

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 college? Do you want to take a gap year? Do you want to go to college in another country? Do you want to go to college in another state?

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 part-time job? Do you have a family member who can help pay for college?

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 personal expenses? How much do you need for travel? 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 send it to the schools you want to attend. The FAFSA is the first step in getting financial aid. It tells the schools how much money you need and how much you can pay for college.

KNOW WHAT TO ASK FOR

When you apply for financial aid, you should ask for the maximum amount of aid you can get. Don't be afraid to ask for more money. The schools will tell you how much they can give you. If you need more money, you can ask for more. You can also ask for a different type of aid, like a scholarship or a grant, if you qualify for it.

TAKE THE TIME TO ASK

Don't be afraid to ask questions. If you have any questions about financial aid, ask the school's financial aid office. They will be happy to help you. You can also ask your family and friends for advice. They may have some ideas that you haven't thought of.

3. ACCEPT AID

KNOW YOUR CHOICES

Look at the financial aid offers from the schools you applied to. Compare the offers. How much money are they offering? What are the conditions of the aid? Do you have to work for the aid? Do you have to live in a certain place? Do you have to maintain a certain grade point average? Do you have to be a certain type of student?

LOOK BEYOND THE DOLLARS

Don't just look at the amount of money. Look at the other things that come with the aid. Do you have to work for the aid? Do you have to live in a certain place? Do you have to maintain a certain grade point average? Do you have to be a certain type of student? Do you have to be a certain type of person? Do you have to be a certain type of citizen?

KNOW WHAT TO ASK

Don't be afraid to ask questions. If you have any questions about financial aid, ask the school's financial aid office. They will be happy to help you. You can also ask your family and friends for advice. They may have some ideas that you haven't thought of.

Financial Aid Ideas Returns

David Kirk



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