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## How Best to Finance Undergraduate Programs

As a first-time or returning undergraduate student, your best options begin with the federal aid program. This requires your filing the FAFSA form for each year you are in school.

### **Grants:**

see if you qualify for any federal or school grants. This is FREE money that doesn't have to be repaid: view information ([www.SayStudent.com/grants](http://www.SayStudent.com/grants))

### **Scholarships:**

start searching for FREE scholarship money. Check with your school, community, and affiliated family organizations: view scholarship information ([www.SayStudent.com/scholarships](http://www.SayStudent.com/scholarships))

### **Perkin Loans:**

available for undergraduate students with exceptional financial need. Maximum annual limit: \$4,000 jump to loan chart for information ([www.SayStudent.com/summary.html](http://www.SayStudent.com/summary.html))

### **Federal Stafford Student Loans:**

get the maximum amount of federal Stafford student loans as possible. The available amounts will increase each academic year: jump to Stafford student loans ([www.SayStudent.com/stafford.html](http://www.SayStudent.com/stafford.html))

### **Private Student Loans:**

if you need additional funds that are not subject to federal regulations, check into private student loans. You can borrow up to \$30,000 each academic year (\$40,000 for certain schools where the cost of attendance has been determined to exceed \$30,000)

Undergraduates may defer repayment until six months after graduation or ceasing to be enrolled at least half-time. Immediate and interest only repayment options are also available: jump to private student loan information: ([www.SayStudent.com/private.html](http://www.SayStudent.com/private.html))

### **Other College Financial Aid:**

view other financial aid options that may be available: see summary of financial aid options ([www.SayStudent.com](http://www.SayStudent.com))