

# APPLYING FOR FINANCIAL AID

Financial aid can cover some or all of your education costs while also helping reduce some of the debt you may take on.

## Grants

Grants are usually based on financial need and don't have to be repaid.



## Scholarships

Find and apply for as many scholarships as you can — it's free money for college or career school.



## Work-Study

A work-study job allows you to earn money while you are in school to help pay your education expenses.



## Loans

Student loans are borrowed money for college or career school. Remember, these loans need to be repaid with interest, so consider the other types of aid first.



## How to Apply

Apply for financial aid each year you plan to attend college, even if you think you won't qualify. Complete the Free Application for Federal State Aid (FAFSA) online at [fafsa.gov](http://fafsa.gov).

- For state financial aid, contact your state grant agency. You may be required to submit the FAFSA as well.
- Apply for scholarships through the applicable agency or school. You should also ask the department you are majoring in if they offer scholarships.

- How you apply for aid differs depending on the type of aid and who is offering it. Check [fafsa.gov](http://fafsa.gov) for application deadlines.

**For tips on saving for college, visit [usaa.com/educationandtraining](http://usaa.com/educationandtraining).**

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# Financial Aid Injury Report Tips

**Algerian Hart Ph.D.,F. Erik Brooks**



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