

Help with Financial Aid Resources

Attending a college, university, career or technical school can be expensive. About three-quarters of all students get some type of financial assistance. However, there are many financial aid resources available to achieve your post secondary goals. They are:

- Federal or California grants.
- Scholarships through your parents' employers, religious groups, private clubs, lodges, businesses, foundations, unions, community groups, private individuals, and various organizations. They can be based on such things as academic merit, SAT or ACT scores, competitive essay, field of study, special talent, ethnicity, leadership ability, community service activities, and athletics. **Determine what are the terms and conditions to renew the scholarship (example, GPA).**
- Loans
- Work study programs.
- Tuition reimbursement programs from part-time employers (for example, Bank of America and Starbucks).

It is never too early for you to explore the opportunities for financial aid while in high school. Getting these financial resources requires some research. Most financial aid is based on your need, not your academic performance. Talk to your high school and career counselors for assistance. Some of this financial aid is given on a first-come, first served basis.

It is important for you to fill out a **Free Application for Federal Student Aid (FAFSA)** or other required forms prior to deadline dates. In this way, colleges determine what type of financial aid you are entitled to as well as your family's contribution. The FAFSA can be filled out online. **An on-line calculator (FAFSA4caster) has been developed to assist families in financial planning for federal student aid (see Web Resources).**

Colleges offer different packages and amounts of financial aid. Compare the offers of financial aid from various schools. Accept the right one for you. In some cases, it may be possible to negotiate with a college of your choice for a better offer.