Parent & Family College Funding Guide

Support your student through scholarships, FAFSA, aid offers, and urgent financial barriers.

FOR PARENTS, GUARDIANS & CARING ADULTS

"For such a time as this." - Esther 4:14

Free to download, print, and use for personal scholarship planning. Never include Social Security numbers, passwords, tax returns, or full financial-account details in scholarship essays or emails.

1. Your role: steady support, student ownership

The strongest family support protects the student's voice and privacy while helping with deadlines, transportation, documents, and difficult questions.

[ ] Ask what kind of help the student wants before taking over.

[ ] Build a shared calendar, but let the student submit their own work.

[ ] Review essays for clarity and accuracy without rewriting their voice.

[ ] Keep passwords and verification codes private - even within the family.

[ ] Celebrate completed applications, not only awards.

A HELPFUL QUESTION	Would you like me to listen, proofread, help organize, or help you make a call?

2. FAFSA and financial-aid conversations

- Each required contributor uses their own StudentAid.gov account. Never share credentials.

- FAFSA is free. Use StudentAid.gov, not a paid filing service.

- The Student Aid Index is not the bill and is not necessarily what a family must pay.

- Ask the college for a professional-judgment review when income or circumstances changed.

- Compare grants and scholarships separately from work-study and loans.

Questions to ask the financial-aid office

[ ] What aid is pending, estimated, or missing?

[ ] Are there verification or contributor requirements?

[ ] What are the renewal conditions for each grant or scholarship?

[ ] Does the school offer emergency, completion, retention, or institutional grants?

[ ] Can a payment deadline or hold be reviewed while aid is pending?

[ ] What is the appeal process for changed or unusual circumstances?

3. Help your student compare college costs

Start with billed tuition, mandatory fees, housing, and meal costs. Then subtract grants and scholarships. Treat work-study as wages and loans as debt.

Cost or aid item	School A	School B
Billed tuition and fees		
Housing and meals		
Grants and scholarships		
Loans offered		
Estimated remaining gap		

Use the free aid-gap calculator at portal.estherfundsfoundation.org/resources#aid-offer.

4. When money is urgent

[ ] Write the exact amount, deadline, and consequence.

[ ] Ask student accounts to explain each balance line.

[ ] Ask the dean of students or basic-needs office about emergency grants.

[ ] Request a financial-aid appeal when circumstances changed.

[ ] Call 211 for verified local food, housing, utility, and transportation help.

[ ] Avoid payday loans, title loans, and guaranteed-grant claims.

IMPORTANT	EFF understands that a need may be urgent, but EFF cannot guarantee immediate funding or assistance from outside organizations.

Useful portal links

- Scholarship search: portal.estherfundsfoundation.org/scholarships

- EFF programs: portal.estherfundsfoundation.org/programs

- Emergency and FAFSA resources: portal.estherfundsfoundation.org/resources

- Account help: portal.estherfundsfoundation.org/account-help

5. Family planning worksheet

What is the student's biggest deadline in the next 30 days?

____

____

____

Which tasks belong to the student?

____

____

____

Which practical tasks can family members support?

____

____

____

Which school office or trusted adult will we contact next?

____

____

____

What will we do if the first plan does not work?

____

____

____