

# FINANCIAL AID FOR COLLEGE

Don't panic about those scary high costs of attendance you see posted on college websites. Lots of help is available to help pay through loans, scholarships, grants and work-study jobs by thousands of dollars. To make sure your family gets its fair share of financial aid, follow these seven key steps.

## 1. GET READY TO APPLY

### **KNOW WHAT YOU WANT**

Think about the amount of money you'll need to pay for college. Do you want to go to a public or private school? Will you need room and board? How much do you want to pay out of pocket? Do you want to work while in school? Do you want to take out loans? Do you want to apply for grants or scholarships?

### **FIND A FINANCIAL SAFETY NET**

Look for ways to pay for college. Do you have a 529 plan? Do you have a college savings plan? Do you have a scholarship? Do you have a grant? Do you have a loan? Do you have a work-study job? Do you have a combination of these things?

### **GET UP A BUDGET PLAN**

Make a budget plan for college. How much do you need for tuition? How much do you need for room and board? How much do you need for books and supplies? How much do you need for transportation? How much do you need for other expenses?

## 2. APPLY FOR AID

### **COMPLETE THE FAFSA**

Fill out the Free Application for Federal Student Aid (FAFSA) and apply for federal, state and institutional financial aid. Make sure you have the right information on the FAFSA.

### **KNOW WHAT TO ASK FOR**

When you apply for aid, know what you're asking for. Do you want a scholarship? Do you want a grant? Do you want a loan? Do you want a work-study job? Do you want a combination of these things? Know what you're asking for and what you're willing to accept.

### **TAKE THE TIME TO ASK**

Don't be afraid to ask questions. Ask your school's financial aid office for help. Ask your parents for help. Ask your friends for help. Ask your advisor for help. Ask your professor for help. Ask your employer for help. Ask your community for help.

## 3. ACCEPT AID

### **KNOW YOUR CHOICES**

Compare the offers you get. Do you want to take out a loan? Do you want to accept a scholarship? Do you want to accept a grant? Do you want to accept a work-study job? Do you want to accept a combination of these things? Know your choices and what you're willing to accept.

### **LOOK BEYOND THE AID**

Don't just look at the amount of aid you get. Look at the conditions of the aid. Do you have to maintain a certain GPA? Do you have to work a certain number of hours? Do you have to live in a certain place? Do you have to do a certain service? Do you have to do a certain job? Do you have to do a certain thing?

### **KNOW WHAT TO ASK FOR**

When you accept aid, know what you're asking for. Do you want a scholarship? Do you want a grant? Do you want a loan? Do you want a work-study job? Do you want a combination of these things? Know what you're asking for and what you're willing to accept.

# Financial Aid Ideas Returns

**Mike Jess**



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