

Financial Aiding Those in Need

College can get a bit pricey: from college tuition to paying for something as simple as books, we need as much help as we can get, and this is where financial aid comes in. Financial Aid is any scholarships, grants or loans that help students pay for their college expenses. This financial help may come from federal agencies, colleges, high schools, foundations and companies, ranging from \$50 to a full scholarship. Although some scholarships come in small amounts, signing up for as many as possible may help one pay for college expenses. Applying for scholarships is not a difficult task for the amount that they give away to help students. Every year, students get discouraged to apply for scholarships because they assume many sign up; however, not many do. Financial Aid is here to help students pay for college and taking advantage of these opportunities may not be a bad idea.

MADELEINE PARAGAS

Staff Writer

"Check the

Scholarship Wall at least once a month. Start as juniors. I recommend FastWeb as a place to look for scholarships, but don't submit [personal information] unless you want to be spammed by FAFSA. Stay up-to-date on your brag sheet because some scholarships require recommendations and it makes it easier for teachers. Always remind your teachers about 7-10 days after request." -Jennie Malonek, science teacher

"Apply no matter

what, even if you think you won't get money. There are scholarships for everything. You just have to look." -Susan Trumpower, career and technical education teacher

"See

what's out there. There are so many unclaimed scholarships. You may think you do not qualify, but you may be one of the only ones who qualifies." -Travis Corona, social science teacher

"Do your

FAFSA [regardless of whether or not] you are going to college or not. Any form of financial aid you can get is very beneficial." -Duane Russell, principal

"Apply and hope for the best." -Tuan Pham, math teacher

"In the col-

lege application process, it is so important to be up-to-date with your deadlines and to get your apps for FAFSA as soon as you can. It is also important to let colleges know any updates made to your application. The more effort you put into this, the more you will get out of it." -Jose Sanchez, social science teacher

Beneficial Financial Aid

ELVIN CHAU and MICHELLE LIN

Staff Writers

Financial aid is the best thing a student can have when they are in need of money and cannot pay for college. Money from the government and education companies can help students pay for college and shape their future. The money that is given to students can help them save a lot of money by taking a burden off their shoulders to purchase books, supplies and other college necessities. Students should manage their financial aid because it is a lot of money with limits and should be used wisely in the future. In a smart manner, students should use financial aid for essentials that are necessary in their life and the future.

With the many benefits that come with financial aid, students are able to use that money to help them finance their life when they are in school. Many students have to pay off their loans after they graduate from college, but students might have the possibility to pursue their own career without stressing over loans. Money from financial aid is a great way for students in need to be able to afford the expenses of college.

Free Application for Free Money

ERIN KIM

Staff Writer

Introduced to the cyber world in 1997, FAFSA on the Web was created to allow families to apply for financial aid for college students. Officially known as the Free Application for Federal Student Aid, the form can be used to apply for various federal grants, loans, and work-study funds depending on one's financial need and the information supplied on the form.

According to Time Inc., FAFSA is administered by the U.S. Department of Education, which is responsible for providing up to \$150 billion in student aid each year. Many colleges use the information supplied by applicants for FAFSA to decide the amount of federal aid each student will receive. According to International Business Times, it is important to apply for FAFSA as early as possible because money is given out on a first-come, first-serve basis.

FAFSA will also be subjected to a few changes starting next year. According to Federal Student Aid, students will be able to submit a 2017-18 FAFSA as early as October 1, 2016 rather than beginning on January 1, 2017.

"It used to be based solely on economic need. Now, they are requiring that a student applying have a 2.0 GPA in order to apply. I wholeheartedly encourage students to apply for FAFSA and any supplemental grant that goes with it. In terms of scholarship, there is a lot of money out there that students can find if they just did some research," English teacher Nancy Padilla said.

Families will also be allowed to report income information from an earlier tax year instead of filing the current year of income information.

Finance for the Future

KENNETH HOU

Staff Writer

Financial aid is an extremely important aspect of any student's pursuit for a college education. However, filling out financial aid applications may be overwhelming if you start late. Poor preparation may lead to mistakes on your application or cause you to miss the submission deadline altogether.

Before filling out your FAFSA, you must first make a FSA ID on the FAFSA website. This will allow you to begin your application, and it is the account that you will use to handle any FAFSA related tasks. Next, you will want to gather your family's personal information. Among the most important are social security numbers, tax information and income estimates. You may need to update your information after submitting the FAFSA to change your dependency status or if your application is selected for verification. Once a university accepts you, it will send you an aid offer telling you how much financial aid you will receive at their school.

The College Scholarship Service (CSS) is an application provided to students by the College Board. The application for the CSS is more detailed than the FAFSA and will take more time to complete. Before beginning to fill out the application, students must first create an account on the College Board website. With this account, students will be able to fill out and submit College Board's own financial aid application: PROFILE. The PROFILE opens on Oct. 1 of every year, and closes on Feb. 15 of the following year. The actual application process of the PROFILE is similar to that of the FAFSA; your family's financial and personal information the FAFSA requires is also what you will use to fill out the PROFILE.

Though all of this information seems overwhelming, it is important to finish and submit these financial aid applications as soon as possible. The sooner you submit, the higher your chances to get more money!

Quotes compiled by FARRAH LUU and ANGELA YANG

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