

# 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

### Begin Your Estimate for Federal Student Aid

<https://studentaid.gov/aid-estimator/>

Before you complete the FAFSA form, the *Federal Student Aid Estimator* can help you understand your options to pay for college or career school by providing an early estimate of your Expected Family Contribution (EFC) and eligibility for federal student aid.

### 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

<https://studentaid.gov/>

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for federal financial aid for college or graduate school.

*Opens October 1*

## CSS PROFILE

College Scholarship Service Profile

The CSS Profile is an online application used by colleges and scholarship programs to award institutional aid. Some colleges require the CSS Profile to determine financial aid eligibility.

[www.collegeboard.org](http://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!