

# UNIVERSITY OF HARTFORD

## *When financial aid is not enough to cover the bill, what are my other options?*

Many families use a combination of resources to cover their costs. Below are some common options.

Assets	Loans
<ul style="list-style-type: none"> <li>➤ Cash</li> <li>➤ Checking/Saving Accounts</li> <li>➤ Stocks, Bonds, and/or Mutual Funds</li> <li>➤ 529 Plans</li> <li>➤ Trusts</li> <li>➤ If you receive a refund from federal and/or state taxes, especially as a result of education tax credits, put this aside for education expenses. Information about education-related tax credits can be found at <a href="http://irs.gov">http://irs.gov</a></li> </ul>	<ul style="list-style-type: none"> <li>➤ Federal Direct PLUS Loan: information available at <a href="https://studentloans.gov">https://studentloans.gov</a> <ul style="list-style-type: none"> <li>○ For parents of dependent undergraduate students</li> <li>○ For graduate students</li> </ul> </li> <li>➤ Alternative (Private) Education Loans: info found at <a href="http://admission.hartford.edu/finaid/">http://admission.hartford.edu/finaid/</a> under Loans &gt; Private/Alternative tab</li> <li>➤ Home Equity Loans</li> </ul>
Payment Plans	Scholarships & Employment Opportunities
<ul style="list-style-type: none"> <li>➤ The University of Hartford Tuition Payment Plan allows you to pay current annual expenses in 10 monthly interest-free installments, beginning July 1. The only cost to you is an application fee (additional fees may be assessed on late payments).</li> <li>➤ For detailed information on plans, please visit Higher One's website <a href="http://tuitionpaymentplan.com/hartford">http://tuitionpaymentplan.com/hartford</a> or contact a tuition pay consultant directly at 1-800-635-0120.</li> </ul>	<ul style="list-style-type: none"> <li>➤ Search on our website at <a href="http://admission.hartford.edu/finaid/">http://admission.hartford.edu/finaid/</a> under the Grants &amp; Scholarships tab</li> <li>➤ Speak with your high school Guidance Counselor regarding local scholarship opportunities</li> <li>➤ Check your local organizations such as Rotary Club, Elks Club &amp; Lions Club, etc.</li> <li>➤ Research if parents' employers offers tuition assistance/benefits</li> <li>➤ Graduate Students: Speak with your department chairs to see what assistantships may be available to you.</li> </ul>