happened and when: "The furnace in our house stopped working on 1/3/2020, resulting in our pipes bursting and flooding our house."
 - Document expenses you paid out of pocket, any payment plans you have set up and what expenses were covered by insurance.
- Or another example, share what happened and when: "My grandmother lives alone on a fixed income, but my parents help support her financially on a monthly basis."
 - Document expenses covered and amount of support.
 - Document expenses covered by your family and amount of support (example: a copy of a statement from the visiting nurse showing amount family paid).
- Or another example, share what happened and when: "My Mom makes a \$300 monthly payment on her student loan or pays \$750 per month for her school tuition."
 - Document monthly payment.

PARENTS SEPARATION OR DIVORCE AFTER FAFSA WAS FILED (If separation or divorce happened prior to filing the FAFSA, the student would have only provided information for the parent they lived with more than 50% of the time in the last 12 months)

- Share what happened and when: "My parents separated on 2/2/2020 and they are no longer living together" (Note: it's important to note that they are not living in the same household. If they are living in the same household but consider themselves separated, this will not affect the student's FAFSA).
 - Explain which parent student is now living with and document that parent's income. State whether or not any child support is being received or paid out.
 - Some schools may want you to document that parents are not living together. If this is the case, provide utility bill in name of non-custodial parent living at different address.

- Encourage students/families to **compare** aid offers and understand the **bottom line**.
 - FAME can help virtually via 1:1 Zoom
 - Your high school may have a contact they use
- Students may ask you to contribute a **letter of support** for a financial aid appeal.
- When in doubt, suggest a call to the Financial Aid Office.



Thank you for joining us today! Find more FREE resources and information at FAMEmaine.com/education.

Follow us:



Contact: education@FAMEmaine.com

PH: 207-623-3263 or 800-228-3734

TTY: 207-626-2717