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Paying for College

Words to know:

√ financial aid

There are many expenses related to college. Most students find multiple sources of financial aid to help them.

A college education can be expensive. Costs include:

- tuition for instruction
- room and board for living quarters and meals while you attend school
- books and supplies
- college fees for extra charges for various services
- transportation – bus fare, gas if you commute

Be aware that the cost of a private college or university is at least double that of a public school.

Student financial aid is available in many forms. It can be based on a student’s merit – academic success or special talents. Or, it can be based on a student’s need.

The key to any form of financial aid is the FAFSA – the Free Application for Federal Student Aid. You must fill out this form in order before you apply for any financial aid. The FAFSA is used by colleges, universities, aid programs, and lenders. It helps them
decide how much aid you qualify for. Fill out the FAFSA before you apply to any colleges. You can access and fill out a FAFSA online at www.fafsa.ed.gov. Follow the instructions on the site. To get a paper copy of the FAFSA, call 1-800-433-3243.

**NOTE:**

Do not be fooled by web addresses that look like the government site. For example, you might see www.fafsa.com. **Avoid** this site and any other that ends in .com. It offers a service you must pay for.

The FAFSA website offers you much information. Look at its homepage. Click on FAFSA Filing Options on the left.
The next page lists options for filling out a FAFSA. You can choose an option and continue. Or you can explore the site some more. On the toolbar at the top of the page, click on Student Aid on the Web.

You will be taken to a new page that shows you possible questions and links to answers. Explore its topics and gain information.
Forms of Financial Aid

Financial aid is available to everyone, not just needy students. It is available to non-citizens as well as citizens. Even if you think you don’t qualify, go ahead and apply. You have nothing to lose. You can start applying for financial aid before you are accepted at a college. Filling out the FAFSA should be your first step. Financial aid varies from college to college. You might qualify for one school, but not another. Apply to different schools. Compare their financial aid packages.
Scholarships

Scholarships are gifts of money that do not have to be paid back. They are based on many different factors: need, academic success, special abilities, gender, course of study, and race. The homepage shown below is from http://www.careerinfonet.org. Click on Scholarship Search in the middle column, under Career Tools.

You can search for scholarships based on where you live, who you are, and what your need is.
If you are still in high school, check with your guidance counselor. He or she can help you search for scholarships.

**Grants**

Grants are federal money given to students based on need. They do not need to be paid back. Grants are available to citizens and eligible non-citizens. Examples include the Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG). Your FAFSA information will determine which grants you are eligible for.

**Loans**

A number of federal educational loans exist to help students and their families with college costs. They include Stafford loans and Federal PLUS loans. Some colleges use federal money to make Federal Perkins loans to their students.
A good online resource that can help you is at www.Petersons.com. As you can see from their homepage below, you can find help with

- choosing a college
- finding a vocational training program
- finding financial aid

Simply click on the link you need. Note that you can quickly search for financial aid and scholarships under the Quick Links tab.
Renting Textbooks

One way to save money on college is to rent your textbooks instead of buying them. Online booksellers offer large discounts on rented textbooks. Some discounts are as high as 70% off the regular price. Barnes and Noble and Amazon.com are two of the more famous booksellers that offer rented textbooks. There are other companies as well. You can check them out online.

Deferred Action

On June 15, 2012, President Obama and the Department of Homeland Security announced a plan that affected the children of migrant parents. It said: Young people brought to the United States by their parents are safe from removal, starting immediately.

The program is called deferred action. Its requirements are as follows:

- The young person must have come to the United States under the age of 16.
- The young person must have lived in the United States for at least five years before 6/15/2012 and continues to live here.
- The young person must be in school or have graduated from high school. A GED certificate is also acceptable. Honorable discharge from the American military is also acceptable.
- The young person was not convicted of a felony or multiple misdemeanor charges. The person is not considered a criminal or a threat to public safety.
- The young person must be between 15 and 30. Deferred action is granted on a two-year basis. It can be renewed. The program removes the fear of deportation for eligible people. It will allow them to pursue an education and training.
Further information and applications for the program are scheduled for August, 2012. The website, United We Dream, offers support and updates on the latest news. It can be reached at http://unitedwedream.org.

Going to college is a big step. The school work there will challenge you. It will also help you grow and become more confident. A college education usually leads to better jobs and more pay. College is worth the effort. Paying for college is a problem that can be solved. The resources are out there. You just have to look for them.

1. Go to the Peterson’s website discussed on page 47. Follow the directions. Do a college or training program search. List at least two colleges or training programs you find that could match your goals.

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<tr>
<th>College or Training Program</th>
<th>Location</th>
<th>Job or Career Desired</th>
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<tbody>
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2. Follow the directions on pgs. 45-46. List the scholarships you might qualify to get.

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Notes:

End of Lesson 5