

Planning For College

Smart Tips For Funding Your College Education

(NAPSA)—When it comes time to apply to college, cost should not be of greater concern than your transcript—and experts say it doesn't have to be. In fact, you can likely find financial aid to pay for the college of your choice—as long as you know where to look and what steps to take.

“Many times people are afraid of the price, but the college's cost doesn't necessarily mean that that is what a family is going to pay. Most don't understand that financial aid can give them access to any university they choose,” says J. Leon Washington, dean of admissions and financial aid at Lehigh University in Bethlehem, Pa.

According to Washington, the best strategy for applying for financial aid is to become familiar with available resources and the necessary steps to apply for aid. To help smooth the process for students and their families, Washington offers the following advice:

- **Complete the needed forms.** Most colleges and universities require you to complete some basic forms to be considered for aid, including the College Scholarship Service's Financial Aid PROFILE application, as well as the Free Application for Federal Student Aid. In addition, federal tax returns are required, and some families may need to supply further paperwork.

- **Highlight special circumstances.** Colleges and universities take seriously the responsibility of evaluating a family's financial circumstances and therefore recognize that a wide range of factors can affect a family's ability to pay. Be sure to be thorough and provide as much detail as possible.



Regardless of need, there may be financial aid to help you afford the college of your dreams.

- **Be aware of deadlines.** Deadlines for financial aid are critically important and missing them could make you ineligible for aid. Financial aid deadlines are separate from your college application deadlines and may be much earlier.

- **Understanding need.** Some universities encourage all applicants to file for financial aid, no matter the family's financial circumstances. If you don't apply, you may miss out on a range of opportunities to fund your education through loans, grants or even scholarships. There's a variety of tools available online at www.collegeboard.com, www.finaid.org, www.salliemae.org and www.studentaid.edu.gov.

- **Consider applying for private scholarships.** There are many private scholarships that are determined by various factors such as need, academics, career goals, etc. Free information is available at www.collegeboard.com, www.college.net, www.fastweb.com and www.gocollege.com.

For additional information, visit www.lehigh.edu/assistance.