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How To Get Free Grant Money For School

By Linda Emerson

Many people are eligible for financial assistance but don't bother to apply. They think that the burden of having to repay the money after school is too great, or that they can handle making it on their own. In reality, there is about half a trillion dollars going out every year and you can effortlessly pick up some of it just by submitting an application form. The granted money can be utilized for almost everything from food to housing to tuition.

1. Free Money

Of course, the government isn't just throwing money at whoever asks for it. You will have to fill out a few simple forms and even then you have to qualify for financial aid. Your family can not make more than a certain amount of money, for example.

2. Inspiring Achievement

Grants are often given to minorities on the merits of allowing equal access to education regardless of social factors. Nowadays, it is doubtful that you can find an organization that is interested in helping you especially for financial assistance - the government is your best bet.

3. Beware Of Fraud

Beware of institutions that advertise their grant programs. Some of these are running frauds. They can just simply take your money and go. Besides grants are supposed to be free, so you do not have to pay for your application. Others simply collect all of your personal information and then use it to commit identity theft. On the other hand, other organizations are fairly lawful and reasonable. They will provide you with the information you need absolutely free.

4. Be Prepared For A Little Competition

There are thousands of people just like you vying for a limited number of grant awards. There are many free online sites you can visit to gain more information before you start applying like crazy. Certain grant applications will always make you eligible for certain cash amounts, usually a low amount however.

5. Apply Early

Never leave finances to the last minute. It takes at least six months for grant money to be approved and the cheques arrive at your door even under the best circumstances. The great thing about some grant programs is that everyone is entitled whether you have a bad credit or have even been bankrupt.

The worse your financial situation, the more likely you are to be approved.

For more great grant money related articles and resources check out <http://qualitygrants.info>

Financial Aid for College Students - Grants

By Max Stein

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The bad news about attending college is that it costs more than ever to attend. The College Board estimates the average four-year public college costs almost \$5,000 per year to attend and a two-year public college is almost \$2000. And that's not counting the skyrocketing cost of textbooks or other class fees. The good news is there is more than \$105 billion dollars available in student financial aid. Some of this money is available for free...in the form of college grants.

While there are many options to consider financing your college education, this article will discuss specifically grants for college.

The most common form of Federal grant money is the Pell Grant. The amount awarded is based on your financial need and it is for undergraduate study only. Pell Grants can be awarded to part-time students. The maximum amount of a Pell Grant is \$3000 per year and it can be combined with other grants or financial aid.

Another common federal grant is the Federal Supplemental Educational Opportunity Grant or SEOG. Like the Pell Grant, the SEOG is awarded based on financial need and is for undergraduate study. This grant can be combined with other school grants or financial aid, but the cap is \$1000 per year.

Colleges and Universities often provide their own grants for students. The amount of the school grant varies, but they do take into consideration a number of factors in issuing these types of grants including: financial need, grades, merit or program of study. Please check with the college you've been accepted to for more information.

To be considered for any of these types of grants for college, you must complete a financial aid form known as the FAFSA. Your college will help you with this process and you can get information online. There are time deadlines in completing this application, so be sure to take that into consideration when planning your education.

Even though college costs are trending upward, there are many financial aid options for students. College grants are one of the best options since they don't need to be repaid, however, not everyone qualifies for them. Complete a FAFSA application to determine whether you can qualify for a college grant.

www.top-colleges.com

<http://www.fafsa.ed.gov/>

Max Stein is a freelance writer who writes about business, education and marketing. Contact him at maxstein_9@hotmail.com

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