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**Federal Aid For Your College Education**

**By Chris Davis**

The Federal government is one of the best sources for college financial aid. From low interest loans

to free grants, the array of government aid is open to just about everyone. As long as you have passing grades and financial need, you almost certainly qualify for something.

The search for federal aid begins with the Free Application for Federal Student Aid (FAFSA). This form can be filled out on paper or submitted online. Once it is processed, the government will make a judgement about the level and kinds of aid you are eligible for. To receive funding, you must have a high school diploma, GED certificate, or have met state standards to enroll in a qualified higher education school. You must also be a U.S. citizen or an eligible noncitizen, such as a permanent resident. The key factor in determining how much aid you receive will be financial need, not grades. Of course, if you fail to maintain passing grades, you will lose all assistance. However, it is not necessary to be an "A plus" student.

Undergraduates who meet the need criteria can receive Pell Grants. These range from \$400 to \$4,050 a year. Students with exception financial need may qualify for a Federal Supplemental Opportunity Grant (FSEOGs), which ranges from \$100 to \$4,000 a year. The amount you can receive may be reduced if you have other sources of aid, such as a scholarship. These grants do not have to be paid back.

Federal loan programs are offered to supplement grant awards, and for those who were not eligible for a grant. For some loans, you do not have to demonstrate need. The amount you can borrow will depend both on your school expenses and your grade level. Perkins loans are offered first to Pell Grant recipients. Only a certain amount is awarded each year and when that runs out, no more loans are given until the following year. Stafford loans are available to both graduates and undergraduates. You must be enrolled at least part-time. Financial need is not a requirement for the Stafford, but for lower income students, the government may award a subsidized loan. This means that the interest will be paid for you while you are a student, and during a six-month grace period after you graduate. Finally, the parents of dependent undergraduate students can take out a Plus loan to cover educational costs.

## Federal Aid For Your College Education

If you plan to take advantage of any of the programs, you can apply between January 1st and June 30th and receive funds for the following Fall semester. It is highly recommended that you apply as early as possible, as some schools and states require an application be submitted much earlier. In any case, submitting the FAFSA is an essential part of college financial aid. Many scholarships, private foundations, and other sources of aid will require you to first exhaust all federal aid possibilities before they will consider your application.

By Chris Davis. Learn more about college grants, scholarships, and alternate sources of college financial aid at

<http://www.educationwebresources.com>

### **Are you ready for Your Student's Student Loans?**

**By Mike Yeager**

Your son or daughter is a high school senior and your worried about the coming year, and more importantly, the coming student loans? College has become so important in your children's future that parents have begun to plan for it at their child's birth. But, not all of us, as new parents thought that far ahead or could afford too. So, now what? Student loans, whether they are federal loans or not, are options to considered, but to understand first.

Many students that enter college need financial aid. College financial aid provides for instruction as well as the costs of books. But, usually, it does not provide for living arrangements or meals. These are added expenses most of the time.

Federal financial aid or Federal student loans are very common choices for college. Federal financial aid are usually grants which do not have to be paid back. Federal loans are loans backed by the government and do have to be paid back but with a low interest rate. These loans usually have ten years to be paid back. These loans are usually referred to as direct student loans as they are paid directly to the higher learning establishment.

Finding the right student loans for your child can seem a bit overwhelming. It can become worrisome if you do not get the information you are looking for. So, what can you do to prepare for your student's expenses? First, once the school has been chosen, make an effort to go to or contact the school's financial aid offices. These people can help you one on one and evaluate your needs. They job is to provide you with information about funding your child education. Of course, they want your child to attend their school, so they will offer you ever bit of advice you need. But, you can also find this information online as well as at local libraries. Forms will be available there.

So, take a few minutes and plan out your ideas for funding your child's education. And since many of us have not been able to save for their future, we must take the time to find the lowest interest rate loans available to do so. Spending this time learning, will enhance and empower you to help your child with their learning.

## Federal Aid For Your College Education

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Are you ready for Your Student's Student Loans?

Financial Aid for College Students – Grants

Financial Aid – when should I apply for?

Federal Student Loans versus Private Student Loans - which is best for me?

A College Loan Will Finance Your Education!

Free Government Grants

How to Use Your Mind for Study

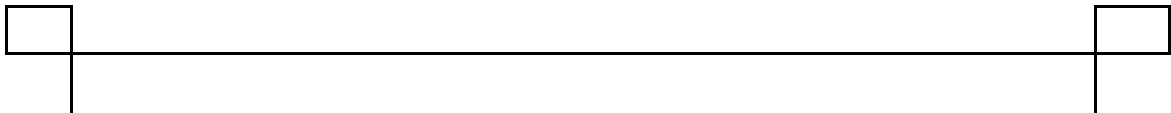
Help Your Child Succeed In School

How to become a Chef!

Gate Crash into the Interior Design Industry.



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