

Type Program	Program Information	Annual Award Limits	Requirements
<p><b>Federal Grants</b></p> <p><b>more information:</b> <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>2 types of Federal Grants:</p> <p>1: Federal Pell Grant 2: Federal Supplemental Educational Opportunity Grant (FSEOG)</p> <p>and two new grants:</p> <p>3: Academic Competitiveness Grant 4: National SMART Grant</p> <p>These grants are available to continuing students in undergraduates programs only. These grants do not have to be repaid. Special provisions are required to receive these grants.</p>	<p>Up to \$4,000 annually</p>	<p>Student must file the FAFSA form.</p> <p>Grants awarded based on financial need.</p> <p>School acts as the U.S. Department of Education's agent by awarding and disbursing the funds.</p> <p>Make your application for grants through your school.</p>
<p><b>Work-Study Programs</b></p> <p><b>more information:</b> <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>Student will work a set number of hours for the school or approved public-service related company.</p> <p>Money is earned: does not have to be repaid. Undergraduates paid on a hourly basis.</p>	<p>No annual maximum</p>	<p>Student must file the FAFSA form.</p> <p>School disburses earned funds to students.</p> <p>Make your application for work-study through your school.</p>
<p><b>Federal Perkins Loans</b></p> <p><b>more information:</b> <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p><b>Loan:</b> must be repaid.</p> <p>These are low-interest rate loans (5%) available to students with <i>exceptional</i> financial need</p>	<p>\$4,000 for undergraduate students</p>	<p>Student must file the FAFSA form.</p> <p>Your school becomes the lender using funds shared by the federal government.</p> <p>You must repay this loan to your school.</p> <p>Make your application for Perkins loans through your school.</p>

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- [www.SayStudent.com](http://www.SayStudent.com) for college financing (scholarships, grants, loans, college aid) supports: [www.SayFinancialAid.com](http://www.SayFinancialAid.com) - [www.SayStart.com](http://www.SayStart.com) - [www.SayCollegeMoney.com](http://www.SayCollegeMoney.com)
- [www.OfftoCollege.com](http://www.OfftoCollege.com) for college prep and planning
- [www.SayEducate.com](http://www.SayEducate.com) for school and university search

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<p><b>State Agencies</b></p> <p><b>more information:</b>  <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>Individual states offer financial aid programs for state residents and in some cases out-of-state residents attending in-state schools.</p> <p>Financial aid may include grants, scholarships, financial aid assistance, and some loan programs.</p>	<p>Financial assistance may vary by state</p>	<p>Financial aid qualifications can vary by state</p>
<p><b>Federal Stafford Loans</b></p> <p>you can submit your loan application online at our site:  <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>2 types of Federal Stafford Loans:</p> <p><b>1: subsidized loans:</b>  the Federal Government pays interest while the student is in school and during grace and deferment periods.</p> <p><b>2: unsubsidized loans:</b>  the borrower is responsible for interest during the life of the loan.</p> <p>the type of loans awarded depends on financial status</p> <p>Loan funds will be sent to the school and disbursed in at least two installments.</p> <p>The funds will first be applied to pay tuition, fees, room and board, and other school charges. Any remaining funds must be used for paying education-related expenses.</p> <p><b>See our web site for current lender benefits.</b></p>	<p>\$2,625 to \$10,500, depending on grade level</p> <p>Loan amounts by grade level can be viewed at:  <a href="http://SayStudent.com/sf/">SayStudent.com/sf/</a></p>	<p>Student must file the FAFSA form.</p> <p>Loan restricted to education-related expenses only.</p> <p>Student must be enrolled at least half-time in a degree or certificate program at an approved school.</p> <p><b>Direct Stafford Loans:</b>  The federal government provides funds to schools.</p> <p><b>FFEL Stafford Loans:</b>  private lenders provide funds to schools to disburse to students.</p>

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<p><b>Private Student Loans</b></p> <p>dial: <b>1-866-230-4578</b> for questions about this program and how it can be used for school</p> <p>you can submit your loan application online at our site: <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>Private student loans are used to make up the difference between the total cost of school and any financial aid received.</p> <p>These loans are not guaranteed by the government so the interest rate and origination costs may be higher.</p> <p>Most private loan programs have higher borrowing limits than federal loan programs.</p> <p>Funds can be used for any education-related expenses, including a new personal computer for school use.</p>	<p>From \$1,500 to \$30,000 annually; the aggregate program maximum is \$130,000</p>	<p>You must have a satisfactory credit history</p> <p>You must meet the credit guidelines for employment and residency</p> <p>If you can't meet these guidelines, you may request your parent or another to co-sign for the loan</p> <p>Undergraduate and Graduate students must be enrolled at least half-time in a degree or certificate program at an approved school. Less than half time attendance are considered under the continuing education program.</p> <p>Funds disbursed directly to the student.</p>
<p><b>Home Equity Financing</b></p> <p>you can submit your equity application online at our site: <a href="http://www.YourEquity.com">www.YourEquity.com</a></p>	<p>Private loan program where the lender opens a credit line on your behalf (or your parent), which credit line is secured by the equity value of your or your parent's home.</p> <p>You will use equity line checks or online transfer capabilities to pay for education or other expense</p> <p>The line of credit can be used at any time and for any expense up to your approved credit line balance</p>	<p>No annual limit restrictions.</p> <p>Your amount is subject to your approved equity line balance.</p>	<p>You must have equity value in your home</p> <p>You must meet the lenders credit criteria and credit check.</p> <p>There is no limitations or restrictions on the use of any funds.</p>

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<p><b>Investment Financing Options</b></p> <p>more information at our site: <a href="http://www.SayStudent.com">www.SayStudent.com</a></p> <p>includes a complete directory of 529 plans and investment options</p>	<p><b>State 529 Plans</b></p> <p>Qualified investment plans that can be used to pay education expenses. Contributions are after tax, but earnings in the fund are tax exempt.</p> <p>Funds are available to any named beneficiary. The beneficiary can be the contributor.</p> <p><b>Education IRAs</b></p> <p>IRA plans that can be setup for education. Contributions are after-tax, but earnings in the fund are tax exempt.</p> <p>The IRA can be used to pay for higher education and K-12 education expenses.</p>	<p>Limitations are subject to the available amount in the plan.</p>	<p>Plans must be setup in the name of the beneficiary.</p> <p>Withdrawals are tax-exempt if the funds are used to pay for education-related expenses.</p>
<p><b>IRA Plans</b></p> <p>more information about our site at: <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>You can make withdrawals from your IRAs for qualified higher education expenses without have to pay the 10% penalty tax for early withdrawal.</p>	<p>Limitations are subject to the available amount in the plan.</p>	<p>You will owe income tax on the amount withdrawn from the plan.</p>
<p><b>Scholarships</b></p> <p>begin your search for scholarships through our site at: <a href="http://www.SayStudent.com">www.SayStudent.com</a></p>	<p>Scholarships are available from many private and educational institutions. This type of financial aid does not have to paid back.</p> <p>The more common form of scholarships are athletic and academic. However, there are a number of scholarships awarded for other achievements.</p>	<p>Limits subject to scholarship award and program.</p>	<p>Scholarships may require an essay, written exam or some demonstration of your eligibility.</p> <p>Scholarship funds will be sent to the college directly on your behalf.</p>

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## Cost of Attendance and Financial Need Calculation

<b>Cost of Attendance</b>		
Tuition and Fees		+
Class and Lab Fees		+
Books and School Supplies		+
Room and Board		+
Transportation		+
Personal Expense		+
Special Events		+
Other Expenses		+
<b>Total Cost of School Attendance</b>	<b>\$</b>	=

<b>Financial Aid Resources</b>		
<b>Federal Stafford Student Loans</b> enter amounts for Stafford Student loans that you have		+
<b>Federal PLUS Parent Loans</b> enter amounts your parents will borrow with PLUS loans		+
<b>Scholarships and Grants</b> enter amounts of grants and scholarships awarded		+
<b>Other Gift-Aid</b> enter any government, state and private gift aid		+
<b>Pre-Paid Tuition Plans</b> enter funds from pre-paid tuition and 529 plans		+
<b>Personal Savings</b> enter personal savings and other contributions to you		+
<b>Total Financial Aid</b>	<b>\$</b>	=

**Net Financial Need** cost minus aid  
 cost of attendance minus financial aid \$

**Additional Funds Needed**  
 use private student loans to fill in the gap  
<http://www.saystudent.com/fast-money/> \$

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