



## How To Choose And Pay For College

(NAPSA)—When your son or daughter sets his or her sights on a career goal, the best place to start is to determine the higher education it requires, how many years of school are needed, and what it will cost. The following tips from Sallie Mae can help you choose the course to college and create a plan to achieve it:

- **Set a Course.** Find resources that will help you plan every step of the college and post-college journey, such as Sallie Mae's CollegeAnswer.com.

- **Save Up.** It's never too late to save for college. Set up an automatic savings plan with as little as \$25 a month. Encourage kids to get invested. They can put away money from a job, allowance or birthday gifts for college. The more you save now, the less you'll have to borrow in the future.

- **Finish Strong.** In the last two years of high school, it's important to select the right courses and be sure college admissions requirements are met.

- **Understand College Costs.** Determine the sum of tuition, room and board fees, books and any other personal or travel expenses to get the total cost of attendance. Estimate how much you may need to borrow and make sure it aligns with the starting salary of your field of choice.

- **Don't Forget FAFSA.** The Free Application for Federal Student Aid must be filled out to be considered for federal aid. The FAFSA may also be required by



**No matter what your passion is, college can help turn your dream into reality.**

colleges, state agencies and some scholarships. Be sure to check your state's FAFSA deadline.

- **Find Free Money.** Look for scholarship and financial aid.

- **Upromise.** Consider signing up for Upromise, where you can get cash back for college by doing things you do every day, such as online shopping, buying gas and dining out.

- **Fill the Gaps.** After considering savings, working at school, and applying for student aid and scholarships, you may need a loan to cover the remaining costs. Consider federal loans first, and if needed, consider responsible private loans that allow you to make interest payments while in school, such as Sallie Mae's Smart Option Student Loan.