

FINANCIAL AID CATEGORIES

- **GRANTS** are outright gifts from federal/state governments which do not have to be repaid
- **SCHOLARSHIPS** come from a variety of sources and do not have to be repaid
- **WORK-STUDY** programs are offered by the institution
- **LOANS** must be repaid, usually with interest

TIPS FOR STUDENTS

JUNIOR YEAR (and before)

- Explore college options
- Utilize websites & "searches"
- Develop resume'
- Make college visits
- Consider Junior Scholar programs

TIPS FOR STUDENTS

SENIOR YEAR

- **Submit admission applications early in Fall**
- **Explore scholarship opportunities**
- **MEET ALL DEADLINES**

TIPS FOR STUDENTS

SENIOR YEAR

- **Be thorough and prompt in communications with colleges/agencies**
- **DOCUMENT everything: file copies of all forms and communications**
- **COMMUNICATE**

TIPS FOR PARENTS AND STUDENTS

- **Do not assume you cannot qualify**
- **Do not rule out a college because of cost**
- **Do have a back-up plan**
- **DO NOT pay an application fee to a scholarship search service**

TIPS FOR PARENTS AND STUDENTS

- **Develop calendar of deadlines and responsibilities**
- **Contact financial aid office(s) for forms and deadlines**
- **Ask financial aid office or school counselor for information and help**

TIPS FOR PARENTS AND STUDENTS

- **Submit all appropriate financial aid forms**
- **Document everything: file copies of all forms and communications**
- **Read all information carefully to make sure you meet deadlines**

TIPS FOR PARENTS

- **Complete tax records and financial aid applications as soon as possible after January 1**
- **Keep a personal file of your financial aid forms and correspondence**

TIPS FOR PARENTS

- **Respond promptly to requests for any additional information**
- **Support and assist your child throughout financial aid process**
- **COMMUNICATE**

Ann White

**Director of Guidance and
Counseling Program**

**South Carolina Department of
Education**

803-734-5349

awhite@ed.sc.gov