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Need-based money  
without repayment

# SCHOLARSHIPS

Merit or performance-  
based money without  
repayment

# WORK STUDY

Need-based campus  
jobs; earnings go  
toward tuition, fees, etc.

# FEDERAL LOANS

Fixed low-interest  
rate money that  
must be repaid

# Financial Aid In The Us

**Huangqi Zhang**



## **Financial Aid In The Us:**

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