



Student Loan Tips

How to Stay Enrolled When Financial Aid Falls Short

If your financial aid doesn't cover your college costs, here are smart strategies to bridge the gap and stay enrolled.

By **Lisa Kaplan** / May 25, 2025

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It's a frustrating — and all too common — experience: you've been accepted to school, secured financial aid, and made your plans... only to find that your aid package doesn't **cover everything**.

Don't panic — you still have options to stay enrolled and on track toward graduation.

Start by reviewing your cost of attendance.

Make sure you understand the full picture — not just tuition, but also housing, food, books, and other essentials. Then compare that to your financial aid package. The difference is your **funding gap**.

Talk to your school's financial aid office.

They may be able to offer additional aid, payment plans, or emergency grants. It's always worth asking — especially if your financial situation has changed since you filed the FAFSA.

Look into private student loans.

Private loans can help fill the gap, but they require a credit check — and many students are declined for not having a strong enough credit history. That's where GradBridge comes in. We specialize in **second-look loans** for students who were declined elsewhere but still show strong potential.

Apply with a cosigner.

Adding a creditworthy cosigner — like a parent or guardian — can significantly improve your chances of approval and help you qualify for better rates.

Consider part-time work or budgeting adjustments.

If the gap is small, working a few hours per week or tightening your budget may be enough to bridge it. Just be careful not to take on so much that it affects your academic performance.

Don't let a shortfall derail your education. With the right tools — and a partner like GradBridge — you can find a way to stay enrolled and keep moving forward.