

FINANCIAL AID

Overview

Financial aid is money that is given, earned, or lent to help students pay for their education. Financial aid makes it possible for millions of students to go to college.

Four Types of Financial Aid



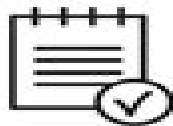
Grants

Grants are funds given, usually because of financial need. Grants do not have to be paid back. *The Pell Grant provides billions of dollars each year to students with financial need. When students submit a FAFSA (Free Application for Federal Student Aid), they automatically apply for a Pell Grant.*



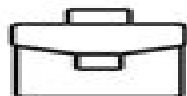
Scholarships

Scholarships are generally awarded for exceptional academic achievement, outstanding talent, and/or financial need. Scholarships do not need to be repaid.



Loans

Loans are funds borrowed from a lender (e.g., bank, college, the government). Loans must be paid back. *Loans make up over half of the financial aid awarded.*



Work-Study

Work-study programs provide students who have a financial need with part-time jobs to help fund their education.

Financial aid is most often awarded in the form of a package. Packages, consisting of grants, scholarships, loans, and/or work-study, are put together by the college's financial aid office. *Packages will vary from college to college, so compare them carefully.*

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Sabine Zange



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