

Fast Tracking the FAFSA: The Missing How-To Book for Financial Aid

R J Baumel

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Fast Tracking the FAFSA demystifies the Free Application for Federal Student Aid process, bringing welcome clarity to parents and students during a stressful time.

R J Baumel is a financial aid administrator with decades of experience with undergraduates and graduate students at two- and four-year colleges. His experience allows him to approach the topic with confidence, optimism, and detail. Baumel's aim is to assist all readers, especially the "28% of college-enrolled students who can qualify for financial aid [but] do not file a financial aid application."

The first chapter is made up of frequently asked questions that run the gamut of financial aid topics. It may at first seem odd to begin with a Q&A section, but the answers here will help readers know where to head next. Baumel then gives very detailed instructions for filling out the form either on paper or online. After showing readers how to apply (and how to make corrections after applying), Baumel shares money-saving tips, discusses how to find scholarships, and busts common myths about financial aid.

The book is designed for the 2013-2014 application year. And even though much of the advice will probably hold true for future iterations of the FAFSA, readers will want to check for new editions or visit the author's website in subsequent years.

People applying for financial aid can most likely complete the FAFSA successfully without this volume, but consulting it is like having an adviser nearby for each step of the process. Baumel's guidance will likely help many applicants make good choices and avoid costly mistakes. The author uses a straightforward, no-nonsense tone and doesn't waste the reader's time bad-mouthing the convoluted aid system. His no-frills writing style won't win any literary prizes, but Baumel is adept at writing clear instructions, which is what is important in this case.

Almost no one will read this book cover to cover—people probably don't need quite that much guidance on the FAFSA process. That's why Baumel's thorough table of contents is critical. It helps readers find the specific information they need easily and quickly. The chapter about the online FAFSA is particularly well laid out in the table of contents, with eighteen separate headings to lead readers page by page through the application. As a result, readers can start at the beginning of the chapter or jump in at a later point.

What Baumel offers here is a way for students to maximize their federal financial aid. As a bonus, his commonsense approach can help them experience less anxiety about the entire process.

MELISSA WUSKE (June 17, 2013)

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