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Money for College – where is it and how do I get it?

By Vanessa McHooley

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College is expensive – but money is available to help you pay the way! By doing a little research and filling out a few forms, you can find money through scholarships, grants, loans, and tuition assistance such as work study.

Scholarships

There are more than one million scholarships available each year to reward students who have distinguished themselves academically, athletically, musically, or in some other way. Scholarships pay for some or all of a student's college costs through cash or tuition reimbursements.

The primary government counterpart for scholarships is the Reserve Officers' Training Corp (ROTC) program. Through ROTC, military branches offer full scholarships to students who agree to serve in the military for a certain number of years after graduation. Religious groups, professional associations, and civic organizations are other sources of scholarships.

Grants

Grants are financial aid awards that do not need to be repaid. There are Federal, state, and private grants available.

Federal: There are two main types of Federal grants:

- The Pell Grant is the largest federal grant program. It provides up to \$3000 per year based on financial need
- The Federal Supplemental Educational Opportunity Grant provides from \$100-\$4,000 per year, depending on when you apply, your level of need, the funding level of the school you're attending, and the policies of the Financial Aid Office where you attend school

Special grant programs through the National Health Services Corps and the Armed Forces are available for students entering the health and medical field.

State: All states provide some type of grant, scholarship, or tuition assistance programs.

Your state's higher education agency can give you information about state grants, including the State Student Incentive Grant (SSIG) Program. This program is funded jointly by individual states and the U.S. Department of Education.

Private: Many private grants are available. Your university may offer institutional grants from its own resources.

Loans

Once you have exhausted all the scholarships and grants available to you, it is time to look at loans. Federal loans are the largest source of financial aid available. Check the information below for information about the major types of Federal loans:

A Perkins Loan is need-based and you must be at least half-time student. The interest rate is fixed at 5 percent and you can borrow up to \$3,000

A Subsidized Stafford Loan is need-based and you must be at least half-time student. The interest rate is variable with 8.25% cap. You can borrow up to \$2,625 year 1, up to \$3,500 year 2, and \$5,500 for years 3-5

An Unsubsidized Stafford Loan is available for any student who is at least a half-time student. The interest rate is variable with 8.25% cap. You can borrow up to \$2,625 year 1, up to \$3,500 year 2, and \$5,500 for years 3-5

A Parent PLUS Loan is for the parent of a dependent attending at least half-time. The interest rate is variable with 9% cap and it can cover the cost of attendance less total financial aid offered. It is available year round and can even pay for back expenses.

If you don't qualify for Federal loans, private loans are also available through banks and credit unions.

Work Study

The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses.

So how do I get all this financial aid?

Your first step in applying for any government money, whether federal or state, is to complete the Free Application for Federal Student Aid (FAFSA). For more information about the FAFSA and how to apply, you can visit NextStudent's "FAFSA On The Web" section located here:

<https://www.nextstudent.com/fafsa/fafsa.asp> .

Other ways to find out about financial aid sources include:

- Check with state agencies in both your home state and the state in which you will attend college to find out about grant opportunities
- Check with your college Financial Aid Office about institutional grants and scholarships
- Check with your high school career counselor about grants and scholarships you may be eligible for
- Search the internet for student loans, scholarships, and other financial aid opportunities
- Check with the your parents' employers to see if they offer any scholarships
- Check with the advisors of any clubs you belong to, about scholarships that might be available

As you can see there are many ways to get money for school. Make sure you cover all bases and try to get the free money first, and use student loans if the need arises, and you will end up paying for school in the most efficient manner possible.

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Vanessa McHooley from San Diego California.

Joining College Scholarship Contest

By Low Jeremy

For some, joining college scholarship contest is the best way to get free money fast and easy. However, many are intimidated when hearing the term “contest”. And when term is added to the phrase “college scholarship”, the contest would sound very tough to get through with.

Yes, it can be affirmed that when you “college scholarship contest” there is a little intimidation created. This is especially true to those who have yet to join contests. And if they are scared enough to join any type of contest, what more with college scholarship contest?

On the other point, college scholarship contest should not be intimidating. Since you can never know if you will win or not until you have joined the content, there is no reason for you to become hesitant in trying this out.

Well, before we conclude on things; let us know what is college scholarship content is all about.

College scholarship contests are designed to open up opportunities to students (either high school or presently enrolled in college) to win cash prize to finance their education. However, when we say “to win cash prize to finance their college education”, it will not limit on giving money on the winner after the competition. There are those contests that give the price money won directly to the school recipient. There are contests that also give the student and the school the price money.

Mostly, the college scholarship contests come in essay-writing format while other contests concentrate on the arts, sports, science or math research projects, geography and more. Either way, the contest aims to give students the chance to study without worrying too much about the finances.

Depending on the sponsor, the price of college scholarship contest could be as low as \$1,000 and as high as \$50,000. Now, who would not want that?

Imagine this: one win in a college scholarship contest could mean free college education. And one win from a college scholarship contest could mean freedom on problems brought about by college education.

Going back, if college scholarship contents intimate you, then, it is about time to do research on them and you will know what help they could give to you. Joining a college scholarship contest may not give you ease. But who knows? You might have hidden talents that are enough win the contest and enough to assure your good future.

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