"Hack the FAFSA" VO Script

On a mission to pay for college? Though a daunting journey it may seem... ...the rewards at the end are well worth the challenge. There are three trials you must pass. The first of which is filling out the FAFSA. To apply for student financial aid... you must first navigate through the FAFSA form. The questions may seem countless but they determine how much aid you quality for. What's the catch? Student aid is on a first-come first-serve basis...and there's plenty of applicants. So you better hurry! Keep an eye on the opening date and file as soon as possible to increase your chances of getting aid. It's easy to get started. Most of these questions are a breeze to fill, others are more difficult to answer. But whenever you're asked about different types of aid such as work-study... ...always answer yes. You can always change your answers, and answering no could keep you from receiving aid you qualify for. Speed your way through intricate questions... by bringing the right documents along with you. Each of these items will come in handy at some point. Filling out the FAFSA can be straight forward if you come prepared. Congrats. You've hacked the FAFSA and acquired the maximum amount of aid you qualify for.

"Hack the Scholarship Search" VO Script

Your next trial awaits you...

Don't settle for financial aid alone.

Use your skills and interests to find the right scholarship for you.

There are thousands of scholarships out there.

But, I'd wager there's some out there made just for you.

Opportunities are everywhere...

But be wary of passing deadlines on your journey.

Forge your own way through the deadlines by making a schedule.

...and sticking to it.

Be on the lookout for local scholarships, too.

You see local businesses and organizations often like to see their own emerge victorious.

Aha – the Supreme scholarship.

It's value is high, but so is the competition.

By collecting enough smaller-scale scholarships...

you can acquire the same amount of aid as that larger one.

Congrats, player. You've hacked the Scholarship Search and built up the aid you require.

Always remember, when it comes to searching for a scholarship – a little goes a long way.

"Hack College Spending" VO Script

Welcome to the final level, player.

The next stage of your future is within reach.

This final leap is your third trial...

...plan for college spending.

College comes with unexpected costs.

...and they quickly add up.

But there's a big gap between having funds...

and affording college life.

Consider crafting a budget.

Start by splitting up your expenses into different funds

...and open up a goal-based savings account for each of them.

That way, whenever an unexpected cost shows up

...you'll be able to manage it wisely.

With the right planning and perspective, no cost is insurmountable.

Remember player:

Always be on the lookout for student discounts when making a purchase.

Be wary of where you choose to spend your funds.

To make your money go further

...you must have your priorities set straight.

And before you know it,

You'll bridge that gap between your funds and expenses.

Congrats, player. You're now prepared to face the unexpected costs of college...

and have successfully completed your mission.

That wasn't so hard, now was it?

With a combination of federal aid, scholarships and financial planning

... the door to your education is wide open and your future is waiting for you.

"Hack your financial aid offer" VO Script

Ok player, don't panic. Once you've been accepted into college, you're going to get a mysterious letter. It goes by many names. But it contains one crucial key to your future...

This financial aid offer will help you choose the optimal set up for your journey.

A bigger offer isn't always a better offer. Choose the package that's big enough to get the job done, but doesn't add... unnecessary weight. Remember, loans can be a helpful propellant in your journey, but you'll be carrying them with you for a while, so choose an option that's comfortable.

Now, these options that you're choosing will impact your entire journey. So let's do a little trial level to see what these choices will actually look like down the line, shall we?

One thing to know: not all federal loans are the same. Unsubsidized loans mean you're responsible for the interest that accrues starting the day you take them out.

That means when you graduate, you'll owe more than what you initially borrowed.

So if you can, take out subsidized loans first. The government covers the interest on those until after you graduate.

And remember to collect all the free money you're eligible for, including scholarships and grants, so you can rely on loans as little as possible. But you already knew that, right?

If you're not happy with your set-up, you can always ask your school for more aid. It's not guaranteed, but you could get an upgrade.

Alright, Player. If you're equipped to your liking and you have the fuel you need, you can complete this simulation and embark on the next frontier.

TEEN ALIEN: We're going to college, baby!

"Hack In-School Finances" VO Script

VO: Welcome to Planet College. There's a few things -

PROF: I'll take it from here! I'm the Professor on this planet, and we've got a LOT to cover, so let's get started.

Now, just because you've made it here doesn't mean you're locked onto one set course.

It's an open world, and you've got a world of options, Player!

Let's say, you wish to change your major from spaciology to zero gravity basket weaving, and you need to take another semester of classes.

Indeed, perhaps you desire to change your whole school!

But - egad! What if the financial aid package that you so carefully considered doesn't cover this?

Don't fret, if the federal loans aren't cutting it, you can always fill that gap by applying for private loans.

The important thing, young scholar, is to not go on autopilot while you're here.

You will surely have more interesting things to think about in this puzzling realm, but take each year as an opportunity to reconfigure and reassess your financial situation.

You'll need to fill out the FAFSA and apply for loans each year.

You can also search for new scholarships that you may not have been eligible for until now.

Now, this last trick may seem quite elementary to you, but do not underestimate its value.

Don't be afraid to stop what you're doing every now and then and check in on your loans. You can create an account and familiarize yourself with all the information before you graduate.

If you have the resources, you might even think about starting to pay off your loans while you're still in school. It may help you accrue less interest in the long run.

You've come a long way by now, young student. Just remember, there are many players on this planet, all with their own unique financial situations. Only you can decide what's best for yours. Now go on - you're late for class!

"Hack Post-Grad Planning" VO Script

Well, player... As your journey on Planet College comes to an end, it's time to set your sights on what's next out there.

Your financial aid has taken you far by now.

And though it may seem like a heavy weight to carry with you across your galactic travels, a few minor preparations will make it a smooth voyage.

Two paths lie before you.

More school may mean more loans. But it could also mean a higher salary that will pay off those loans faster, depending on your field of study. The smartest path is not always the shortest one.

Once you graduate, you'll have a 6 month grace period before you have to start paying back any loans. Use this time to make a plan.

Research the estimated salary in your planetary orbit of choice so you know what you'll be working with.

Making a budget will ensure your monthly loan payments and other costs don't take you by surprise.

If you can, consider starting payments before the 6-month period is over to pay less interest in the long run.

Pro tip: most banks offer a discount when you schedule automatic withdrawals, so you can save yourself time and money.

From there, just sit back and get ready. The real fun is about to begin.