

YES, YOU CAN AFFORD COLLEGE!

Let's face it, **COLLEGE IS EXPENSIVE!** Fortunately, there are many resources to help you pay for college. As a matter of fact, **TWO OUT OF EVERY THREE STUDENTS USE SOME SORT OF FINANCIAL AID** to handle the costs. So where is all this financial aid?

**YOU CAN
START
HERE**

FREE MONEY → Doesn't need to be paid back. Your first step in paying for college is to look for free money. Here are two sources:

SCHOLARSHIPS are usually awarded based on something you do. Organizations award scholarships based on academics, community involvement, extracurricular activities or other merit.

GRANTS are awarded based on financial need. They are available from federal and state governments, schools and private organizations. One example is the Federal Supplemental Educational Opportunity Grant (FSEOG), available to undergrads with exceptional need.

MONEY THAT COSTS MONEY → Doesn't need to be paid back until later. Once you've explored your free money options, check out student loans:

FEDERAL STUDENT LOANS are the most popular form of education loans, offering low rates and favorable terms. Federal student loans are available to nearly all students, regardless of credit score or financial history.

PRIVATE STUDENT LOANS are more expensive than federal loans, and are primarily used to cover the expenses scholarships, grants, and federal loans won't cover. Rates and terms can vary widely, based on your credit history and other factors.

MONEY YOU EARN → a little hard work never hurt anyone.

THE FEDERAL WORK STUDY PROGRAM provides jobs to students who demonstrate a financial need. Funding is limited and is awarded on a first-come, first-served basis, so get moving!

**BOOKMARK
THESE SITES:**

studentaid.ed.gov
students.gov
fafsa.ed.gov
ed.gov/programs/fseog

62%
OF TEENS SAY
COLLEGE IS
THEIR TOP
SAVINGS GOAL.

SOURCE: TD AMERITRADE 2009



STRANGE AND UNUSUAL SCHOLARSHIPS



50 COLLEGE EXPENSES

Not all scholarships are based on academic performance and high SAT scores. Financial aid is also available for students who are Star Trek fans, meat-lovers, duck-callers and even handy with duct tape. Here are just a few unusual financial aid opportunities.

→ **STARFLEET ACADEMY SCHOLARSHIPS** (www.academy.sfi.org)

Starfleet, the international Star Trek fan association, awards scholarships in the amounts of \$500 to active Starfleet members.



→ **THE NATIONAL BEEF AMBASSADOR PROGRAM** (www.nationalbeefambassador.org)

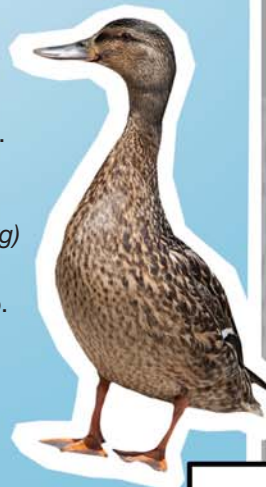
This program awards students who excel at public speaking. Winners receive cash, scholarships and an opportunity to travel the nation promoting beef.

→ **THE DUCK BRAND DUCT TAPE 'STUCK-AT' PROM CONTEST** (www.stuckatprom.com)

Duck Brand Duct Tape offers an annual scholarship contest to high school students who create prom outfits from duct tape.

→ **CHICK AND SOPHIE MAJOR MEMORIAL DUCK CALLING CONTEST** (www.stuttgartarkansas.org)

Contestants have 90 seconds to use four calls (hail, feed, comeback and mating)—the winner receives a \$1,500 scholarship.



To learn about additional scholarship opportunities, contact the admissions office at your high school or at the college or university of your choice.

- TUITION
- BOOKS
- RED BULL
- MONSTER
- LAPTOP
- CABLE
- CLOTHES
- CHAIR
- CAMERA
- MEAL PLAN
- APPLICATION
- FEE
- LAB FEES
- BACK PACK
- LAUNDRY
- ART SUPPLIES
- HIGHLIGHTER
- SOFTWARE
- SWEATSHIRT
- COPIES
- LAB COAT
- PARKING
- PRINTER
- HEALTH INSURANCE
- PIZZA
- THUMB DRIVE
- INTERNET
- GREEK DUES
- MUNCHIES
- VITAMINS
- LIBRARY FEES
- COFFEE
- MAKER
- FRIDGE
- STUDENT LOAN FEES
- CELL PHONE
- INSURANCE
- BOOKCASE
- TOILETRIES
- TRANSPORTATION
- RENT
- DESK
- MICROWAVE
- PAPER
- POSTERS
- SPORTS PASS
- STUDY LAMP
- BULLETIN BOARD
- TELEVISION
- PENS
- ENTERTAINMENT
- IPOD

Are you a high school senior and a member of your credit union's Elements savings program?



THE 1ST ANNUAL ELEMENTS SCHOLARSHIP

The Elements Scholarship awards \$500 to a student who belongs to their credit union's Elements of Money teen savings program. Recipient must be a graduating high school senior and enroll as a full-time undergraduate at an accredited college or university the fall after high school graduation. What's the catch? The deadline to apply is May 1, 2010. For more information, visit www.ElementsScholarship.org.

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