Most students have a gap between their financial aid award package and their direct expenses. We estimate your gap (if there is one) on the first award letter we send you. Completing the worksheet in the insert, you can use this form to evaluate which options work best for your specific situation.

Put an “X” next to completed or not applicable items.

**To reduce your costs:**
___ Have you considered all residential housing options available?
___ Do you have the most economical meal plan? (Freshmen living on campus are only eligible for a 19 meal plan option.)

**Funds that may not be considered in your award letter:**
___ You included any scholarships you’ve earned not listed on the award letter.
___ You included any savings/lump sum payments you have for college.
___ You accepted all your federal student loans.
___ You can do the Payment Plan through TMS (Tuition Management Systems); 4, 9, 10 and 11 month payment plans (starting in June) to pay balance; see information at [http://www.schreiner.edu/business/payplans.html](http://www.schreiner.edu/business/payplans.html)
___ Your parent has turned in the preapproval for the PLUS loan and been approved or denied. If denied, you are eligible for additional student loans of $4,000 (freshmen and sophomore) and $5,000 (juniors and seniors); if your parent is approved and wants the loan, we will process a PLUS loan for you. If your parent is not interested in a PLUS loan, we can consider co-signer options.
___ You can apply for an alternative student loan with a co-signer. Review your options at [http://www.schreiner.edu/financial_aid/loans_student_alternative.html](http://www.schreiner.edu/financial_aid/loans_student_alternative.html)

**Final Option:**
___ You can submit the Financial Aid Appeal Form on the forms page on our website [http://www.schreiner.edu/financial_aid/forms.html](http://www.schreiner.edu/financial_aid/forms.html)

Please be aware that very minimal funding is available.

We are here to help you any way we can and hope this form will guide you through your financing options. Please contact us if you need additional assistance.

Financial Aid office
800-343-4919; 830-792-7217
830-792-7226 fax
finaid@schreiner.edu