

BUT HOW DO I PAY FOR IT ALL?



Don't make the mistake of HESITATING TO APPLY FOR FURTHER EDUCATION because you think you can't afford it! In fact, there are many different kinds of financial help available.

Sources of funding include:

- Your state
- The Federal Government
- The school, college or university you choose to attend
- Private scholarships and financial assistance programs



Different types of financial help include:

- Scholarships**, which are usually earned through high grades or GPA, good test scores on the ACT or SAT, or exceptional abilities and talents, such as athletics or music skills. Scholarships do not have to be repaid, but there may be certain requirements to keep receiving a scholarship.
- Grants**, which are usually based on financial need and often do not require repayment.
- Loans**, which are borrowed from a bank or the government and must be repaid eventually.
- Work programs and assistantships**, which allow students to earn money for educational costs and living expenses.

Ways you can find financial help:

- Fill out your FAFSA (Free Application for Federal Student Aid, found at www.fafsa.ed.gov)
- Ask your school counselor
- Ask the financial aid office at the school, college or university where you want to go
- Use free, online scholarship search engines (such as www.fastweb.com)
- Make sure you work hard in school to attain good grades and develop involvement in volunteering and extracurricular activities
- Military programs may provide financial assistance and additional training opportunities, but require a term of service