



Financial Resources

Many students in high school plan to attend college or go to a university after high school but often think that they do not have the money to afford it. Students do not often know of the many opportunities available to either attend college for free or at a lower cost.



There are many scholarships available for students nowadays, but often students do not make the time to apply or look into them. Although scholarships are the primary source students opt for when considering how they are going to pay for college, it is not the only method available. There are three ways to get financial aid for college... scholarships, grants, and loans. Scholarships are based on academics or need-based and do not have to be paid back. Grants are usually given due to need. The third are loans and they must be repaid.

Remember: your college education is an investment in your future!

RESOURCES FOR LOW-INCOME STUDENTS

College Match: High Achieving Low Income

Gear Up

Low-Income | First Generation

Low-Income Student Grants

College Scholarships

8 Awesome Organizations that Help Low-Income Students Get to College

COLLEGE FINANCIAL PLANNING

Financial Aid Process

SmartStudent Guide to Financial Aid

Federal Student Aid

FastWeb Scholarship Search Engine

College Textbooks

College Budgeting

Online Student Financial Aid

FINANCIAL QUESTIONS TO ASK THE COLLEGE(S)

Although the process of applying for financial aid may seem complicated and difficult, the financial aid officers at colleges and universities are there to help you. Don't hesitate to contact them! [Here](#) are some questions you might ask:





Financial Questions to Ask the College(s)

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1. What kind of financial assistance does the college offer: need-based, merit-based, or both?
2. Can the college provide an early estimate of what our financial aid award might be?
3. What forms are needed in order to apply?
4. When are financial aid applications due?
5. What costs for a student are taken into account by the financial aid office? Tuition, room, board, transportation? How about additional expenses like books, fees, computers and personal expenses?
6. What is included in the comprehensive fee? For example, do students have to pay extra for computer time or to attend campus events (concerts, plays, films, lectures, athletic events, etc.)?
7. When will we be notified about the amount of assistance we can expect?
8. Does the institution have an appeal process to review special circumstances?
9. Is there a commitment for financial assistance beyond the first year?
10. How and when do we apply for financial assistance after the first year?
11. What if we do not qualify for need-based aid? Are there alternative financing options available?
12. What grants, loans and work study opportunities are offered by the college itself? Are there any we might be eligible for?
13. What is the average student loan indebtedness of the college's graduates?
14. Is there a restriction to the length of time that financial assistance will continue?
15. How long does it typically take a student to graduate from this college? Four years? Longer?
16. What impact do scholarships from outside sources have on other financial aid?
17. Can we apply financial aid toward an off-campus study program, either in the U.S. or another country?
18. What happens if our family's financial situation changes substantially during the school year?
19. Are there any payment options available (such as monthly or quarterly)?