



JANUARY | ISSUE 6

The GEAR UP Gazette

9th - 10th grade issue

Staying Ahead in High School



PAYING FOR COLLEGE

COLLEGE: NOW 40% OFF!



College costs include tuition, fees, books, living expenses and transportation. However, most students only pay about 60 percent of the advertised price of a four-year college once grant aid is included (and don't forget about scholarships!). Financial aid includes free money in the form of federal and state grants, scholarships, work-study jobs, and the College Bound Scholarship. Most students receive some kind of financial aid to help pay for the cost of their education.

How And When To Apply For Financial Aid?

For scholarships, you can help your child can start searching now. For financial aid that comes from the federal or state government, the first step is the FAFSA in October of your child's senior year of high school. FAFSA stands for Free Application for Federal Student Aid. Students must have a Social Security Number or permanent resident card to file the FAFSA.

If your child does not have a Social Security Number, your child can file the new Arizona Application for State Financial Aid in order to be eligible. Students are eligible to file the FAFSA if they will graduate from a high school or obtain a GED (or will do so before beginning college), and have or will have lived in AZ for three years.

The best resource for families and students to get more information is www.readysetgrad.org where you can learn more about our state's most popular financial aid programs, such as the State Need Grant, the College Bound Scholarship, and the Passport to College program for foster youth.

GEAR UP stands for Gaining Early Awareness and Readiness for Undergraduate Programs and is a federally-funded program that helps rural, low-income middle and high schools prepare students for education after high school.

GEAR UP Right Choices for Youth

Paying For College

Whether your teen hopes to go to a private college across the country or to the community college in your neighborhood, college can be expensive.

Don't worry if you don't have enough money because the

<https://azgrants.az.gov/>

can help your teen find scholarships. This website is a free, web-based scholarship matching service for Arizona students. This website makes it easy to find and apply for scholarships and it is spam free.

Did you know?

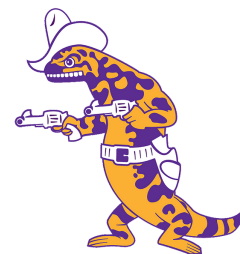
Arizona, a southwestern U.S. state, is best known for the Grand Canyon, the mile-deep chasm carved by the Colorado River. Flagstaff, a ponderosa pine-covered mountain town, is a major gateway to the Grand Canyon. Other natural sites include Saguaro National Park, protecting cactus-filled Sonoran Desert landscape. Tucson is University of Arizona territory and home to the Arizona-Sonora Desert Museum.



Apply it

Parent checklist

- Start a college savings account. Talk with your local bank or credit union about setting up a 529 Savings Plan which will generate interest tax-free for your student's education. Your student might be eligible for an Individual Development Account that could match their savings up to 5:1!
- Complete the FAFSA4Caster. Get an idea of the amount of financial aid your student can expect to receive - and make the process easier in the future! Get started at fafsa.ed.gov.
- Fill out the OSAC Activity Chart & update it at least yearly. Students fill out the OSAC application their senior year of high school to be eligible for \$15 million in scholarship awards. Get a head start by having students keep track of school accomplishments and activities, volunteer hours, and part-time jobs to be eligible for more scholarships and to identify areas where students should consider getting involved.



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