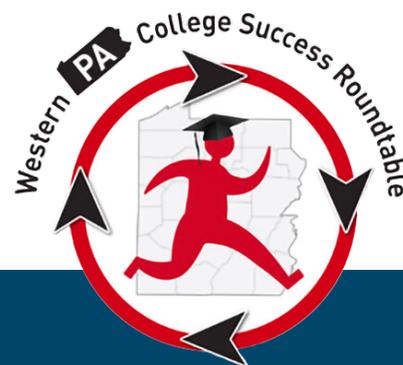


# Smarter Borrowing for Your Students

## 10 Strategies to Implement During College Advising



[pasfaa.org/wpacsr](http://pasfaa.org/wpacsr)

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### STRATEGY 1

#### Take Advantage of Professional Experts

Engage your PHEAA Access Partner, the college and university admission and financial aid professionals, community-based organizations and your network.

### STRATEGY 2

#### Utilize Online Advising Tools

Look for websites, toolkits, and curriculums to make postsecondary advising interesting and informative for learners.

### STRATEGY 3

#### Help Understand Award Offers

Know what to look for and how to help learners understand their award offers so they can compare and know what paying for college might look like.

### STRATEGY 4

#### Help Plan for Program Duration

Unlike the way we buy most things, financed over a couple of years, paying for higher education is one year at a time. Students need to know if they can't pay for year one, year two isn't going to be easier.

### STRATEGY 5

#### Encourage Family Conversations

Are there ways to engage parents earlier in the process so that families have discussions about what is affordable for their family and circumstance? Avoid disappointed seniors, or worse, freshman.

### STRATEGY 6

#### Encourage Continued Engagement with Postsecondary Institution During the Summer

Summer Melt is a real thing. Students need to stay engaged with their postsecondary institution so they can pay their bill, but also so they can be sure this is the place they're going to belong.

### STRATEGY 7

#### Help Learners Focus on the Details for Enrollment

It's not only paying the bill, but also all of the other details like making sure all financial aid paperwork is completed, if there are any housing requirements, medical records, etc.

### STRATEGY 8

#### Help Learners Know They Have to Maintain Standards of Academic Progress

To keep financial aid from semester to semester and year to year, there may be GPA or credit requirements for students. Planning ahead can help reduce dropping classes or help learners understand they need to study more so they don't lose their ability to pay.

### STRATEGY 9

#### Funding the Gap (aka Paying the Bill)

Knowing what the out-of-pocket costs will be each semester is important, especially if family resources are limited. Knowing what options are available and then choosing the one best for their family is key to future persistence and success.

### STRATEGY 10

#### Rinse & Repeat

The financial aid process is cyclical. Just when you think it's over, it begins again. Help students understand the timeline and deadlines so they don't miss any financial opportunities.

