

Financial Aid and Scholarships

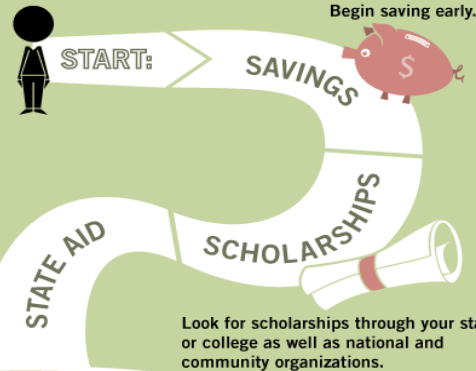
THE FINANCIAL AID PROCESS

Finding financial aid can seem overwhelming when you're trying to get ready for college or career school. The U.S. Department of Education's office of Federal Student Aid is here to help you get the money you need to pay for your education.

PREPARATION

Scholarships and state aid can help cover the cost of college or career school, but you may find yourself in need of federal assistance.

Many states have college funding programs. Ask a guidance counselor or your college financial aid office for more information.



It's time to apply for financial aid.

FAFSA®

The FAFSA is the *Free Application for Federal Student Aid* and is the only way to apply for federal student aid. The schools you list on your application will use FAFSA information to evaluate your financial need and determine how much federal aid you are eligible to receive. Many states and colleges also use information from your FAFSA to provide their own financial aid.

Each October, the FAFSA is available for the next school year. It is best to fill it out as early as you can because some aid is first come, first served.

When you complete the FAFSA, you'll need to provide personal and tax information. You may be able to automatically retrieve your tax information from the IRS.

Complete the FAFSA online at fafsa.gov. Make sure to fill out and submit the FAFSA each year you are in college.



After you submit your FAFSA, you'll receive your *Student Aid Report (SAR)*. Your SAR summarizes the information in your FAFSA. Review it and make corrections if needed.



Your FAFSA helps your school determine the types of federal student aid you are eligible to receive.

TYPES OF FEDERAL STUDENT AID

As the largest provider of financial aid, the U.S. Department of Education's office of Federal Student Aid provides grants, loans, and work-study funds.



Grants are free money that do not have to be repaid.



Student loans are real loans (like a car or home loan) that need to be repaid with interest.



A work-study job gives you the opportunity to earn money to help pay your educational expenses.

AWARD

Your award letter explains the combination of federal grants, loans, and work-study a college is offering you. The offer might also contain state and institutional aid. If you receive award letters from multiple colleges or career schools, you should compare them and decide which school works best for you.



Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

fafsa.ed.gov



myscholly.com



www.cappex.com

Scholarships.com
You Find Money. Colleges Find You.

fastweb!
www.fastweb.com

raise.me

www.raise.me

Chegg® Scholarships
www.chegg.com/scholarships

California Student Aid Commission

www.csac.ca.gov

www.fundyourfuture.org

CalGrants

mygrantinfo.csac.ca.gov

California Dream Act
dream.csac.ca.gov