



SEEKING AID: Jason Lewis of Middle Tennessee University picks up loan information. Many students are taking out more loans to cover rising tuition. MARK HUMPHREY/AP

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Not enough financial aid? Seek counseling

By **Stacy A. Teicher**, Staff writer
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Kathy Zrinyi figures it's destiny for her son Keith to attend Ohio State. A Buckeyes fan since he was a baby, he recently won admission to the university that's just a few hours' drive from their home in Steubenville.

Now there's just one more hurdle - something many families see looming as they approach the May 1 deadline for accepting college offers: the money.

Keith's dream school costs about \$18,000 a year, and the financial aid letter to Ms. Zrinyi offered to take care of 44 percent. But with an income of only \$13,000, she didn't see how she could swing the rest. It wasn't until she talked to a financial-aid counselor that she realized she could appeal the decision. "I would have just settled for the award letter they sent me and gone out and gotten a loan for the rest of the money," she explains over the phone.

The counselor from the Financial Aid Supersite ([www.financialaidsuper site.com](http://www.financialaidsuper.site.com)) elicited a key piece of information that hadn't been conveyed to the school: In June, Keith will turn 18, and Zrinyi's ex-husband will no longer pay child support. After a quick calculation, the counselor told Zrinyi she should expect about 73 percent of the bill to be covered by financial aid.

As they face steeper tuitions, more parents are deciding that investing in college is as worthy of professional help as buying a house or creating a stock portfolio. Some counselors now specialize in appealing colleges' financial-aid awards, and they can advise about the many legitimate reasons a school should consider, such as a change in family structure or employment, high medical bills, or a student's recent improvement in grades or test scores.

But experts warn against trying to "game the system." Too many parents jump quickly into negotiation mode, trying to play one school's offer against another's, says Stephen Pemberton, founder of Road to College (www.roadtocollege.com), a national counseling service in Maynard, Mass. "If they sense you are just trying to get a better deal and you are treating it like a car, even if there's flexibility on their end they're not likely to show it."

Being too pushy is not always the problem, says [Stuart Siegel](#), founder of **College Tuition Solutions** in Erie, Pa. Many parents give up too easily on getting a better package. "They shouldn't be embarrassed to ask for more," he says.

The difficult part is getting the attention of officials who control the college purse strings. "Most of those letters end up in the trash," says Mr. Siegel, who helps families craft more-effective letters by "speaking the language" of financial aid administrators. "They have to be very concise and state exactly what the problem is.... It's not that colleges don't care ... but [with] all the people who want more money from them, it kind of becomes a white noise.... Sometimes it can take two or three letters. Persistence has a lot to do with it."

Lily Siegel (no relation) turned to College Tuition Solutions when her daughter, Carolyn, was halfway

through her studies at Northwestern University. Her ex-husband was no longer able to cover tuition, and she was stunned when the financial-aid office turned down her request for more funds. With help from Mr. Siegel, she sent letters for nearly a year, taking out loans in the meantime. "We finally got the attention of the director [of financial aid] ... and they released a grant for her so she could finish school," she says from her home in Connecticut. The amount of extra aid: **\$9,000.**

Mr. Siegel chooses his clients carefully because he guarantees to return the \$499 fee unless they win at least \$4,000 in additional aid from the college. He recently rejected a student who had been offered only a loan at his top-choice school. Four other private schools had offered to cover nearly half the costs. After some digging, Siegel found out that a college counselor had called in a favor to help the student get admitted to the top-choice school. Siegel didn't consider that a compelling case for asking for more aid. "I have to know that there's a real need," he says.

Comparing aid packages from similar schools often seems crass, but sometimes it's appropriate, counselors say. The best approach is to question the decision, not make demands: Is there a reason your offer is so much lower than X's? Is there anything more you can do? "Schools sometimes do want to pull students away from their competitors," Mr. Pemberton says.

As with any consumer purchase, parents should check out a service's credentials before signing up. Some play off families' fears that they can't understand the process and they might ruin their child's chances of going to college, says Dallas Martin, president of the National Association of Student Financial Aid Administrators in Washington. "I'm not saying there aren't people out there who are legitimate private counselors ... but we try to direct families to where they can get help without spending unnecessary dollars."

For starters, he recommends Department of Education websites such as www.fafsa.ed.gov and www.studentaid.ed.gov, or its toll-free financial-aid information line, 800-433-3243.

Zrinyi is waiting to see if the appeal comes through for her son. And the service is at their disposal until Keith has finished his studies - and seen four years' worth of Buckeye games up close.

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