



## Tips On Financing College

(NAPSA)—Paying for college may be easier if you follow a few tips from Chela Education Financing:

1. Start researching scholarships as early as the eighth grade.

2. Check with local organizations for scholarships.

3. Never pay for scholarship submissions or searches.

4. Never assume your family's income and assets are too high to receive aid.

5. Be sure the expected family contribution on your award letter matches the amount of expected family contribution on your Student Aid Report (SAR).

6. Grants and scholarships are considered "free money," since they don't need to be repaid.

7. Remember that all required financial aid forms must be completed and returned to your school by May 1, 2005 in order to receive the aid outlined in your award letter.

8. If you do take out loans to pay for school, borrow only the amount needed to cover your anticipated, unmet expenses.

9. If you are accepted at more than one school, compare award packages to understand exactly what is being offered. This is an important factor when selecting schools. A very high percentage of college drop-outs are due to money problems.

10. Find out about the FAFSA Free Application for Federal Student Aid at [www.chelastudentloans.org](http://www.chelastudentloans.org) and [www.fafsa.ed.gov](http://www.fafsa.ed.gov).