

Financial Aid Chart for Continuing Education

Type Program	Program Information	Annual Award Limits	Requirements
Federal Grants more information: www.SayStart.com	2 types of Federal Grants: 1: Federal Pell Grant 2: Federal Supplemental Educational Opportunity Grant (FSEOG) These two grants are available to continuing students in <i>undergraduates programs only</i> . These grants do not have to be repaid.	Up to \$4,000 annually	Student must file the FAFSA form. Grants awarded based on financial need. School acts as the U.S. Department of Education's agent by awarding and disbursing the funds. Submit your application for grants through your school.
Work-Study Programs more information: www.SayStart.com	Student will work a set number of hours for the school or approved public-service related company. Money is earned: does not have to be repaid. Undergraduates paid on a hourly basis. Graduates paid on a hourly basis or by salary.	No annual maximum	Student must file the FAFSA form. School disburses earned funds to students. Submit your application for work-study through your school.
Federal Perkins Loans more information: www.SayStart.com	Loan: must be repaid. These are low-interest rate loans (5%) available to students with <i>exceptional</i> financial need. The loan does not charge origination fees.	undergraduate: \$4,000 for undergraduate programs graduate: \$6,000 for graduate programs	Student must file the FAFSA form. Your school becomes the lender using funds shared by the federal government. You must repay this loan to your school. Submit your application for Perkins loans through your school.

Resource Information

- www.SayStart.com for college financing (scholarships, grants, loans, college aid)
member of the SayStudent College Financing Network
- www.OfftoCollege.com for college prep and planning
- www.SayCollegeSearch.com for school and university search

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<p>State Agencies</p> <p>more information: www.SayStart.com</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>Federal Stafford Loans</p> <p>you can submit your loan application online at our site: www.SayStart.com</p> <p>for the gradplus loan, see our web site at: www.SayStart.com</p>	<p>2 types of Federal Stafford Loans:</p> <p>1: subsidized loans: the Federal Government pays interest while the student is in school and during grace and deferment periods.</p> <p>2: unsubsidized loans: 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>See our web site for current lender benefits.</p>	<p>undergraduate: \$3,500 to \$10,500, depending on grade level</p> <p>graduate: up to \$20,500 for each academic year</p> <p>Loan amounts by grade level can be viewed at: SayStart.com</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>Direct Stafford Loans: The federal government provides funds to schools.</p> <p>FFEL Stafford Loans: private lenders provide funds to schools to disburse to students.</p>

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<p>Private Student Loans</p> <p>dial: 1-866-230-4578 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: www.SayStart.com</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>For students who are enrolled less than half-time in a degree or certificate program at an approved school. More than half time attendance are considered under the undergraduate and graduate program.</p> <p>Funds disbursed directly to the student.</p>
<p>Home Equity Financing</p> <p>view our Banker Home Equity Line of Credit program (BLOC) for financing college: www.SayStart.com</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 BLOC is designed to manage your money to help reduce education costs.</p> <p>See demonstration of the program at: www.SayStart.com/bankequity</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> <p>You must have discretionary income to benefit from the BLOC program.</p>

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<p>Investment Financing Options</p> <p>more information at our site: www.SayStart.com</p> <p>includes a complete directory of 529 plans and investment options</p>	<p>State 529 Plans</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>Education IRAs</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>IRA Plans</p> <p>more information about our site at: www.SayStart.com</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>Scholarships</p> <p>begin your search for scholarships through our site at: www.SayStart.com</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

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

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

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.SayStart.com/private/> \$

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