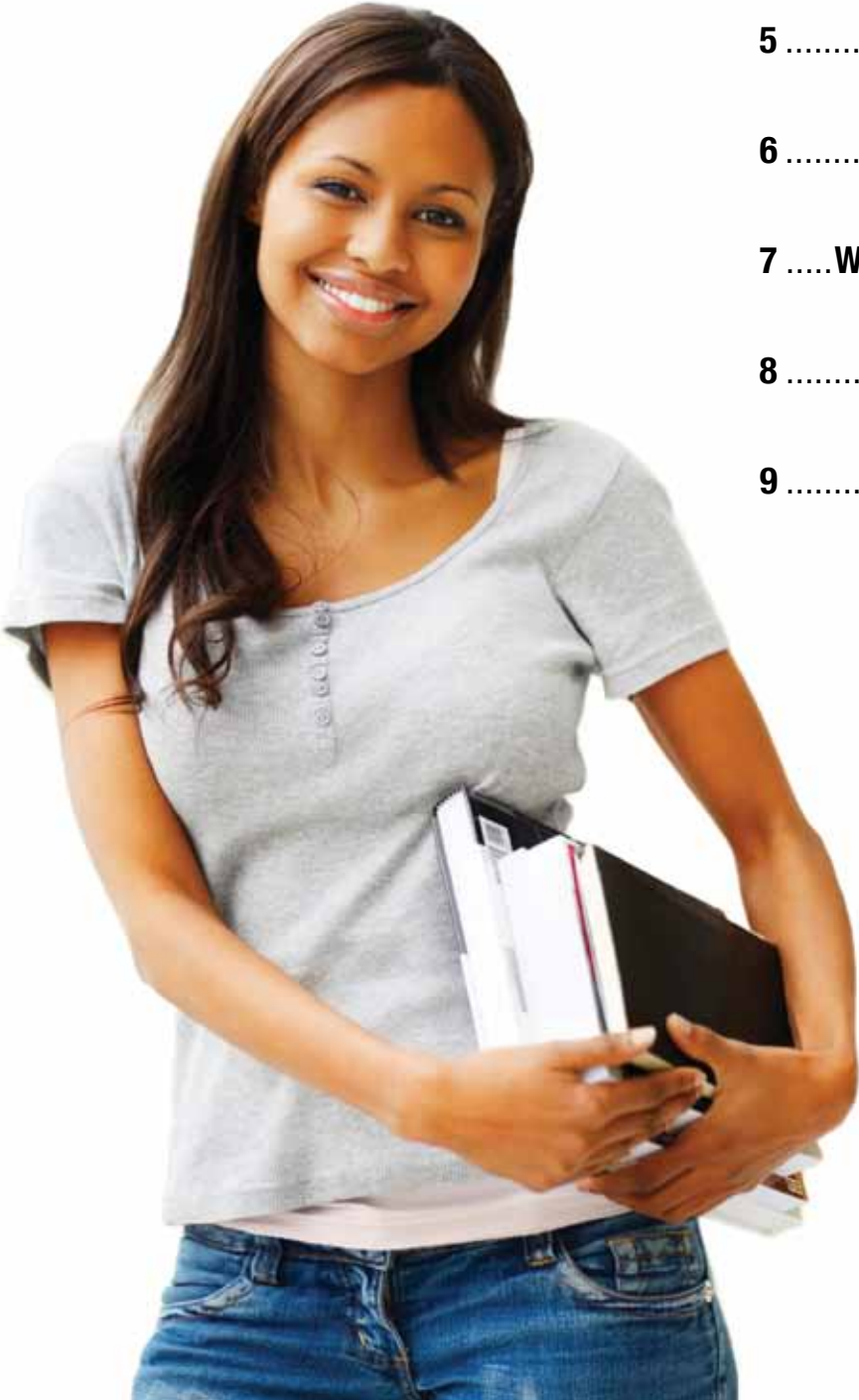


Qualifying for the financial aid you deserve...
MADE \$IMPLE



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PAYING FOR COLLEGE...REALIZING YOUR DREAM.

Some people have the idea that they can't afford college. You may even be one of them. The truth is, that once you know the facts, college may be much more affordable than you think. Financial aid is available if you qualify. In fact, many students are amazed at the financial aid they're eligible to receive.

Beyond that, you may be wondering whether college is worth the expense, time and work it takes to be successful. Set aside some time to do a little fact-finding. You'll soon see that with the right degree or a higher degree, **you could earn significantly more.**

And if you think you're alone? Think again. **The vast majority of students today are being helped through college with financial assistance.**

The truth is, that once you know the facts, college may be much more affordable than you think.



Federal Student Aid Program	Type of Aid	Program Details	Annual Maximum Award Limits
Federal Pell Grant	Grant: does not have to be repaid.	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amounts they qualify for.	\$5,550 (2010/2011 school year). Subject to change every July 1st.
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid.	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school.	Amounts vary depending on school's allocation.
Federal Work Study	Money is earned while attending school; does not have to be repaid.	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school.	No annual maximum.
Federal Perkins Loan	Loan: must be repaid.	Five percent loans for both undergraduate and graduate students; payment is owed to the school that made the loan.	\$5,500 for undergraduate students; \$8,000 for graduate students.
Subsidized Stafford Loan	Loan: must be repaid.	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods.	\$3,500 to \$8,500, depending on grade level.
Unsubsidized Stafford Loan	Loan: must be repaid.	Unsubsidized: Borrower is responsible for interest during life of the loan.	\$4,000 to \$18,500, depending on grade level (If you do not qualify for subsidized Stafford loan).
Federal PLUS Loan	Loan: must be repaid.	Available to parents of dependent undergraduate students.	Cost of attendance minus any other financial aid the student receives.

Virtually everyone is eligible for some type of financial aid.

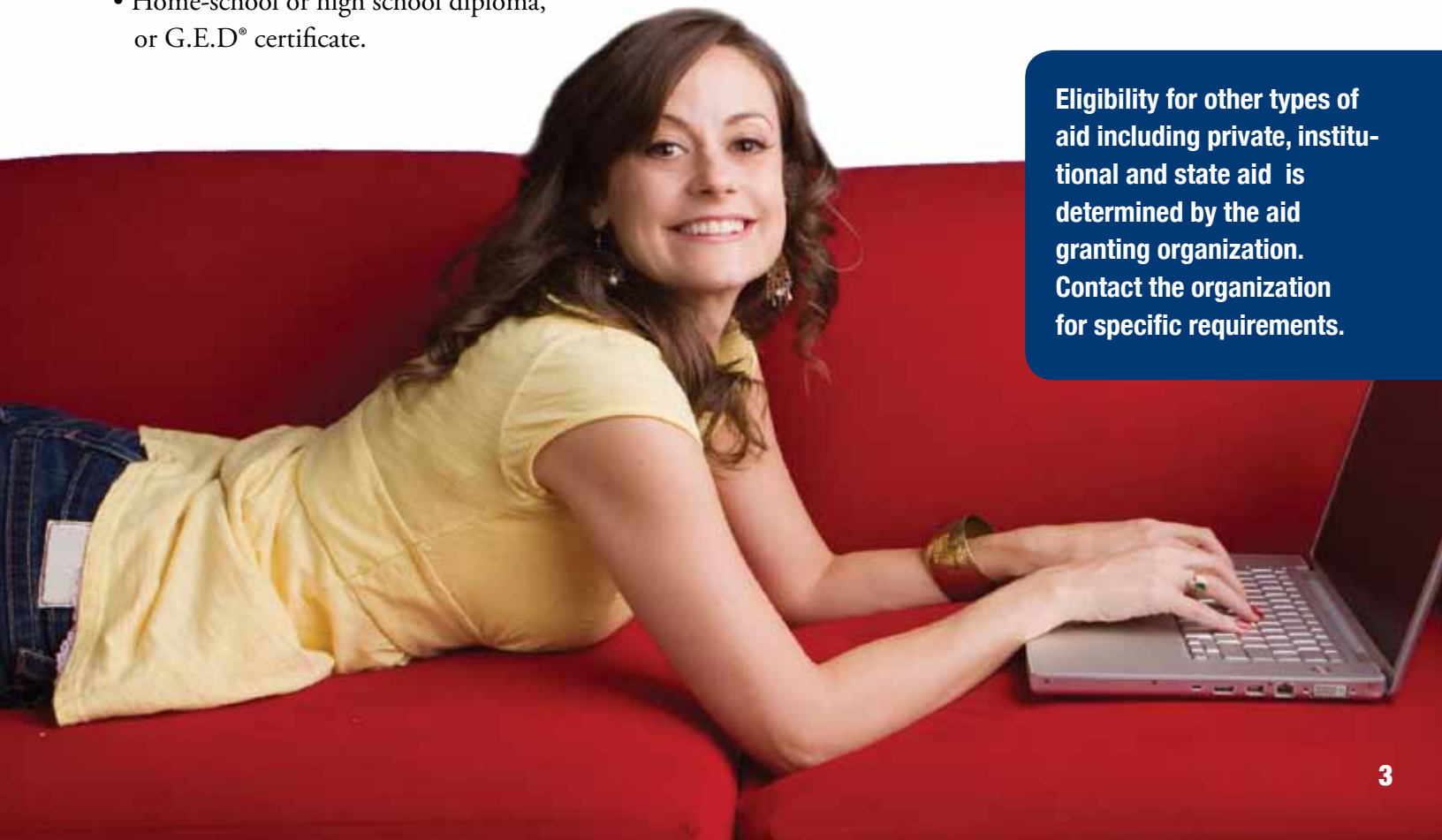
AM I ELIGIBLE?

Virtually everyone is eligible for some type of financial aid—the key is finding the right option for you. Explore this information, then visit our financial aid office for more information and help.

Will you qualify? Federal financial aid programs have a basic list of criteria:

- Has financial need (some loan and scholarship programs excepted).
- Demonstrate that you are qualified to enroll in a post-high school education alternative by having, or doing one of the following:
- Home-school or high school diploma, or G.E.D.[®] certificate.
- Meet any state standards that have been federally approved.
- Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program.
- Be a U.S. citizen or eligible non-citizen.
- Certify that you will use federal student aid only for educational purposes and certify that you are not in default on a federal student loan and do not owe money on a federal student grant.
- Have a valid Social Security Number. If you need a Social Security Number, you can apply for one at www.ssa.gov.
- Meet satisfactory academic progress standards.
- Comply with Selective Service Registration.

Eligibility for other types of aid including private, institutional and state aid is determined by the aid granting organization. Contact the organization for specific requirements.



WHAT'S AVAILABLE FOR ME?

Each financial aid option may offer both need-based and non-need-based aid, as well as grants, loans and work-study programs. It's smart to explore all of your financial aid options to get the best chance of receiving all the aid you need to finance your education.

1 FEDERAL AID:

Federal aid is need-based aid that is regulated by the U.S. Department of Education. Your financial aid will be determined by the information you provide in your Free Application For Student Aid, or FAFSA.

2 STATE AID:

State-supported financial aid varies from state to state, and may have residency or attendance restrictions. In some states, grants cover tuition and are based on a financial need basis, determined by the state. Some state scholarships are based solely on merit and are measured by academic achievement. Others are designed to support students interested in certain professions to help fill a shortage within the states. Search the U.S. Department of Education's database at www.studentaid.ed.gov for contact information and web site addresses. At the site, click on "Funding," then look under "State Aid."

It's smart to explore all of your financial aid options to get the best chance of receiving the aid you need to finance your education.

THERE ARE FOUR BASIC SOURCES OF FINANCIAL AID:

1 FEDERAL

2 STATE

3 INSTITUTIONAL

4 PRIVATE

3 INSTITUTIONAL AID:

Institutional aid can be need-based (income-related) or non-need-based (performance-related) and is provided by the institution or school that the student is attending. Examples of institutional aid include: School-based scholarships tuition payment plans, college partnerships, and more. The importance of institutional aid has increased in recent years as educational costs have increased. Contact your admissions consultant for information.

4 PRIVATE AID:

Private aid is financial assistance that is provided by a private business, group or individual. This includes aid from groups such as community groups, employers, religious organizations, ethnic organizations, private benefactors or investors. Private aid can be granted based on almost any qualification. Contact your school's financial aid office, your city's chamber of commerce or community center to find out more about local aid sources. There are also many Internet sites that provide information about private aid resources. See the *Additional Resources* (pg. 9) section of this book for reliable sites.

HOW DO I FIND THE FINANCIAL AID I NEED?

It starts with knowing where to look. Most students start by applying for Federal Financial Aid by filling out an online application, at www.fafsa.ed.gov. Once it's processed, you will receive notice from the government through your school, telling you the types of aid for which you qualify and the next steps to take in receiving aid.

Exploring other financial aid options can begin with your school counselor or the Internet. Both can be excellent resources for help in getting started. Here is a list of helpful Web sites:

www.studentaid.ed.gov

This site will help you find more information on federal student aid, access FAFSA on the Web (the online version of the **Free Application for Federal Student Aid**), obtain a PIN or look up the status of your federal student loan and access federal student aid publications.

www.fafsa.ed.gov

This is where you'll find your Free Application for Federal Student Aid.

www.studentaid.ed.gov/completefafsa

This site will help you complete your FAFSA

www.ed.gov/directloan

This is the Direct Loan Website. It has online brochures, handbooks, forms and helpful links concerning your student loans.

www.CollegeFunds.net

CollegeFunds.net helps you search for the most ideal student loans, scholarships and other financial aid resources that may be available to you.

www.fastweb.com

Search over 600,000 scholarships totaling over 1 billion dollars. Get expert tips on financial aid, careers and more.

www.scholarships.com

This is the Internet's premiere, free, college scholarship search and financial aid information resource, connecting students and parents with college funding opportunities. Create a personal profile and the free scholarship search will match you to the database of college scholarships. Search results include scholarship summaries and a customizable application request letter. A few simple steps could help you pay for college—and it's all completely free.



A few simple steps could help you pay for college—and it's all surprisingly Simple.

HOW DO I APPLY?

1. Apply for Federal Financial Aid by filling out the FAFSA (Free Application For Federal Student Aid).

You can complete this application online at www.fafsa.ed.gov, or get a paper FAFSA form from our financial aid office, local library, or by calling the Federal Student Aid Information Center at 1-800-4-FED-AID (1-800-433-3243). You can apply beginning January 1 of the year you plan to attend school, until June 30 of the following year. Be sure to check the FAFSA for the list of deadlines for state aid. Schools and states often set deadlines early in the calendar year that you must meet to receive certain types of funds—a word of advice: **Apply early!**

2. Keep a copy of your application.

Make a copy of your application (or print out a copy of your FAFSA on the Web application) so you'll have one for your records. Save all other records as well, in case there's a need to verify the information you reported.

3. Verify your information on your Student Aid Report (SAR).

Depending on the method you used in filling it out, your **Student Aid Report** will be sent to you in the mail or on the Internet. It confirms the information reported on your FAFSA and will contain your **Expected Family Contribution (EFC)**. The EFC is a measure of your family's financial strength and is used to determine your eligibility for federal student aid.

4. Contact us.

Talk with our financial aid advisor. Make sure he or she has the information they need to determine your eligibility. We will review your SAR, and we will contact you with information stating the amount of financial aid for which you qualify. We can also refer you to other potential sources of financial aid.

5. Research private financial aid options.

Check with your school's financial aid advisor for help in finding the private financial aid options that apply in your particular state. Also, refer to our *Additional Resources* (pg. 9) section in this booklet.



WHAT INFORMATION WILL I NEED TO PROVIDE?

The following checklist will help you gather the information you'll need to complete your FAFSA. By keeping copies of this information, you will save yourself time later when you are applying for private aid, as many require the same information.

FAFSA CHECKLIST

- Your Social Security Number (you can find this on your Social Security card).
- Your previous year's Federal Income Tax Return and that of your spouse, if you are married and filing separately.
- W-2 forms or other records showing money earned in the previous tax year, not appearing on your previous year's return.
- If you're a dependent student, your parents' previous year's Federal Income Tax Return.
- Any foreign tax returns or tax returns from Puerto Rico (if applicable).
- Your previous year's untaxed income records, including: Social Security, Temporary Assistance to Needy Families, welfare, or veterans' benefits records (if applicable).
- Your previous year's bank statements
- Your previous year's business and investment mortgage information—business and farm records, stock, bond, and other investment records (if applicable).
- Your alien registration card (if you are not a U.S. citizen).

Helpful hints:

- Read all of the school information over carefully. If you have any questions about costs, or other important information, contact our financial aid department for the answers you need.
- Complete your paperwork carefully and completely, following the instructions closely.
- Pay close attention to deadline dates, so you won't miss out on aid awarded on a first-come, first-served basis.
- Answer any letters or email you receive right away. Otherwise, you may miss a deadline.
- Keep copies of everything—including forms, communications both sent and received, relating to your application.
- Re-apply for financial aid by the deadline each year to maintain eligibility



WHAT THE WORDS MEAN

Understanding the following words will make your financial aid decisions just that much easier.

Academic Year

An academic year for a credit-hour or direct assessment program must be defined as at least 30 weeks of instructional time.

Cost of Attendance (COA)

Cost of Attendance is the total amount it will cost you to go to school—usually expressed as a yearly figure. The COA includes tuition and fees: on-campus room and board (or a housing and food allowance for off-campus students). An allowance is also included for books, supplies, transportation, loan fees, and if applicable, dependent care. It also includes other expenses, including an allowance for the rental or purchase of a personal computer.

Default

Default is a failure to repay a loan according to the terms agreed to when you signed a promissory note. The consequences of default are severe. Your school, the lender or agency that holds your loan, the state, and the federal government may all take action to recover the money, including notifying national credit bureaus of your default.

Eligible Non-citizen

You must be one of the following to receive federal student aid:

- A U.S. citizen
- A U.S. national (includes natives of American Samoa or Swain's Island)
- A U.S. permanent resident who has an I-151, I-551, or I-551C (Alien Registration Card)

If you're not in one of these categories, you must have an Arrival-Departure Record (I-94) from the Bureau of Citizenship and Immigration Services (formerly the U.S. Immigration and Naturalization Service) showing

one of the following designations:

- Refugee
- Asylum Granted
- Cuban-Haitian Entrant, Status Pending
- Conditional Entrant (valid only if issued before April 1, 1980)

Other applicants should check with their school's financial aid office for more information.

Eligible Program

This is a program of organized instruction or study that leads to an academic, professional, or vocational degree or certificate or other recognized educational credential. To receive federal student aid, you must be enrolled in an eligible program, with two exceptions:

- If a school requires that you complete certain coursework to qualify for admission into one of its eligible programs, you can get a Stafford Loan for up to 12 consecutive months while you're finishing that course work. You must be enrolled at least part-time and meet the usual student aid eligibility requirements.
- If you are enrolled at least part-time in a program to obtain a professional credential or certification required by a state for employment as an elementary or secondary school teacher? You are eligible for a Federal Perkins Loan or a Stafford Loan, or inform your parents that they can apply for a PLUS Loan while you're enrolled in that program. You may also qualify for the Federal Work Study program.

General Education Development Certificate (G.E.D.®)

This is a certificate that students receive if they've passed a specific, approved high school equivalency test. Students who have a GED may still qualify for Federal Student Aid. A school that admits students without a high school diploma must make a GED program available in the vicinity of the school, and must inform students about the program.

We make it easy for you to start college.
CALL 888-212-8919
and get started today!

