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Grant Your Self A Better Education For Less

By Carl Hampton

"I'm not going to college because I just can't afford it." How many times do we hear those words

form worried high school juniors and seniors. It's no wonder they think like that when tuition fees have been rising anywhere between 2% to as much as 26%. Before we all get lost in the Doom and Gloom there is a lot of GOOD news out there, you just have to know where to find it.

There really is an endless amounts of grants, scholarships and loans (those should be your last avenue), there really is no way a student cannot afford to attend college. Most students will be able to meet the following qualifications for a Pell Grant, (financial need), you must be attending a 4-year university you cannot be an inmate at a federal prison. That may well sound crazy but if your child is in a local penal facilities, they can still receive a Pell Grant. Nonetheless, if you meet those requirements, you are also eligible for the Academic Competitiveness Grants and the National Science and Mathematics Access to Retain Talent (SMART) Grants.

You must as a high school student, actively participate in math, science, or a language. You can see the curriculum criteria by states at

<http://www.federalstudentaid.ed.gov>

. Margaret Spellings, the U.S.

Department of Education Secretary, says that the purpose of this program is to involve students in what she calls the "global economy" of today's world. "Math, science and critical foreign language skills are the new currencies."

More than 500,000 students will be receiving these grants throughout the nation which amounts to more than \$790 million dollars. The grant payments can be an additional \$750 during freshman year; \$1,300 during sophomore year; and up to \$4,000 during junior and senior year. So lets do some math on the subject, if a student attends a public California university (say UCLA), the tuition fees would be somewhere around \$7,000 for an in state student. If that student is granted the \$4,000 by their last year, just from the SMART Grant, that leaves \$3,000. Now subtract another \$1,000 from the Pell

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Grant itself, and we are left with \$2,000 left outstanding to be paid, thats \$38.46 per week, not too much for an education.

For those students who have yet to apply for financial aid, visit

<http://www.federalstudentaid.ed.gov>

or

call for information on eligibility. And don't worry, these grants are not temporary. The grant amount is said to increase over the next five years.

<http://www.CarlHampton.com>

<http://www.fcdtcm.com>

Financial Aid for College Students – Grants

By Max Stein

The bad news about attending college is that it costs more than ever to attend. The College Board estimates the average four–year public college costs almost \$5,000 per year to attend and a two–year public college is almost \$2000. And that's not counting the skyrocketing cost of textbooks or other class fees. The good news is there is more than \$105 billion dollars available in student financial aid. Some of this money is available for free...in the form of college grants.

While there are many options to consider financing your college education, this article will discuss specifically grants for college.

The most common form of Federal grant money is the Pell Grant. The amount awarded is based on your financial need and it is for undergraduate study only. Pell Grants can be awarded to part–time students. The maximum amount of a Pell Grant is \$3000 per year and it can be combined with other grants or financial aid.

Another common federal grant is the Federal Supplemental Educational Opportunity Grant or SEOG. Like the Pell Grant, the SEOG is awarded based on financial need and is for undergraduate study. This grant can be combined with other school grants or financial aid, but the cap is \$1000 per year.

Colleges and Universities often provide their own grants for students. The amount of the school grant varies, but they do take into consideration a number of factors in issuing these types of grants including: financial need, grades, merit or program of study. Please check with the college you've been accepted to for more information.

To be considered for any of these types of grants for college, you must complete a financial aid form known as the FAFSA. Your college will help you with this process and you can get information online.

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There are time deadlines in completing this application, so be sure to take that into consideration when planning your education.

Even though college costs are trending upward, there are many financial aid options for students. College grants are one of the best options since they don't need to be repaid, however, not everyone qualifies for them. Complete a FAFSA application to determine whether you can qualify for a college grant.

www.top-colleges.com

<http://www.fafsa.ed.gov/>

Max Stein is a freelance writer who writes about business, education and marketing. Contact him at

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<http://degreesource.blogspot.com>

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