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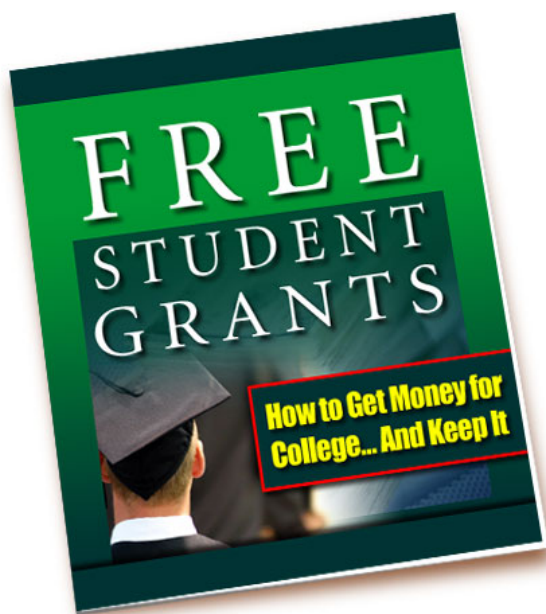
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Free Student Grants: How to Get Money for College... And Keep It



A student's life is pretty much predictable. There's school work, grueling summer jobs, nonexistent social life, and, of course, money matters.

People say all the time that anyone can get an education, but in practice, not everyone does. Why? Because education can be expensive.

It costs money to hire teachers to explain to you the complexities of chemistry, mathematics, business management, computer technology, and the like. It costs money to buy books so you can study for the quizzes and exams that your professors regularly give. It costs money to rent an apartment or a flat to live close to school so you don't have to commute every day (which, by the way, may cost you even more).

And that's not all there is to it. There are plenty more expenses that come hand-in-hand with your pursuit of a higher education. So how do you get the money you need for college?

The obvious answer would be your parents. But as mentioned, money for college can be pretty steep. There's every chance that your parents may not be able to shoulder all the costs. And they have to eke out a living for themselves, too. They have prescriptions to maintain, and they won't always be there to help you out. So what then?

Your second option is either free student grants or student loans. If anything, these are the two best options you have in order to earn a college degree.

Student Grant – What's it all about?

Student grants are a type of student aid that is awarded to deserving individuals by the government. Contrary to what some people think, a student grant is actually different from a student loan. One difference is that when you have qualified for a grant, it means you ***no longer have to pay back the money you receive.***

On the other hand, when you apply for a student loan, it means you are obliged to repay the money within a certain specified period, depending on what was agreed upon between you and the creditor.

Like student loans, student grants are based upon financial need of the student. Using a particular formula developed by the federal aid program, your parents' income and the average cost of college are then calculated to come up with a basic estimate of how much money you ought to receive on your student grant.

Of course, parents and students prefer student grants to student loans, because they do not have to be repaid. However, you should remember that there are certain factors that affect how much money you receive for college.

Factor #1: Limited Funds

Because grants are essentially free money, the funds available for them are limited. After all, government can only spare so much money for those in need and at the same time keep funding other projects they may have. For this reason, student grants will not usually fully fund all your educational expenses.

If you are planning on attending a community college, however, tuition rates will be lower. That means it is possible that your student grant will cover a greater percentage of the tuition and fees. But if you have chosen a private college, then be prepared to apply for student loans in addition to your grant just to keep your head above water.

Factor #2: Expected Contribution of Parent Higher

A free student grant is based on your need. Before a grant is awarded, the federal aid program will have to conduct a need analysis first in order to properly assess how much money they will give you to help you out in college.

The thing is that when they do the analysis, the expected contribution of the parent is usually higher than in reality what is possible for most families. Naturally, this would affect the amount available to you for grants.

Factor #3: 'Independent' Students Get More

If the parent or guardian claims the student as a dependent on income tax returns, this effects the amount of aid available to the student. In general, a student who is "independent" of the parents, as far as the tax law goes, will receive more in financial aid awards.

In addition, first year students may find that they receive less grant awards than they do in subsequent college years.

What Grants Should You Consider?

The U.S. government provides several free student grants yearly. In fact, Congress has allocated an estimated \$67 billion on student aid for those who want to pursue post-secondary education.

These funds are released annually in the form of free student grants, student loans, and scholarships. The main thrust of the free student aid program is to assist the students and their families in shouldering the expenses of pursuing higher learning.

When you apply for federal student aid, the award will probably consist of a combination of any of these financial aids: gift aid or a grant, loan, and a job.

As we mentioned above, the best form of aid is a student grant. You do not have to pay or work to receive money from a student grant. It is as free as free money gets.

The commonest form of student grant is a ***scholarship***, which is usually based on talent or personal attributes. Other forms are ***grants based on need*** and ***tuition waiver***.

Before applying for a student grant, find out the answers to the following questions:

- What do I have to do to keep my scholarship?
- Is there a minimum GPA or other condition?
- If I win an outside scholarship, what happens to my aid?
- Can it be increased if my family has financial problems?
- Do I have to do anything more than maintain satisfactory academic progress?

After getting the answers to the above questions, you should now have a basic idea on what you need to do in order to qualify for a student grant. So what grants should you consider?

Pell Grant

Like all typical student grants, Pell Grants are awarded based on financial need of the student, as calculated by the federal aid program. Application for a Pell Grant is actually part of the Free Application for Federal Student Aid or FAFSA, which we will discuss later on when we get to the application process.

The factors that affect your eligibility and the amount you receive from a Pell Grant will depend on the following factors:

- Expected family contribution
- Cost of attendance
- Whether or not you are a full-time or part-time student
- Whether or not you are attending school for a full academic year or less

Using the standard formula established by Congress to evaluate the information you report when you apply, you will then be given your copy of the SAR which contains your EFC number located in the upper right portion of page 1. This number will determine if you're eligible and how much you can receive.

Generally, Pell Grants are awarded only to undergraduate students – those who haven't earned a Bachelor's or Graduate degree. However, there are limited cases

where you might receive a Pell Grant if you're enrolled in a post-baccalaureate teacher certificate program.

If you get awarded a Pell Grant, you will receive your money through your school. Typically, the college will credit the Pell Grant funds to your school account. If not, they will pay you directly by writing you a check. The school must tell you in writing how and when you will be paid and how much your Pell Grant will be. Schools must pay you at once per term (semester, trimester, or quarter). Schools that don't use formally defined, traditional terms must pay you at least twice per academic year.

Bureau of Health Professions Student Assistance

The Department of Health and Human Services is offering student financial aid programs for students studying to become health professionals and nurses. Under the Titles VII and VIII of the Public Health Service Act, Congress has authorized the department to offer financial aid in the form of student grants.

To execute its oversight responsibilities of these programs, the Department has assigned its Division of Student Assistance to issue regulations and conduct audits and program reviews.

However, the Department's Division of Student Assistance also provides certain services directly to institutions and students that include responding to individual inquiries, sponsoring workshops for post-secondary school administrators, disseminating policy memoranda, and producing publications.

Below are some of the student aid programs available under the Bureau:

- Health Professions Student Loan (HPSL)
- Loans for Disadvantaged Students (LDS)
- Primary Care Loan (PCL)
- Health Education Assistance Loan (HEAL)
- Exceptional Financial Need Scholarship (EFN)
- Financial Assistance for Disadvantaged Health Professions Students (FADHPS)
- Scholarship for Disadvantaged Students (SDS)

Supplemental Education Grants

In addition to your current student grant, you may also apply for supplemental education grants. These grants are usually available to students with exceptional financial need. The Federal Supplemental Educational Opportunity Grant Program (FSEOG) is one such additional grant opportunity.

The FSEOG grant is federally funded. However, if you apply and qualify for one of its grants, it is the individual college or university that awards you the money. Unlike Pell Grants, the amount of FSEOG funds you receive depends not only on your financial need but also on the amount of other aid you get and the availability of funds at your school.

Each school participating in the program has a financial aid office that shall be responsible for administering the FSEOGs. To apply, you will also need to fill up an FAFSA form. And once you finish that, all that is left for you to do is to contact your school's financial aid office and specifically apply for an FSEOG.

In addition to Pell Grants, the Bureau of Health Professions Student Assistance, and FSEOGs, the U.S. Government provides other means by which you can get financial aid for college. You can check the ***Students.gov*** website for further info.

Applying for Student Grants: FAFSA Tips

The first step in getting financial aid is the FAFSA, or the Free Application for Federal Student Aid. You can find their website at FAFSA.ed.gov, containing the application form which you must fill up. After completing the form, you will then be automatically matched with aid programs that you qualify for.

For each school year, there are overall federal deadlines for FAFSA application. But in addition to that, each school may also have a priority deadline for financial aid. So as far as dates are concerned, the one you should pay more attention to is the priority deadline set by the schools.

Here's a TIP: If you can complete the FAFSA for the following school year as soon as your (and your parents if you are a dependent) federal income tax is done for the previous year, your application will be in early.

Before beginning to apply for an FAFSA, follow the following overview tips:

- ***Gather the documents you need.***

Start with your Social Security Number. Then, get copies of your driver's license, income tax return, bank statements, and investment records. If you are a dependent student, get a copy of your parents' Federal Income Tax Return.

- ***Print a FAFSA on the Web Worksheet***

Write in your answers and gather your parents' information then transfer the data to FAFSA on the Web Worksheet.

- ***Plan how to sign your FAFSA.***

You have two options available. You can either sign your FAFSA application with a U.S. Department of Education Personal Identification Number (PIN), or by mailing in a signature page.

- ***Check your eligibility for federal student aid.***

To be eligible for federal student aid, you must meet the following requirements:

- ✓ Be a U.S. citizen or eligible non-citizen
- ✓ Have a valid Social Security Number (unless you're from the Republic of the Marshall Islands, the Federated States of Micronesia, or the Republic of Palau)
- ✓ Comply with Selective Service registration, if required (see SSS.gov for more information)
- ✓ Have a high school diploma or a General Education Development (GED) Certificate or pass an approved ability-to-benefit (ATB) test
- ✓ Be enrolled or accepted for enrollment as a regular student working toward a degree or certificate in an eligible program at a school that participates in the federal student aid programs

Also:

- ✓ You must not owe refund on a federal grant or be in default on a federal student loan
- ✓ You must have financial need (except for unsubsidized Stafford Loans)
- ✓ You must not have certain drug convictions

The last requirement is in compliance with the federal law which stipulates that persons convicted for the sale or possessions of drugs are not eligible for federal free student grants. But this does not disqualify you for other free student grants from non-federal sources such as state or private individuals and/or organizations so completing the Free Application for Federal Student Aid (FAFSA) is strongly encouraged.

So You Got the Money...So What Now?

So now that you have the money received by way of a student grant, the next step you're going to have to tackle is how to keep head above water. Because the truth is that no matter how much money you get from students grants, student loans, and summer jobs that stole your social life, money will be pouring through your fingers like sand as you study. That's just how the cookie crumbles here. In fact, it is likely to be the case that the moment you think you're doing alright is also the very day you receive a letter from the bank telling you that you're *not* alright.

To avoid serious financial hardship, just pay close attention to balancing your outgoings and spending with the funds you receive. It may sound boring. It may sound like a far cry from the crazy student lifestyle you hear about, but it does keep you away from pennilessness.

Here are some tips to help you make the most out of your grant money:

- Work out your income for the year, including loans, jobs, parents, grants, and so on.
- Divide the figure over the number of weeks you will be at the university. Most universities teach for 30 weeks a year, but in practice you will probably arrive a week early and/or leave a week late, so include that in your computation.
- Then list the costs you can't avoid, such as cost of fees, bills, rent, food, and transport. It pays to calculate in worst case scenario terms.
- Make a weekly budget. Believe me, it pays, allowing you to cut back on unnecessary purchases.
- Contact your university for a basic idea on your accommodation.
- The cost of course materials will vary massively depending on what course you are studying. Science, medical and law degrees usually require expensive textbook. Art and design students need specialist equipment.

If you just follow all these tips and keep all your expenses at a minimum, then there is every reason you will be able to make the most out of your student grant.

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