

FAQ's (frequently asked questions) – financial aid

How can I pay for college?

- ❖ To whatever extent is possible, work toward paying for your college expenses by earning scholarships, obtaining grants and using campus work-study opportunities. Many sources are available for finding these types of financial aid, free of charge. Some of the best FREE places we have found to seek financial assistance include:
 - www.Get2College.org (MS-based non-profit organization offering free financial aid services)
 - www.mississippi.edu/financialaid (state-funded grants and scholarships)
 - www.riseupms.com (see scholarship finder tab)
 - Local scholarships and contests (posted on bulletin board in Guidance Office)
 - www.ms.bridges.com (see scholarship finder tab)
- ❖ Most importantly, contact the financial aid offices at the various colleges that you plan to attend. At least once per semester while you are in college, you also should check with your financial aid office to inquire about additional scholarships, work-study opportunities and internships that may be available for the upcoming semester/year. Stay ahead of any deadlines the college sets for financial aid applications!
- ❖ If you have exhausted all other opportunities for scholarships or grants and still have more college expenses that must be covered, carefully examine options for requesting reputable student loans through your college. Be aware that all student loans must eventually be repaid, with interest, and that college-related debts can accumulate quickly and require many years of being in debt. Speak personally with financial aid representatives at your college to find out about the most economical and manageable student loan options for your situation, always thinking ahead to what your other financial obligations may include during future years.

How do I apply for financial aid?

- ❖ Complete all applications for scholarships and/or financial aid for each college or technical school you are considering. Most can be found online at their websites. Make sure you meet all the deadlines. Check their Net Price or True Cost Calculators to help estimate your financial aid options at each school. Some schools may require a CSS/PROFILE in addition to the FAFSA.
- ❖ File FAFSA documentation a.s.a.p. after January 1 each year that you will be in college. FAFSA information is automatically forwarded to the financial aid departments at whatever college(s) you specify, so list all colleges you might possibly be interested in attending. Usually within a few weeks after your FAFSA information is completed, you should begin receiving letters and/or emails from the college financial aid office(s) about the specific amounts of aid they can make available for you. NOTE: Be sure that you are using www.fafsa.ed.gov, NOT fafsa.com. This can help avoid unnecessary delays or possible “fees” that some sites may attempt to charge.
- ❖ If you will be attending college in Mississippi, apply for state grants and scholarships (MTAG, HELP, or MESH, etc.) a.s.a.p. after January 1 each academic year that you will be in college. Stay ahead of deadlines, which are different for each scholarship. Call the Mississippi Office of Student Financial Aid at 800-327-2980 or 601-432-6997, or visit www.mississippi.edu/financialaid.

- ❖ Request information about work-study, scholarships, co-op and internship opportunities – check with educators, administrators, and department bulletin boards at your college.
- ❖ Remember, if you work hard on your academic studies and keep in good communication with professors and department heads during your freshman year, you likely will be able to learn about additional scholarships and financial aid sources for each year you are in college. Also visit www.get2college.org for more scholarship options.
- ❖ If you begin your studies at a community college and maintain good grades and academic standing, you may become eligible for substantial Transfer scholarships (such as Phi Theta Kappa) offered by four-year colleges and universities. Check with financial aid representatives and transfer coordinators at each school to find your best options.
- ❖ Apply for as many scholarships and grants as you can! Your goal is to have a minimum of student loans, to be as debt-free as possible, when you finish college or technical school.