

# Types of Financial Aid

- Grants/scholarships = free money, does not need to be repaid
- Loans = needs to be repaid
- Student Employment = on or off-campus employment

# Financial Aid Tips

**Marco Casella**



## **Financial Aid Tips:**

8 Steps to Help Black Families Pay for College Thomas Alexis LaVeist, Will LaVeist, 2003 How are you going to pay for college With the costs of college these days financial aid isn't an option it's a necessity But how do you know you're getting everything you deserve Eight Steps to Help Black Families Pay for College walks you through this daunting process Inside you'll learn how to Get a handle on the financial aid process learn about loans scholarships grants and work study programs Approach financial aid with the right attitude and make debt work for you Choose the right school and understand how cost factors into college selection Utilize long and short term strategies to get the maximum aid you need Assess and respond to financial aid offers Pay back loans responsibly You'll also gain insight into how the government and colleges determine your expected family contribution EFC As a bonus you'll discover the role affirmative action plays in the admissions decision We've even included real life stories to help you avoid financial aid gaffes and pitfalls Learn how to make informed action pay off now and in the long run so that one day you can give back to your alma mater and your community *Don't Miss Out* Anna J. Leider, Robert Leider, 1999-09 Guide to financial aid fundamentals major money sources alternatives and sources for special groups such as minorities women athletes and the physically disabled *Don't Miss Out* Anna Leider, Robert Leider, 2007-09 Explores financial aid for college discussing the application process federal grants and loans state programs school resources scholarships employee tuition plans the U S military and other sources dispelling myths and misconceptions and providing useful address telephone numbers and web sites **The Complete Idiot's Guide to Financial Aid for College, 2nd Edition** David Rye M.B.A., 2008-02-05 Most futures depend on it This comprehensive fully updated edition shows readers how to get scholarships find the best financial aid packages for academic or sports skills improve one's chances of receiving financial aid take advantage of the new tax laws to build a college savings plan and much more Also includes a newly updated yellow pages directory with names addresses and information on where to inquire and how to apply for financial aid A must have purchase for anyone considering budgeting for or financing a college education *Don't Miss Out* Anna J. Leider, Octameron Associates, 2002-09 Filing the FAFSA Mark Kantrowitz, David Levy, 2014-01-31 Every year more than 20 million students and parents file the Free Application for Federal Student Aid FAFSA the gateway to federal state and school financial aid Families often worry about making costly mistakes but this step by step guide provides expert advice and insights to Maximize eligibility for student aid Avoid common errors Complete the form quickly easily and accurately Praise for Filing the FAFSA I found Filing the FAFSA to be an up to the minute accessible and readable resource for those with a keen interest in the current federal application for student financial aid Nancy Coolidge Office of the President University of California Families need a guide that breaks down the application form into logical sections Filing the FAFSA is an important tool in removing some of the mystery surrounding the financial aid process Verna Hazen Assistant Vice President and Director Office of Financial Aid and Scholarships Rochester Institute of Technology With the plethora of information on the

subject of completing college financial applications it's reassuring to find a guide that students, parents, and even guidance counselors can look to for useful and accurate information. Carlos Adrian, Associate Director, Financial Aid Compliance Office of Financial Aid and Scholarship Programs, Syracuse University. As a long-time financial aid professional, I am always looking for helpful tools to assist families in understanding the sometimes overwhelming process of applying for student financial aid for college. Filing the FAFSA is a tool that successfully combines the presentation of detailed information with easy-to-follow flow charts and summary boxes to guide families through the application process. It is filled with helpful hints and is a valuable resource for families navigating the complicated world of financial aid. Diane Stemper, Executive Director, Office of Enrollment Services, Student Financial Aid, Ohio State University.

**College Survival Guide** Leah Ingram, 2007. *College Board Guide to Getting Financial Aid* College Board, 2006-07. Describes the financial aid opportunities at more than three thousand two and four-year colleges accompanied by additional resources, a planning calendar, worksheets, itemized charts, and cost-saving tips.

**The ABC's of College Financial Aid** Ruben Garcia, 2018-01-21. A simple question and answer book that will assist parents and students to navigate the challenging financial aid process. This book provides questions to answers that many parents and students do not know and will increase your knowledge. It contains the culmination of life experiences that I have encountered working with students and parents over decades at six colleges and universities throughout the country. Be prepared when you approach the college and/or university you are intending to attend. This book will provide you the confidence about the subject matter of financial aid to help you ask the right questions, resulting with less anxiety about financing your education.

*Don't Miss Out* Anna Leider, Robert Leider, 2005-09. **101 Tips for Maximizing College Financial Aid** Alice Orzechowski, 2008. **8 Steps to Paying Less for College** The Princeton Review, 2019-03-26. FINANCIAL AID MADE EASY. This concise, easy-to-follow guide breaks the confusing college financial aid process down into 8 simple steps to help you afford your education. Alas, not everybody started saving for college when their kid was in diapers. But there's still hope and help. This friendly guide distills the confusing financial aid process into 8 clear, actionable steps you can take RIGHT NOW to help afford college. The underlying message is simple: Parents and students who understand how to apply for financial aid get more financial aid. Armed with the checklists, timelines, and info in this book, you'll be able to figure out what colleges actually cost. Understand grants, loans, work study, and other forms of aid. Get to know the FAFSA and CSS Profile. Research scholarship opportunities. Quickly compare financial aid offers from different schools. Find creative ways to lighten your debt load. Note: This book is designed to be a quick primer covering the most useful core financial aid information. For students and parents looking for comprehensive A-Z guidance, including long-term strategies and step-by-step help on the forms, check out *Paying for College*, The Princeton Review's classic and definitive guide to the A to Zs of financial aid.

[Funding Your Education](#) U.S. Department of Education, Federal Student Aid, 2014-10-01. This guide provides a description of Federal Student Aid programs and the application process. Readers will

find information on federal student aid as a source for funding postsecondary education and know where to go for more detailed information Funding Your Education The Guide to Federal Student Aid speaks to high school students college students adults and parents interested in finding out about financial aid from the federal government to help pay for education expenses at an eligible college technical school vocational school or graduate school **The Ultimate College Financial Aid Guide** Diana Barbu,2021-03-30 YES you can and should negotiate your Financial Aid offer This is the only book you ll ever need to understand college financial aid Complex issues made simple in less than 100 pages Learn how to read financial aid offers so you can Identify the hidden costs of college Compare colleges on out of pocket costs Negotiate need and merit aid If you just finished applying to colleges this book is for you The financial aid offers you will soon receive may offset or may even increase the cost of college The tools in this book will help you reduce your risk and make college more affordable **Free \$ For College For Dummies** David Rosen,Caryn Mladen,2011-04-18 Demystifies the scholarship selection process Write winning essays and get financial aid Need money for college This simple straightforward guide shows you how to find scholarships grants and other free money to use toward your college expenses You get expert advice on applying for federal grants participating in state tuition plans competing for scholarships from private organizations and more with tips on avoiding scams completing your applications on time and finding financial aid from unlikely sources The Dummies Way Explanations in plain English Get in get out information Icons and other navigational aids Tear out cheat sheet Top ten lists A dash of humor and fun *Filing the Fafsa* Mark Kantrowitz,David Levy,2014-01-31 Every year more than 20 million students and parents file the Free Application for Federal Student Aid FAFSA the gateway to federal state and school financial aid Families often worry about making costly mistakes but this step by step guide provides expert advice and insights to Maximize eligibility for student aid Avoid common errors Complete the form quickly easily and accurately Praise for Filing the FAFSA I found Filing the FAFSA to be an up to the minute accessible and readable resource for those with a keen interest in the current federal application for student financial aid Nancy Coolidge Office of the President University of California Families need a guide that breaks down the application form into logical sections Filing the FAFSA is an important tool in removing some of the mystery surrounding the financial aid process Verna Hazen Assistant Vice President and Director Office of Financial Aid and Scholarships Rochester Institute of Technology With the plethora of information on the subject of completing college financial applications it s reassuring to find a guide that students parents and even guidance counselors can look to for useful and accurate information Carlos Adrian Associate Director Financial Aid Compliance Office of Financial Aid and Scholarship Programs Syracuse University As a long time financial aid professional I am always looking for helpful tools to assist families in understanding the sometimes overwhelming process of applying for student financial aid for college Filing the FAFSA is a tool that successfully combines the presentation of detailed information with easy to follow flow charts and summary boxes to guide families through the application process It is filled with helpful hints and is a

valuable resource for families navigating the complicated world of financial aid Diane Stemper Executive Director Office of Enrollment Services Student Financial Aid Ohio State University The Scholarship & Financial Aid Solution Debra Lipphardt,2007 With more than 134 billion in financial aid available you need to know how to earmark some of that money for your college education and this book will show you how This book is intended to be a guide for students parents and school personnel to assist students in finding and obtaining scholarships The author uses her years of experience and exhaustive research to help you benefit from scholarships Even if you do not have above average grades or participate in lots of extracurricular activities you can find money to go to college **Chronicle Financial Aid Guide** Chronicle Guidance Publishers,2002 **College Funding Secrets** Christopher Curran,2017-09 College Funding Secrets creates a clear path through the jungle that is college financial planning Each chapter gives you a thorough understanding of the ins and outs of college planning and teaches you how to avoid the biggest pitfalls along the way The four main objectives of this book are 1 Learning the rules about the Financial Aid System2 Avoiding common mistakes that could cost you tens of thousands of dollars3 Selecting the right school to fit your budget4 Exploring the options available to pay the tuitionTucked between these main objectives are college funding secrets about how to get schools to compete for your student how to receive the maximum amount of money for your student from the schools the different types of aid you can take advantage of and more To easily reference back to the vast wealth of information you will find a small Take Away section at the end of each chapter that recaps the subject matter *How to Find Out about Financial Aid* Gail A. Schlachter,1987

## Adopting the Beat of Term: An Emotional Symphony within **Financial Aid Tips**

In a world used by screens and the ceaseless chatter of quick interaction, the melodic splendor and mental symphony produced by the prepared term often fade into the backdrop, eclipsed by the relentless sound and disruptions that permeate our lives. However, situated within the pages of **Financial Aid Tips** a stunning literary treasure brimming with organic thoughts, lies an immersive symphony waiting to be embraced. Constructed by an elegant musician of language, that interesting masterpiece conducts visitors on an emotional journey, well unraveling the hidden songs and profound influence resonating within each cautiously crafted phrase. Within the depths with this touching evaluation, we can examine the book is key harmonies, analyze their enthralling writing type, and submit ourselves to the profound resonance that echoes in the depths of readers souls.

[https://socketapi.adit.com/results/browse/index.jsp/Amazon\\_Booktok\\_Trending\\_Compare.pdf](https://socketapi.adit.com/results/browse/index.jsp/Amazon_Booktok_Trending_Compare.pdf)

### **Table of Contents Financial Aid Tips**

1. Understanding the eBook Financial Aid Tips
  - The Rise of Digital Reading Financial Aid Tips
  - Advantages of eBooks Over Traditional Books
2. Identifying Financial Aid Tips
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Financial Aid Tips
  - User-Friendly Interface
4. Exploring eBook Recommendations from Financial Aid Tips
  - Personalized Recommendations

- Financial Aid Tips User Reviews and Ratings
- Financial Aid Tips and Bestseller Lists
- 5. Accessing Financial Aid Tips Free and Paid eBooks
  - Financial Aid Tips Public Domain eBooks
  - Financial Aid Tips eBook Subscription Services
  - Financial Aid Tips Budget-Friendly Options
- 6. Navigating Financial Aid Tips eBook Formats
  - ePub, PDF, MOBI, and More
  - Financial Aid Tips Compatibility with Devices
  - Financial Aid Tips Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Financial Aid Tips
  - Highlighting and Note-Taking Financial Aid Tips
  - Interactive Elements Financial Aid Tips
- 8. Staying Engaged with Financial Aid Tips
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Financial Aid Tips
- 9. Balancing eBooks and Physical Books Financial Aid Tips
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Financial Aid Tips
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Financial Aid Tips
  - Setting Reading Goals Financial Aid Tips
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Financial Aid Tips
  - Fact-Checking eBook Content of Financial Aid Tips

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
- 14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

### **Financial Aid Tips Introduction**

Free PDF Books and Manuals for Download: Unlocking Knowledge at Your Fingertips In today's fast-paced digital age, obtaining valuable knowledge has become easier than ever. Thanks to the internet, a vast array of books and manuals are now available for free download in PDF format. Whether you are a student, professional, or simply an avid reader, this treasure trove of downloadable resources offers a wealth of information, conveniently accessible anytime, anywhere. The advent of online libraries and platforms dedicated to sharing knowledge has revolutionized the way we consume information. No longer confined to physical libraries or bookstores, readers can now access an extensive collection of digital books and manuals with just a few clicks. These resources, available in PDF, Microsoft Word, and PowerPoint formats, cater to a wide range of interests, including literature, technology, science, history, and much more. One notable platform where you can explore and download free Financial Aid Tips PDF books and manuals is the internet's largest free library. Hosted online, this catalog compiles a vast assortment of documents, making it a veritable goldmine of knowledge. With its easy-to-use website interface and customizable PDF generator, this platform offers a user-friendly experience, allowing individuals to effortlessly navigate and access the information they seek. The availability of free PDF books and manuals on this platform demonstrates its commitment to democratizing education and empowering individuals with the tools needed to succeed in their chosen fields. It allows anyone, regardless of their background or financial limitations, to expand their horizons and gain insights from experts in various disciplines. One of the most significant advantages of downloading PDF books and manuals lies in their portability. Unlike physical copies, digital books can be stored and carried on a single device, such as a tablet or smartphone, saving valuable space and weight. This convenience makes it possible for readers to have their entire library at their fingertips, whether they are commuting, traveling, or simply enjoying a lazy afternoon at home. Additionally, digital files are easily searchable, enabling readers to locate specific information within seconds. With a few keystrokes, users can search for keywords, topics, or phrases, making research and finding relevant information a breeze. This efficiency saves time and effort, streamlining the learning process and allowing individuals to focus on extracting the information they need.

Furthermore, the availability of free PDF books and manuals fosters a culture of continuous learning. By removing financial barriers, more people can access educational resources and pursue lifelong learning, contributing to personal growth and professional development. This democratization of knowledge promotes intellectual curiosity and empowers individuals to become lifelong learners, promoting progress and innovation in various fields. It is worth noting that while accessing free Financial Aid Tips PDF books and manuals is convenient and cost-effective, it is vital to respect copyright laws and intellectual property rights. Platforms offering free downloads often operate within legal boundaries, ensuring that the materials they provide are either in the public domain or authorized for distribution. By adhering to copyright laws, users can enjoy the benefits of free access to knowledge while supporting the authors and publishers who make these resources available. In conclusion, the availability of Financial Aid Tips free PDF books and manuals for download has revolutionized the way we access and consume knowledge. With just a few clicks, individuals can explore a vast collection of resources across different disciplines, all free of charge. This accessibility empowers individuals to become lifelong learners, contributing to personal growth, professional development, and the advancement of society as a whole. So why not unlock a world of knowledge today? Start exploring the vast sea of free PDF books and manuals waiting to be discovered right at your fingertips.

### FAQs About Financial Aid Tips Books

**What is a Financial Aid Tips PDF?** A PDF (Portable Document Format) is a file format developed by Adobe that preserves the layout and formatting of a document, regardless of the software, hardware, or operating system used to view or print it.

**How do I create a Financial Aid Tips PDF?** There are several ways to create a PDF: Use software like Adobe Acrobat, Microsoft Word, or Google Docs, which often have built-in PDF creation tools. Print to PDF: Many applications and operating systems have a "Print to PDF" option that allows you to save a document as a PDF file instead of printing it on paper. Online converters: There are various online tools that can convert different file types to PDF.

**How do I edit a Financial Aid Tips PDF?** Editing a PDF can be done with software like Adobe Acrobat, which allows direct editing of text, images, and other elements within the PDF. Some free tools, like PDFescape or Smallpdf, also offer basic editing capabilities.

**How do I convert a Financial Aid Tips PDF to another file format?** There are multiple ways to convert a PDF to another format: Use online converters like Smallpdf, Zamzar, or Adobe Acrobats export feature to convert PDFs to formats like Word, Excel, JPEG, etc. Software like Adobe Acrobat, Microsoft Word, or other PDF editors may have options to export or save PDFs in different formats.

**How do I password-protect a Financial Aid Tips PDF?** Most PDF editing software allows you to add password protection. In Adobe Acrobat, for instance, you can go to "File" -> "Properties" -> "Security" to set a password to

restrict access or editing capabilities. Are there any free alternatives to Adobe Acrobat for working with PDFs? Yes, there are many free alternatives for working with PDFs, such as: LibreOffice: Offers PDF editing features. PDFsam: Allows splitting, merging, and editing PDFs. Foxit Reader: Provides basic PDF viewing and editing capabilities. How do I compress a PDF file? You can use online tools like Smallpdf, ILovePDF, or desktop software like Adobe Acrobat to compress PDF files without significant quality loss. Compression reduces the file size, making it easier to share and download. Can I fill out forms in a PDF file? Yes, most PDF viewers/editors like Adobe Acrobat, Preview (on Mac), or various online tools allow you to fill out forms in PDF files by selecting text fields and entering information. Are there any restrictions when working with PDFs? Some PDFs might have restrictions set by their creator, such as password protection, editing restrictions, or print restrictions. Breaking these restrictions might require specific software or tools, which may or may not be legal depending on the circumstances and local laws.

### **Find Financial Aid Tips :**

~~amazon booktok trending compare~~

~~fantasy football buy online sign in~~

~~romantasy books best warranty~~

~~instagram same day delivery sign in~~

~~spotify discount~~

**anxiety relief latest setup**

**remote jobs best sign in**

**low carb recipes guide**

*yoga for beginners prices*

viral cozy mystery ideas

remote jobs buy online

**viral cozy mystery this month returns**

*fall boots review sign in*

concert tickets last 90 days open now

instagram deal install

**Financial Aid Tips :**

The NRCA Roofing Manual The NRCA Roofing Manual: Architectural Metal Flashing and Condensation and Air Leakage Control—2022. Member Price: \$195.00. Nonmember Price: \$395.00. The NRCA ... The NRCA Roofing Manual—2022 Set It contains the following four volumes: The NRCA Roofing Manual: Architectural Metal Flashing and Condensation and Air Leakage Control—2022 · The NRCA Roofing ... The NRCA Roofing Manual: Architectural Metal Flashing ... The latest volume of the NRCA Roofing Manual provides you with valuable information about the design, materials and installation techniques applicable to. The NRCA Roofing Manual: Metal Panel and SPF ... This roofing manual provides you with comprehensive information about the design, materials and installation techniques applicable to metal panel and spray ... The NRCA Roofing Manual/Architectural Metal Flashing ... The 2022 manual contains information about the design, materials and installation techniques applicable to architectural sheet-metal components and includes 60 ... NRCA Roofing Manual: Architectural Metal Flashing, ... NRCA Roofing Manual: Architectural Metal Flashing Condensation and Air Leakage Control, 2022 The 2022 manual contains information about the design, ... NRCA: Books The NRCA Roofing Manual: Architectural Metal Flashing and Condensation and Air Leakage Control - 2018. by NRCA · 4.64.6 out of 5 stars (3). NRCA Roofing Manual: Architectural Metal Flashing ... NRCA Roofing Manual provides background information regarding moisture and air leakage issues in buildings such as ventilation for steep-slope roof ... NRCA Roofing Manual: Architectural Metal Flashing, ... NRCA Roofing Manual: Architectural Metal Flashing, Condensation Control and Reroofing. 1-2 Weeks. Out of Stock. \$224.25. Add to Cart. Publisher, NRCA. Shipping ... The NRCA Roofing Manual: Architectural Metal Flashing ... The N.R.C.A Roofing Manual: Architectural Metal Flashing, and Condensation Control, 2022 ... Shipping calculated at checkout. Style: Plain. Hyundai Atos Repair manuals (5) Add ; Atos I, 1997 - 2001, atos complete service manual.zip, Spanish, 135 MB ; Atos (+), atos electronical issues manual.pdf, Spanish, 24.9 MB ... workshop manual for atos - Hyundai Forum Aug 29, 2006 — I have a hyundai atos (2000) too! Im looking for the workshop manual for it too, I've got the manual for every other models of hyundai, ... Atos Prime Workshop/ Repair Manual Jan 23, 2005 — Hi everyone, I would like to obtain a workshop / repair manual for the Hyundai Atos Prime (English Version). Hyundai Atos body service and repair manual Get and view online the Hyundai Atos service and repair manual in english and pdf document. The complete user guide for repair and maintenance the Hyundai ... Hyundai Atos Service Manual (G4HC engine) Hey people! I'm new around here! Me and my bud are used to rebuild engines and now we wanted to rebuild my mom's 1998 1st gen Hyundai Atos ... Hyundai Atos PDF Workshop and Repair manuals Jul 27, 2018 — Apr 29, 2019 - Hyundai Atos PDF Workshop, Service and Repair manuals, Wiring Diagrams, Parts Catalogue, Fault codes free download!! Repair manuals and video tutorials on HYUNDAI ATOS Step-by-step DIY HYUNDAI ATOS repair and maintenance ; Amica (MX) 2019 workshop manual online. How to change fuel filter on a car - replacement tutorial ; Atos ... Hyundai Atos Free Workshop and Repair Manuals Hyundai Atos Workshop, repair and owners manuals for all years

and models. Free PDF download for thousands of cars and trucks. 2000-2003 Hyundai Atos Workshop Manual - Schiff European This item contains complete repair procedures, as well as electrical wiring diagrams for: 2000-2003 Hyundai Atos models. Hyundai Atos 1.1L PDF Workshop Manual 2018-2022 The Ultimate Hyundai ix35 Workshop Service and Repair Manual, includes dealer level information for your vehicle and is simple to download and install. Introduction to Probability and Statistics for Engineers ... Our resource for Introduction to Probability and Statistics for Engineers and Scientists includes answers to chapter exercises, as well as detailed information ... INTRODUCTION TO PROBABILITY AND STATISTICS FOR ... The fifth edition of this book continues to demonstrate how to apply probability theory to gain insight into real, everyday statistical problems and situations. Student solutions manual for introduction to probability and ... Student solutions manual for introduction to probability and statistics for engineers and scientists. Show more. Author: Sheldon M. Ross. Solution Manual for First Course In Probability by Sheldon ... Solution Manual for First Course In Probability by Sheldon M. Ross. John L. (z-lib. Course: Statistics (Stat-205). Instructor's Manual for INTRODUCTION TO PROBABILITY ... Instructor's Manual for INTRODUCTION TO PROBABILITY AND STATISTICS FOR ENGINEERS AND SCIENTISTS Fifth Edition Sheldon M. Ross Department of Industrial ... Introduction to Probability and Statistics for Engineers ... SOLUTION MANUAL for Introduction to Probability Models 12th Edition by Ross Sheldon. ISBN 9780128143. \$29.00. December 4, 2023. by welldoneassistant · " ... Introduction to Probability and Statistics for Engineers and ... Introduction to Probability and Statistics for Engineers and Scientists, Student Solutions Manual. 4th Edition - April 15, 2009. Author: Sheldon M. Ross. Stat-311/Sheldon Ross-A First Course in Probability, 5th ... Contribute to SamuelWitke/Stat-311 development by creating an ... Sheldon Ross-A First Course in Probability, 5th Ed scanned + Solutions Manual-Prentice Hall PTR. Introduction to Probability Models by SM Ross · 2010 · Cited by 11797 — Sheldon M. Ross. University of Southern California. Los Angeles, CA. AMSTERDAM ... (c) The stationary probabilities are the solution of  $\pi_0 = \pi_0 \cdot 1 \cdot 2 + \pi_1 \cdot 1 \cdot 3$ . Introduction To Probability And Statistics For Engineers ... Get instant access to our step-by-step Introduction To Probability And Statistics For Engineers And Scientists solutions manual. Our solution manuals are ...