

Grants, Scholarships & Loans

Grants and scholarships are free money—
financial aid that does not have to be repaid.

The difference...

Grants are often *need-based*.

Scholarships are usually *merit-based*.

Loans can be federal or private and will need to be repaid by student or parent.

Pre-planning

FAFSA4caster

<https://studentaid.gov>

A free financial aid calculator that gives you an early estimate of your eligibility for federal student aid. It is a useful planning tool, *not* an application.

Net Price Calculator (NPC)

(on each college/university website)

Resource that can be found on each college website and is helpful to determine if you are eligible for loans or grants from that specific school.

FAFSA

Free Application for Federal Student Aid

<https://studentaid.gov>

Opens October 1

CSS PROFILE

College Scholarship Service Profile

www.collegeboard.org

Opens October 1

Once Admitted...

Student should advocate for her/himself with Financial Aid Office.

Student should apply for additional money from chosen college EVERY year!