

Money for College – where is it and how do I get it?

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By Vanessa McHooley

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College is expensive - but money is available to help you pay the way! By doing a little research and filling out a few forms, you can find money through scholarships, grants, loans, and tuition assistance such as work study.

Scholarships

There are more than one million scholarships available each year to reward students who have distinguished themselves academically, athletically, musically, or in some other way. Scholarships pay for some or all of a student's college costs through cash or tuition reimbursements.

The primary government counterpart for scholarships is the Reserve Officers' Training Corp (ROTC) program. Through ROTC, military branches offer full scholarships to students who agree to serve in the military for a certain number of years after graduation. Religious groups, professional associations, and civic organizations are other sources of scholarships.

Grants

Grants are financial aid awards that do not need to be repaid. There are Federal, state, and private grants available.

Federal: There are two main types of Federal grants:

–The Pell Grant is the largest federal grant program. It provides up to \$3000 per year based on financial need

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–The Federal Supplemental Educational Opportunity Grant provides from \$100–\$4,000 per year, depending on when you apply, your level of need, the funding level of the school you're attending, and the policies of the Financial Aid Office where you attend school

Special grant programs through the National Health Services Corps and the Armed Forces are available for students entering the health and medical field.

State: All states provide some type of grant, scholarship, or tuition assistance programs.

Your state's higher education agency can give you information about state grants, including the State Student Incentive Grant (SSIG) Program. This program is funded jointly by individual states and the U.S. Department of Education.

Private: Many private grants are available. Your university may offer institutional grants from its own resources.

Loans

Once you have exhausted all the scholarships and grants available to you, it is time to look at loans. Federal loans are the largest source of financial aid available. Check the information below for information about the major types of Federal loans:

A Perkins Loan is need–based and you must be at least half–time student. The interest rate is fixed at 5 percent and you can borrow up to \$3,000

A Subsidized Stafford Loan is need–based and you must be at least half–time student. The interest rate is variable with 8.25% cap. You can borrow up to \$2,625 year 1, up to \$3,500 year 2, and \$5,500 for years 3–5

An Unsubsidized Stafford Loan is available for any student who is at least a half–time student. The interest rate is variable with 8.25% cap. You can borrow up to \$2,625 year 1, up to \$3,500 year 2, and \$5,500 for years 3–5

A Parent PLUS Loan is for the parent of a dependent attending at least half–time. The interest rate is variable with 9% cap and it can cover the cost of attendance less total financial aid offered. It is available year round and can even pay for back expenses.

If you don't qualify for Federal loans, private loans are also available through banks and credit unions.

Work Study

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The Federal Work–Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses.

So how do I get all this financial aid?

Your first step in applying for any government money, whether federal or state, is to complete the Free Application for Federal Student Aid (FAFSA). For more information about the FAFSA and how to apply, you can visit NextStudent's "FAFSA On The Web" section located here:

<https://www.nextstudent.com/fafsa/fafsa.asp> .

Other ways to find out about financial aid sources include:

- Check with state agencies in both your home state and the state in which you will attend college to find out about grant opportunities
- Check with your college Financial Aid Office about institutional grants and scholarships
- Check with your high school career counselor about grants and scholarships you may be eligible for

- Search the internet for student loans, scholarships, and other financial aid opportunities
- Check with the your parents' employers to see if they offer any scholarships
- Check with the advisors of any clubs you belong to, about scholarships that might be available

As you can see there are many ways to get money for school. Make sure you cover all bases and try to get the free money first, and use student loans if the need arises, and you will end up paying for school in the most efficient manner possible.

This article is distributed by NextStudent. At NextStudent, we believe that getting an education is the best investment you can make, and we're dedicated to helping you pursue your education dreams by making college funding as easy as possible. We invite you to learn more about how to get money for college at NexStudent.com.

Vanessa McHooley from San Diego California.

An Online College Education Overview

By Steve Gargin

There has always been a lot of debate as to whether an online college education is as good as a traditional college education. The answer to this is quite simple; there are good institutions that offer an online college education and there are bad establishments that offer an online college education. So, you need to do your research in the same way when you are looking for the best place to pursue your online college education with as you would an offline course.

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Of course you are not going to particularly bother finding out about the location of the colleges that offer an online college education because it really doesn't matter. However, a lot of the other points that you would consider before attending a college should also be taken into consideration before you enrol with an organisation offering an online college education.

The growth in the numbers of people pursuing an online college education has led to increased competition amongst institutions to attract students. The best way to assess the credibility of a site advertising the best online college education is to ask about the accreditation of its courses. Accreditation means that a governing body for a particular field has endorsed the course and this is extremely important in helping you to decide who to trust with your online college education. If a course is not accredited then you need to find out why.

There may be a number of courses that have not yet received accreditation from an appropriate association or governing body but still offer a good online college education. For example, the establishment may have applied for accreditation but not yet been assessed, in which case you can actually check with the particular body that they are in the process of assessing the application for accreditation. Another reason may be that there is no appropriate body that the course can be accredited to. This is less likely but is, nevertheless, a valid reason and does not indicate that the course offered is not going to be worth taking to advance your online college education.

If, however, you find that the online college education institution has been refused accreditation they are likely to try to tell you that accreditation is not important. This is quite simply untrue. An online college education from a non-accredited institution is not going to be viewed as highly as one from an establishment that is accredited. Choose where you gain your online college education from with care to ensure that you are not wasting your time and money by having an almost worthless qualification.

Steve Gargin is the administrator of

a website dedicated to

updating you on all aspects of college life.

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