



Student Financial Aid for College: Guide Sheet

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presented by:
*<http://www.SayFinancialAid.com> in conjunction with our affiliated
college site at: www.SayEducate.com*



Financial Aid for College: Cheat Sheet

SUMMARY AID CHARTS: FEDERAL FINANCIAL AID

Federal Financial Aid Campus-Based Programs

Student Financial Aid Program	Type of Aid	Other Information	Annual Award Limits	Disbursement
Federal Pell Grant	Grant: does not have to be repaid	Available to undergraduates only	Up to \$4,000	School acts as the U.S. Dept. of Education's agent
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	Available to undergraduates only; check to see if you school participates in campus-based programs	Up to \$4,000	School disburses funds to students
Two additional grants: Academic Grant and the National SMART Grant	Grant: does not have to be repaid	Available to undergraduates only	Up to \$4,000	School disburses funds to students
Federal Work-Study more info: SayFinancialAid.com	Money is earned: does not have to be repaid	Available to undergraduates and graduates; check to see if you school participates in campus-based programs	No annual maximum	School disburses earned funds to students
Federal Perkins Loan more info: SayFinancialAid.com	Loan: must be repaid	Available to undergraduates and graduates; check to see if you school participates in campus-based programs	\$4,000 for undergraduate students; \$6,000 for graduate students	School disburses funds to students

Federal Financial Loans Direct Loan and FFEL Programs

Student Financial Aid Program	Type of Aid	Other Information	Annual Award Limits	Disbursement
Subsidized Stafford Loan more info: SayFinancialAid.com	Loan: must be repaid	The Federal Government pays interest while the student is in school and during grace and deferment periods.	\$2,625 to \$18,500, depending on grade level	Direct Loans: The federal government provides funds to schools; FFEL: private lenders provide funds to schools to disburse to students
Unsubsidized Stafford Loan more info: SayFinancialAid.com	Loan: must be repaid	The borrower is responsible for interest during the life of the loan.	\$2,625 to \$18,500, depending on grade level	
PLUS Loan more info: SayFinancialAid.com	Loan: must be repaid	Available to parents of dependent undergraduate students and students in graduate-level programs.	Cost of attendance minus any other financial aid received	

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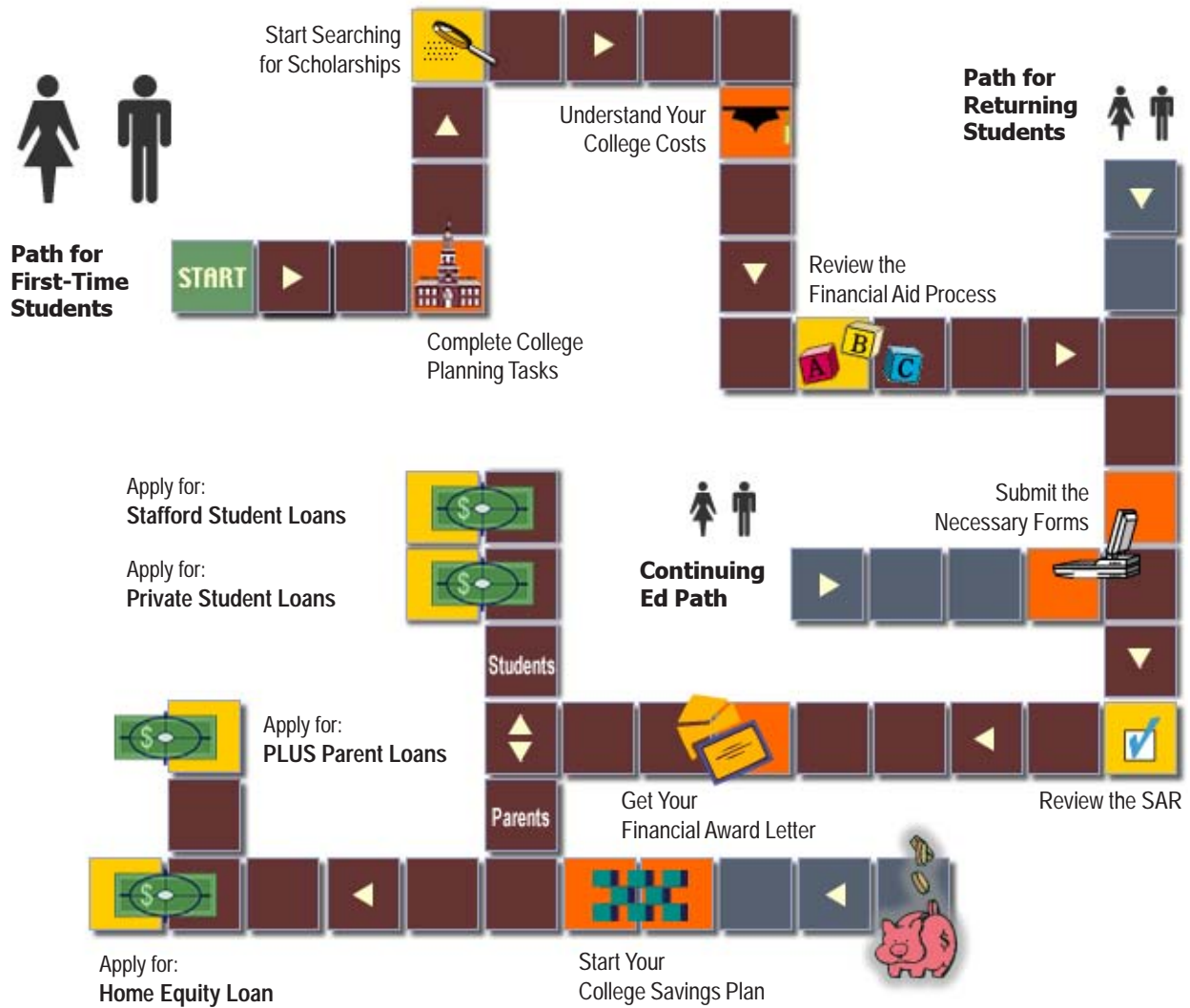
SUMMARY AID CHARTS: PRIVATE FINANCIAL AID

Private Financial Aid Programs Offered by Private Institutions and Colleges

Student Financial Aid Program	Type of Aid	Other Information	Annual Award Limits	Disbursement
Private Student Loans more info: SayFinancialAid.com	Loan: must be repaid	Available to undergraduate or graduate student enrolled at least half-time in a degree or certificate program at an approved college or university.	\$1,500 to \$30,000; the five-year maximum is \$130,000	Funds disbursed directly to the student
Home Equity Loans more info: SayFinancialAid.com	Loan: must be repaid	Available to homeowner's with an equity position at qualified LTV ratios: calculate your LTV position	No annual limits. Total amount limited by the approved balance upon closing.	Home equity lines: funds available whenever needed upon writing a check. Home equity loans: funds disbursed to the homeowner upon closing.
Scholarships more info: SayFinancialAid.com	Scholarships: does not have to be repaid	Available to undergraduates and graduates	Limit set by the school or sponsor	School or sponsor disburses funds to students
Work Programs	Money is earned: does not have to be repaid	Available to undergraduates and graduates	No annual maximum	Students paid based on employer policy

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FOLLOWING THE "FINANCIAL AID PATH" FOR COLLEGE



Check out the Aid Steps at:
<http://www.SayFinancialAid.com/aid-steps/>

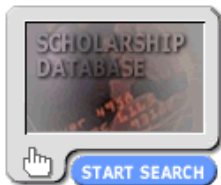
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SEARCHING FOR SCHOLARSHIPS

- Scholarships are available from many private and educational institutions:**

the more common form of scholarships are athletic and academic:

however, there are a number of scholarships awarded for achievements in music, art, communications and by affiliation with private groups and associations.



Take note that many unfunded scholarships may be from your own local area — businesses and associations. So complete a thorough search using a comprehensive scholarship database.

start your search: <http://www.SayFinancialAid.com/scholarships/>

- Scholarship facts:**

You need to start early to find all available scholarships. Check your field of study, ethnic background, social and religious affiliations, parent's employment, family club memberships, and local businesses and clubs.

Beware of potential scholarship scams. A general rule to follow is, "if the scholarship requests money from you in order to get money", they are likely a scam:

if completed

detecting/reporting scholarship scams:

<http://www.ftc.gov/bcp/online/edcams/scholarship/>

- Scholarship requirements:**

Every program is different, so check early on what will be required and make sure you meet all deadlines.

The scholarship may require an essay, written exam, or some demonstration/document of your eligibility

scholarship essay resources:

<http://www.SayFinancialAid.com/scholarships/>

Most scholarships (including athletic) will require a minimum GPA. Failure to maintain your GPA level could forfeit your award.

Most scholarship funds will be sent to the college directly on your behalf.

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WHEN YOU NEED EXTRA FUNDS

Money for College ... FAST!

You know what we are talking about. All of your —

- government student loans,
- scholarships,
- grants,
- and savings — don't add up to pay the full cost of attendance.



And the tuition bill is due.

That is when you turn to private student loans to fund the remaining portion of your tuition and college start-up costs.

Loan Amount	up to \$30,000 annually
Processing Time	preliminary approval in minutes
Payments Begin	after graduation
Disbursement	funds disbursed directly to you

Apply: <http://www.SayFinancialAid.com/fast-money.html>

if completed

Program Summary

amount: eligible to borrow from \$1,500 to \$30,000 annually

no restrictions: loan amounts are not tied to any federal or college limits — you can borrow as much as you need up to the approved loan limit.

loan processing: approval within minutes; funding can be made in as little as 5 days or less from receipt of your completed application.

eligibility: must be 18 years or older attending at least half-time in a degree, graduate or certificate program

approval requirements: satisfactory credit history and sufficient income required for approval

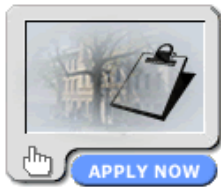
rates: low interest rate loans; choice of no fee option.

terms: repayment begins after graduation or separation from school

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MANAGING YOUR STUDENT FUNDS

How to Manage Your Money



Students can avoid credit card debt by using pre-paid credit to manage student aid funds —

- budget your monthly spending amounts,
- avoid interest rate charges,
- manage your account online,
- use wherever credit cards are accepted

<http://www.SayFinancialAid.com/money-manage.html>

How It Works

1 Student applies for prepaid card (approval guaranteed). Parent or student adds money to the card.



2 Student uses card to buy food, supplies, pizza, etc., at any merchant that accepts MC/VISA credit cards.



3 Parent and student can monitor account for budgeting purposes.



4 Parent or student can reload the card with additional funds whenever needed.



5 Using pre-paid credit cards protect student from accumulating credit card debt.



6 Student can use pre-paid cards to build a credit history for future credit approval on auto loans, employment, home mortgages, etc.



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QUICK LINKS TO PROGRAMS

FINDING MONEY FOR COLLEGE		NOTES
<input type="checkbox"/>	Understand the Financial Aid Process http://www.SayFinancialAid.com	
<input type="checkbox"/>	Review Your Financial Aid Options http://www.SayFinancialAid.com	
<input type="checkbox"/>	Search for Scholarship Money http://www.SayFinancialAid.com/apply/	
<input type="checkbox"/>	Apply for Federal Student Loans http://www.SayFinancialAid.com/apply/	
<input type="checkbox"/>	Apply for Private Student Loans http://www.SayFinancialAid.com/apply/	
<input type="checkbox"/>	Apply for Home Equity Loans http://www.SayFinancialAid.com/apply/	

COLLEGE PLANNING LINKS		NOTES
<input type="checkbox"/>	College Planning Guide http://www.SayEducate.com	
<input type="checkbox"/>	College Search and Review http://www.SayEducate.com	
<input type="checkbox"/>	College Prep http://www.SayEducate.com	

OTHER LINKS OF INTEREST		NOTES
<input type="checkbox"/>	Home Buying / Home Selling / Home Building http://www.SayPlanning.com/ownmyhome/	
<input type="checkbox"/>	Home Improvement Center http://www.SayImprove.com	
<input type="checkbox"/>	Debt Management Guides http://www.SayGoodCredit.com	
<input type="checkbox"/>	Guides to Lower Your Monthly Bills http://www.SayLowerBills.com	
<input type="checkbox"/>	View Rebate Credit Cards http://www.SayCards.com	

College Planning Checklist

Task to be Completed	Month	Notes
COLLEGE PREP (during Junior year)		online guide: www.SayEducate.com/planning/
<input type="checkbox"/> Why Go to College	Jr Year Fall Semester	
<input type="checkbox"/> Make a Personal Assessment	Jr Year Fall Semester	
<input type="checkbox"/> Decide What Kind of Major	Jr Year Fall Semester	
<input type="checkbox"/> Meet with Your Counselor	Jr Year Fall Semester	
<input type="checkbox"/> Review for Admission Tests	Jr Winter Semester	
COLLEGE SEARCH (during Junior year)		online guide: www.SayEducate.com/planning/
<input type="checkbox"/> Search for Colleges	Jr Spring Semester	
<input type="checkbox"/> Visit College Campus	Jr Spring Semester	
<input type="checkbox"/> Collect college information	Junior - Senior Year	
COLLEGE ADMISSION (during Senior year)		online guide: www.SayEducate.com/planning/
<input type="checkbox"/> Prepare College Applications	September-October	
<input type="checkbox"/> Write Your Essays	September-October	
<input type="checkbox"/> Get Letters of Recommendations	September-October	
<input type="checkbox"/> Finalize Your Test Scores	October	
COLLEGE FINANCING (during Senior year)		online guide: www.SayEducate.com/planning/
<input type="checkbox"/> Understand College Costs	November	
<input type="checkbox"/> Review Financial Aid Options	November-January	
<input type="checkbox"/> Follow the Money Path	November-January	
<input type="checkbox"/> Submit FAFSA and PROFILE	January	
<input type="checkbox"/> View Financial Aid Charts	February-May	
COLLEGE MOVE (during Senior year)		online guide: www.SayEducate.com/planning/
<input type="checkbox"/> Develop Good College Skills	On-Going	
<input type="checkbox"/> Find that Summer Job	March-May	
<input type="checkbox"/> Get Moving-to-College Checklist	March-September	

College Application Checklist Record College Admission Tasks

list three schools that you can definitely get in

- 1) _____
 2) _____
 3) _____

list three-six schools that you would like to get in

- 7) _____
 8) _____
 9) _____

list three schools that you would probably get in

- 4) _____
 5) _____
 6) _____

- 10) _____
 11) _____
 12) _____

Check each task completed by school

online guide: www.SayEducate.com/planning/	1	2	3	4	5	6	7	8	9	10	11	12
Application Materials Received												
Campus Review / Visit Completed												
Cost Comparison Against Other Colleges												
Entrance Requirements Analyzed												
Write Required Essays												
Request Counselor & Teacher Recommendations												
Send Transcripts and First Semester Grades												
Submit Financial Aid Forms												
Submit Scholarship Forms												
Other:												
Other:												

College Comparison Worksheet (link to www.SayEducate.com for college search)

1.	2.	3.	4.
School and Location			
Public or Private (2- or 4-year)			
Size (student enrollment)			
City / State (distance from home)			
Setting: Urban or Rural - Co-Ed			
Academics			
Student-to-faculty ratio %			
% Classes under 20 students			
% Classes with 50+ students			
% Graduation			
Cost			
Private Tuition and Fees			
Public In-State Tuition and Fees			
Public Out-of-State Tuition and Fees			
Room / Board			
Financial Aid			
Type Financial Aid Package			
\$ Average Financial Aid Package			
\$ Scholarship Package			
\$ Work Study Package			
\$ Other Financial Aid Package			
Scholastic Strength			
Average High School GPA			
Average Entrance Test Scores			
National Ranking			