

Financial Aid & Scholarships

Financial aid is available to help you reach your college and career goals!

Financial aid helps reduce the cost of attending college, and most students are eligible for some type of financial aid other than scholarships. Two main types of financial aid are available: grants and loans.



GRANTS are awarded based on financial need and do not need to be repaid if you finish the academic term for which the grant money helps pay. Grants are essentially free money awarded by the federal government, your state government, and/or your college. To learn more about the different types of grants, <https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/the-basics-on-grants-and-scholarships>

LOANS are money borrowed from the government, a bank, or other sources. They need to be paid back. Interest rates and terms of payment vary. To learn more about the different types of loans, <https://bigfuture.collegeboard.org/pay-for-college/loans/types-of-college-loans>



for Taking out Student Loans go to:

<https://bigfuture.collegeboard.org/pay-for-college/loans/8-tips-for-taking-out-student-loans>

A student who wants a grant or loan from the federal or state government must fill out the **Free Application for Student Aid (FAFSA)**.

To learn more about the FAFSA go to <https://fafsa.ed.gov/index.htm>

For information about other ways to pay for college, go to the following links:



College

Plans <http://www.uesp.org/>, <https://www.borrowwisely.org/>

There are different types of scholarships to consider.

Academic Scholarships are awarded on the basis of grade point average, achievement test scores, and in some instances rigor of academic course work.



Merit Scholarships take many forms such as: leadership, departmental, talent, and service. These can be awarded by colleges, private organizations, or individuals.

Diversity/Multicultural Scholarships are available to promote diversity in a school's student body by considering ethnicity or gender. Some diversity scholarships are for all minorities as a collective whole, while others are specifically for individual ethnic groups. Either way, if you are from an ethnic or culturally diverse background, you should consider applying. There are also scholarships for strong independent thinking women and are available in many fields of study.

Athletic Scholarships are available for practically every sport. If you excel in athletics you may want to consider an athletic scholarship, but remember that the competition is tough, and athletes have to be National Collegiate Athletic Association (NCAA) eligible. There are specific high school classes which athletes need to take in order to be NCAA eligible because colleges are looking for athletes who can be successful academically as well as in their sport. To learn more about NCAA eligibility,

https://web3.ncaa.org/ECWR2/NCAA_EMS/NCAA.jsp

Private Scholarships – These can be awarded by companies, foundations, community organizations, or clubs who specify the criteria for the scholarship. Some private scholarships are available through colleges. Others can be found through scholarship searches. Some are even made to be fun.

Scholarship websites: For junior high school student scholarship opportunities, go to <http://www.finaid.org/scholarships/age13.phtml>

For high school check with your high school scholarship coordinator. You may also want to conduct a search through a reputable site such as [UtahFutures](#), [Utah Scholars](#), [Step up Utah](#), [Fastweb](#) or the College Board.



When conducting scholarship searches, beware of scams!

Work Study Programs are part-time jobs that are funded through the college, cooperative education programs, or the federal work study program. The program emphasizes civic education and employment related to the student's course of study. These jobs are given to students based on financial need. These jobs can be through the school itself or other employers. Since money from work-study is earned, it does not have to be repaid. Like other types of financial aid, a work-study award is for a specific dollar amount.

For more information about work-study programs, <https://studentaid.ed.gov/types/work-study>