

Autumn 2008



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**VALUE COLLEGES CAN SAVE YOUR FAMILY \$100,000!**

**A French speaking university in Quebec City.**



**MUST SEE WEB SITES:**

- [www.collegeboard.com](http://www.collegeboard.com)
- [www.fastweb.com](http://www.fastweb.com)
- [www.campustours.com](http://www.campustours.com)
- [www.finaid.com](http://www.finaid.com)
- [www.salliemae.com](http://www.salliemae.com)
- [www.petersons.com](http://www.petersons.com)
- [www.collegereview.com](http://www.collegereview.com)

From the President's Desk

Tuition costs are increasing far faster than inflation and there are no signs that they will stabilize anytime soon. This issue is heavily focused on what families can do when facing these daunting costs. It has always been a philosophy of BrenMar to help families explore ways to get the best value for their college dollars, and now, more than ever, people are paying attention and taking action. That's encouraging!

Brenda Breton

James Madison University



We visit many colleges each year, like JMU, to get a feel for the campus and talk with students about their decisions to attend. Feel free to share your suggestions for our next visit at [www.brenmar.net](http://www.brenmar.net)

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## Financial Aid – Get your PIN now

A PIN is a 4-digit number that is used in combination with your Social Security number, name and date of birth to identify you as having the right to access your own personal information about financial aid. The security of the PIN is important because it can be used to: electronically sign Federal Student Aid documents, access your personal records, and make binding legal obligations.

You can obtain your PIN by applying at the following web site: [www.pin.ed.gov](http://www.pin.ed.gov)

This is a good time for your son or daughter to memorize his/her social security number. The number not only is needed to apply for the PIN, but is also required on college application forms.

The PIN is sent to you via e-mail, and it goes without saying that throughout the entire college application process it is very important to read your e-mail frequently. Students, we are finding, are not checking their e-mail.

Your Free Application for Federal Student Aid (FAFSA) is not complete until it is signed, and using a PIN to sign your FAFSA electronically is by far the safest and most reliable method.

TIP – You may use your PIN for the duration of your school experience and beyond. The PIN stays the same.

Now is the time to getting started on some of these financial aid housekeeping tasks!