

RAWLINGS TIGERS COLLEGE FINANCIAL INFORMATION

THIS IS A SUMMARY OF COLLEGE FINANCIAL INFORMATION TAKEN FROM A RECENT ST. LOUIS POST-DISPATCH ARTICLE

SEEKING COLLEGE SCHOLARSHIPS

- There are thousands of different scholarships available for all types of skills and hobbies.
- You do not need to be a class valedictorian or athlete.
- Organizations that offer scholarships include: employers, companies, high schools, colleges, religious groups, professional associations, foundations and non-profit organizations.
- **Do Not** wait until your senior year to apply for scholarships.
- Apply for a scholarship for every year you plan to attend college.
- Where to find scholarships
 - *Online
 - *Through your high school.
 - *Search www.SallieMae.com/ScholarshipSearch. This data base represents over 3 million scholarships totaling \$16 billion.

MAKING THE MOST OF STUDENT AID

File for FAFSA (free application for Federal Student Aid)

- This determines the amount and kind of federal and state aid for which a student is eligible.
- The award could be a grant which never needs to be repaid.
- The award can also be in the form of a subsidized loan that does not accrue interest while the student is in college.
- Awards are based on a student's need, or the difference between a school's tuition and a student's expected family contribution. The families expected contribution is based on family income and other factors.
- The application can be completed online at www.fafsa.ed.gov
- Apply early, starting on January 1. Schools only receive a limited amount of money. Waiting could limit the amount of money you receive.

TEXTBOOKS

- Purchase used textbooks when possible.
- keep texts in good shape – hoping to resell the text.
- Shop around online to see if you can get a better deal on a textbook. Use the ISBN number for the particular text.
- Check with a financial aid counselor. Sometimes financial aid can offset the cost of a textbook.