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
- Cash
- Checking/saving accounts
- Stocks, bonds, and/or mutual funds
- 529 plans
- Trusts
- 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 irs.gov.

PAYMENT OPTIONS
- Mail check, money order, or travelers checks payable to the University of Hartford. Include your University ID number and name on all forms of payment.
- Pay online with electronic check or credit card through CASHNet in the Self-Service Center at hartford.edu/selfserve.
- Enroll in a tuition payment plan and pay your tuition in manageable monthly installments. For detailed information, please visit commerce.cashnet.com/hartfordpay or contact CASHNet Full Service Payment Plan directly at 877.821.0625.

LOANS
- Federal Direct PLUS Loan: information available at studentloans.gov
  - For parents of dependent undergraduate students
  - For graduate students
- Alternative (Private) Education Loans: Information can be found at hartford.edu/finaid. Select the loan tab and then Private/Alternative.
  - Home Equity Loans
  - Personal (Bank) Loans

SCHOLARSHIPS AND EMPLOYMENT OPPORTUNITIES
- Look for opportunities at hartford.edu/finaid under the Grants & Scholarships tab.
- Speak with your high school guidance counselor regarding local scholarship opportunities.
- Check your local organizations such as the Rotary Club, Elks Club, and Lions Club, etc.
- Research if parent’s employer(s) offers tuition assistance or benefits.
- Graduate students: Speak with your department chairs to see what assistantships may be available.

UNIVERSITY OF HARTFORD
OFFICE OF STUDENT FINANCIAL AID
finaid@hartford.edu  |  860.768.4296  |  hartford.edu/finaid