

Graduate Financial Aid Chart

Type Program	Program Information	Annual Award Limits	Requirements
<p>Work-Study Programs</p> <p>more information: www.SayStudent.com</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. Graduates paid on a hourly basis or by salary.</p>	<p>No annual maximum</p>	<p>Student must file the FAFSA form.</p> <p>School disburses earned funds to students.</p> <p>Submit your application for work-study through your school.</p>
<p>Federal Perkins Loans</p> <p>more information: www.SayStudent.com</p>	<p>Loan: must be repaid.</p> <p>These are low-interest rate loans (5%) available to students with <i>exceptional</i> financial need.</p> <p>The loan does not charge origination fees.</p>	<p>\$6,000 for graduate 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>Submit your application for Perkins loans through your school.</p>
<p>State Agencies</p> <p>more information: www.SayStudent.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>

Resource Information

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

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<p>Federal Stafford Loans</p> <p>you can submit your loan application online at our site: www.SayStudent.com</p>	<p>Unsubsidized Federal Stafford Loans:</p> <ul style="list-style-type: none"> • interest on the loan is to be paid by the student after loan funds are disbursed <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>graduate: up to \$20,500 for each academic year</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>
<p>Grad PLUS Loans</p> <p>you can submit your loan application online at our site: www.SayStudent.com</p>	<p>Graduate and professional students can borrow under the PLUS loan program on their behalf.</p> <p>Loan funds will be sent to the school. The loan will be disbursed in at least two installments; no installment will be greater than half the loan amount.</p> <p>The funds will first be applied to pay tuition, fees, room and board, and other school charges, even travel. Any remaining funds must be used for paying education-related expenses.</p> <p>See our web site for current lender benefits.</p>	<p>The annual limit is equal to the total cost of attendance (including travel) minus any financial aid received.</p> <p>You must first accept all Stafford Student Loan you are eligible for before you may borrow under the Graduate PLUS program.</p>	<p>Student must file the FAFSA form.</p> <p>see FAFSA links</p> <p>Student must pass a credit check to qualify or have a relative or friend who can pass the credit check co-sign the promissory note.</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>

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<p>Private Student Loans</p> <p>you can submit your loan application online at our site: www.SayStudent.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 \$3,000 to \$45,000 annually; the aggregate program maximum is \$150,000</p> <p>ask about the \$300 graduation benefit available to students — \$300 rebate</p> <p>see our web site at: SayStudent.com</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>Graduate and professional students must be enrolled at least half-time in a degree or certificate program at an approved school.</p> <p>Funds disbursed directly to the student and cosigner.</p>
<p>Home Equity Financing</p> <p>view our Banker Home Equity Line of Credit program (BLOC) for financing college: www.SayStudent.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.SayStudent.com/yourbank</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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- www.SayCollegeSearch.com for school and university search

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<p>Investment Financing Options</p> <p>more information at our site: www.SayStudent.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.SayStudent.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.SayStudent.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.saystudent.com/fast-money/>

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- www.OfftoCollege.com for college prep and planning
- www.SayEducate.com for school and university search