10 questions for the financial aid office

Each college has its own financial aid policies — how outside scholarships are treated, whether or not aid awards can be appealed, etc. — information that may or may not appear in materials they send your child. Make the most of your next campus visit and schedule an interview with a member of the financial aid staff. He or she will be able to answer specific questions about costs, the financial aid process and options for financing your child's education.

Here are 10 questions to get you started:

1. What's the average total cost — including tuition and fees, books and supplies, room and board, travel, and other personal expenses — for the first year?

2. By how much will total costs increase each year? How much have tuition and fees and room and board increased over the last three to five years?

3. Does financial need have an impact on admission decisions? How is financial aid affected if my child applies for Early Decision?

4. Does the school offer both need-based and merit-based financial aid? Are there other scholarships available that aren't based on financial need? Does my child need to create a separate application for merit-based scholarships?

5. What is the priority deadline to apply for financial aid?

6. When will we be notified about financial aid award decisions?

7. If the financial aid package isn't enough, under what conditions, if any, will the aid office reconsider the offer?

8. How will the aid package change from year to year? What will happen if my family's financial situation changes? What will happen if my child's enrollment status (or that of a family member) changes?

9. What are the terms and conditions of the aid programs included in the aid package? What are the academic requirements or other conditions for the renewal of financial aid, including scholarships?

10. When can we expect to receive bills from the college? Is there an option to spread the yearly payment over equal monthly installments?

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