

Funding Your Education

Federal Aid

All schools will require that you fill out a Free Application for Federal Student Aid (FAFSA), available from your high school counselor or college financial aid offices. You must fill out FAFSA to be eligible for any federal aid and to be considered for any other aid by most colleges. Since the amount of money available from the federal government is limited, it is essential that you submit your FAFSA as early as possible. FAFSA forms are long and may be confusing; don't be afraid to ask for help filling them out.

Unfair as it is, if you're male, 18 years or older, and haven't registered for the draft, the federal and some state governments withhold financial aid to coerce you into doing so. The FAFSA asks everyone to attest that they have registered. (For more information on draft registration, see <http://www.peaceabbey.org/confcenter/coregistry.htm> Within six weeks, you'll receive your Student Aid Report (SAR), and find out the amount of money that the Federal government has determined your family can afford to pay for college, as well as the amount of federal aid you might be eligible for. Colleges will use the SAR to help determine how much aid (grants, scholarships, loans, and work-study) they will award you. Often your federal award won't be enough: it's smart to begin looking for other money right away, even before you apply to college.

Scholarships and Grants

There are so many different types of scholarships and grants that most anyone can qualify for one! There are scholarships for people with specific skills or interests; for students who want to pursue certain majors; for employees of large companies and their children; and for members of particular ethnic and religious groups, and many more. Most scholarships and grants have deadlines. The sooner you begin your research, the better your chances. Books like *The Scholarship Book* (Cassidy, 1996) and *College Scholarships and Financial Aid* (Arco, 1996) contain listings of scholarships and contact addresses for applying. Most public libraries have scholarship books, and you can ask a librarian for help.

Loans

Loans, while often considered a last resort, can actually be a good way to finance your college education. The Federal government provides Direct Students Loans, Stafford and Perkins loans, which are available at low interest. You don't have to start paying them back until six months after you graduate or leave school. Your parents can take out a federal Plus Loan, regardless of your financial need. Plus Loans have variable interest rates and must be repaid within ten years. For information about other types of federal loans, call the Guaranteed Student Loan Center at (202) 708-9167. Your local bank can give you information about low-cost private sector loans, with repayment terms of up to 30 years.

Or Do It the Non-Traditional Way!

Thousands of people each year find creative ways to pull together funds, job-training, and school options. You might find the degree and the future you're looking for through:

Community Colleges

Community Colleges are the most accessible form of higher education. They are generally much cheaper than four-year schools. If you are unsure of what interests you or which career you want to pursue, you can begin at a community college. You can attend community college full- or part-time and earn an Associate of Arts or Sciences in only two years. And community colleges are an excellent place to begin your work toward a B.A. Most require only a high school diploma or GED (General Equivalency Diploma) for admission, and almost all will transfer credits earned to four-year institutions.

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