



# College Planning



## Five Tips On Making College Affordable

(NAPSA)—When it comes to college, many economists say, you can't afford not to go. According to the U.S. Census Bureau, over a working life, high school graduates can expect to earn, on average, \$1.2 million; those with a bachelor's degree, \$2.1 million; and people with a master's degree, \$2.5 million.

As many students and their families know, however, that doesn't make scraping together the resources for a college education any easier. One of the best ways to do that is to be aware of the numerous resources available to you for funding your college education and to know how to use them to your advantage.

"There are a lot of great financial resources available to help make a college education a reality for a lot of people," said Johnna Martinez, manager of Bellevue University's Scholarships and Grants. "Early research and planning, and completion of the FAFSA [Free Application for Federal Student Aid], are important steps in the process."

### Where To Get Money For School

Scholarships, loans and tuition remission are just a few of the ways you can fund your college education. Here are a few tips to help you get started:

1. Fill out the Free Application for Federal Student Aid (FAFSA) at <https://fafsa.ed.gov/>. The form



**Resources are available to help educate you about paying for a higher education and guide you toward those funds.**

can generally be finished in under an hour if your income taxes have already been filed from the previous year. The FAFSA helps determine eligibility for federal and state student aid including Pell Grants. Most schools have a financial aid counselor available to you to help you determine which types of aid you are eligible for and the amount you may need in order to pay for your college expenses.

2. Look for scholarship and grant opportunities both at the institution you plan to attend and beyond. Many civic organizations support scholarships and may be looking for a student with your unique qualifications. There are a number of online resources that can assist with your scholarship search, including [www.fastweb.com](http://www.fastweb.com) and [www.scholarships.com](http://www.scholarships.com).

3. Don't pay for classes and credits you've already taken. Look

for a school with a liberal credit transfer policy. This will save you not only money but also time. You'll be able to graduate sooner and get out into the workforce with your newly earned degree. In some instances, schools will even award credit for life or work experience.

4. Many employers offer a tuition remission program in which they pay for all or part of an employee's tuition. Touch base with your human resources office to see what benefits may be available to you.

5. Information is your ally. Make sure you understand what resources are available to you and what the true cost of attending is for your school of choice. Many schools provide resources such as a net price calculator or informational videos like those found at [www.financialaidtv.com](http://www.financialaidtv.com).

"We really strive to get students the information they need and to make sure they understand all the options available to them," Martinez said. "A college education is still the best path to a successful career."

### Learn More

For further information about how you can take advantage of scholarship, grant and financial aid opportunities to fund your college career, visit [www.bellevue.edu/financial-services](http://www.bellevue.edu/financial-services) or call (800) 756-7920. You can also follow Bellevue University on Twitter @BellevueU.