



# PAYING FOR COLLEGE TUITION?

Take a tour of your financial options

As college acceptance letters roll in this spring, it's time to plan how to pay for tuition and college costs. To help you navigate the financial terrain, College Ave Student Loans has plotted this campus map of your options.



★  
Start  
Here

## 1. FAFSA

- Fill out the Free Application for Federal Student Aid at FAFSA.gov
- The government and some states and schools require the FAFSA to determine financial aid eligibility
- Submit ASAP, as some aid is first-come, first-served

## 2. Scholarships

- Research scholarships from your institution, outside organizations and online
- Contact the financial aid office for merit-based and major-specific scholarships
- Enter the College Ave Student Loans \$1,000 Scholarship Sweepstakes

## 3. Grants

- Your child may qualify for a federal grant based on their FAFSA application
- The Pell Grant is available for students with significant financial need
- State governments and schools may also offer educational grants

### PROTIPS

**Apply early:**  
Don't wait for deadlines.  
Apply early for scholarships and grants in case aid runs out.

**Co-signer:**  
Finding a co-signer with good credit can improve loan rates.

**Make payments now:**  
Making even small payments on your student loans while in school can reduce the overall loan cost.

## 4. Federal work-study

- Work-study is a government-financed option that offers part-time on-campus jobs
- Students can support themselves during college with a work-study job
- Options may include being a tour guide, tutor or teacher's assistant

## 5. Income & savings

- 529 college savings accounts can pay for tuition, books and other qualified expenses
- Assess how much personal savings and income you can reasonably put toward college expenses
- Encourage students to take on part-time and summer jobs to contribute

## 6. Federal student loans

- Federal student loans are accessed by completing the FAFSA
- Students can take out a loan in their name at a low fixed rate
- Multiple repayment plans are available

## 7. Private student loans

- A college financing option to consider to help cover any remaining college expenses
- Most private student loans offer a choice of repayment options and both fixed and variable interest rate options
- Find a lender with great rates, repayment plans and top-notch customer service, like College Ave

Visit [CollegeAve.com](http://CollegeAve.com) for tips and resources on paying for college.

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STUDENT LOANS