*1.* ***I probably don't qualify for aid. Should I apply for aid anyway?***

**Yes.** Many families mistakenly think they don't qualify for aid and prevent themselves from receiving financial aid by failing to apply for it. The FAFSA form is free. **There is no good excuse for not applying and filling out your FAFSA.**

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*2.* ***When can I fill out my FAFSA?***

*NOW, NOW, NOW***!** The earlier you get it done, the more money you will have access to! Howvever**, the Priority Deadline for most colleges is March 1st!**

*3.* ***Do I have to reapply for financial aid every year?***

**Yes.** Most financial aid offices require that you apply for financial aid every year. If your financial circumstances change, you may get more or less aid. **Note that your eligibility for financial aid may change significantly, especially if you have a different number of family members in college.**

*5.* ***How do I apply for a Pell Grant and other types of need-based aid?***

**Submit a FAFSA**. To indicate interest in student employment, student loans and parent loans, you should check the appropriate boxes. Checking these boxes does not commit you to accepting these types of aid. You will have the opportunity to accept or decline each part of your aid package later.

*6.* ***What are the different types of financial aid available and what are the differences between them?***

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| ***Scholarships*** | ***Grants*** | ***Loans*** |
| There are many different types of scholarships available that provide funding that does not need to be paid back. They are typically based on merit/academic achievement. Students must APPLY for these scholarships and search for them. They will not be handed out! | Grants are another form of funding that do not require you to pay them back. They are based off of financial need and other factors. Grants can be from the state, from the Federal Government, or from the college or University itself. | Loans are monies or funds given to students **that need to be paid back**. Interest rates and lenders may vary so be sure to understand all terms and conditions when you enter into a loan. |