

MONEY MATTERS

FINANCIAL AID, SCHOLARSHIPS, 529 PLANS, DISCOUNTED TEXT BOOKS, INSURANCE

www.sss.gov

This site offers registration for the selective service. Male financial aid applicants must register as soon as they turn 18, or they will not qualify for federal financial aid.

www.fafsa.ed.gov

Click on “link to FAFSA 4-Caster.” This new on-line tool helps high school students and their families determine eligibility for federal financial aid prior to the senior year in high school.

www.federalstudentaid.ed.gov

Apply online for federal student aid, and learn about educational tax credits and loans - including how to pay them back.

www.calgrants.org

The California Student Aid Commission offers Cal Grants to qualifying undergraduate students attending public and private colleges and vocational schools in California, and those who continue on to complete a teacher credential program. The deadline to apply is March 2nd.

www.icanaffordcollege.com

CA Community Colleges sponsors this web site, which helps its students link to one-on-one assistance, plus both the federal financial aid application and the Board of Governors Fee Waiver.

www.finaid.com

If you have a question about financial aid, you will probably find the answer on this site. Along with an exhaustive list of funding sources, it features calculators to measure expected family contribution (EFC), loan payments, and savings growth.

www.nasfaa.org/AnnualPubs/cashforcollege.pdf

Cash for College answers 18 commonly asked questions about financial aid; for example, “How do I apply for merit-based offers?”

www.cityofcollegedreams.org

Families willing to dig deep into this web site will garner insight about both financial aid and scholarships, and perhaps learn how to qualify for awards that casual applicants will miss out on. Time, dedication, and persistence are required, however!

www.edwise.org

Access financial planning and budgeting tools for college students at this non-profit lender’s site.

<https://educationloans.wachovia.com/web/budgetcalculator/>

A free, on-line college budgeting calculator is available at this site.

www.projectonstudentdebt.org

Among other features, this web site maintains a list of colleges offering “no loan” financial aid packages to middle and lower income students. Click on “initiatives” and “financial aid pledges.”

www.TuitionBids.com

Federal student and parent loans are always the best deal, but families that are forced to borrow money from the private sector might utilize this web site. It allows up to 6 lenders to compete for your business.

www.ftc.gov/scholarshipscams

Project Scholarship Scam can help you identify “too good to be true” services and programs, and avoid con artists running fee-based web sites and “free” financial seminars.

www.meritaid.com

Merit Aid provides a directory of merit and academic scholarships offered by colleges across the country. Always verify the information by visiting the college’s own web site.

www.brokescholar.com

Broke Scholar is a scholarship search site with a good “Question & Answer” section. You can also create a calendar listing approaching deadlines. Registration is a lengthy process, but may yield some lesser-known scholarships due the detailed profile you will create.

www.fastweb.com

This free, large database of scholarships, loans, and grants for higher education is the place to start! After a student registers and completes an initial search, updates are provided electronically.

www.college-scholarships.com

This site offers links to three dozen free scholarship searches on-line, and also to athletic scholarship opportunities (although some of these are fee-based services).

www.fastaid.com

FastAid’s searchable scholarship database boasts over 650,000 private awards. Privacy advocates may raise an eyebrow at the personal questions asked to create a profile, but the nonprofit site uses your information to cast a wide net throughout the database - and the information is not for sale.

www.FindTuition.com

This free data base includes scholarships, grants, and loans, and claims to offer more than double the number of scholarships than Fast Web. Search by eligibility, college, major, sport, etc.

www.scholarships.com

This search engine weeds out contests, sweepstakes, drawings, and other promotional offerings. A page of “Top Ten Lists” pertaining to scholarship and financial aid application is also helpful.

www.guaranteed-scholarship.com/

Find colleges that offer merit scholarships for which applicants are automatically considered at this web site. If you qualify, you will receive the award, which is generally a tuition discount.

www.curesearch.org/resources/resource.aspx?ResourceID=374

The Scholarship Resource Network focuses on private “portable” scholarships that can be used at many institutions. Loan forgiveness programs are also featured at this site.

www.collegenet.com/mach25/app

www.scholarships101.com

www.studentscholarshipsearch.com

These web sites for scholarship searches do not sell student information to mailing list companies. Key word searches are available at Mach 25.

www.collegetoolkit.com

College Toolkit provides “direct access to online scholarship applications” and notifies registered users when “new scholarships become available.”

www.ScholarshipHunter.com

This site was recommended by a parent; no registration or personal information is required, and no advertising at the site, either.

www.clubscholarship.com

www.careersandcolleges.com/

These two sites provide quick searches that do not require completion of lengthy questionnaires.

<http://wue.wiche.edu/>

The Western Undergraduate Exchange provides discounted tuition (150% of in-state tuition) to applicants from other western states. A searchable database of participating public universities is available at this site. Restrictions apply, so read the fine print!

www.questbridge.org

Founded in 2004, Quest Bridge offers college-prep scholarships and full-4-year college scholarships to high-performing, low-income students, *and* matches students with elite colleges.

www.latinocollegedollars.org

The Latino College Dollars website offers a great number of scholarships (*most not requiring residency information*) and other great resources.

www.chci.org/chciyouth/scholarship/scholarship.htm

This web site provides information about national and regional scholarships and financial aid for Hispanic students.

www.hsf.net

The Hispanic Scholarship Fund helps students explore scholarships offered by this organization.

www.gibill.va.gov

Check out financial aid programs for veterans and their dependents.

www.thepointfoundation.org

Consult this site to connect with scholarship opportunities for students marginalized due to sexual orientation or gender identity.

www.irs.gov/pub/irs-pdf/p970.pdf

Federal tax credits, such as the Hope Scholarship, and deductions can help students with college costs.

www.scholarshare.org

Visit this site for information about California's college savings (529) plan.

www.savingsforcollege.com

Find information on 529 plans nationwide. Fees and investment options vary from state to state.

[**Craigslist.org**](http://Craigslist.org), [**Half.com**](http://Half.com), [**BigWords.com**](http://BigWords.com), [**CampusBookSwap.com**](http://CampusBookSwap.com), [**StarvingScholars.com**](http://StarvingScholars.com)

These web sites offer potential deals on college textbooks, which can easily cost \$1,000 per year.

www.half.com

www.bigwords.com

www.campusbookswap.com

College students are using these sites to find used copies or past editions of college textbooks. E-Bay sells textbooks, too.

www.chegg.com

Rent, buy or sell textbooks at the “Netflix of college textbooks.”

www.BookRenter.com

This company advertises 50% off books, no monthly fees, quick shipping, and flexible rental terms. After finals, return the books with a pre-paid shipping label.

www.assuranthealth.com

While you are enrolled in college you can enroll in one of the cheapest health insurance plans available from Assurant Health. It is evidently renewable for life, and you can switch to a non-student plan with bigger benefits when you graduate. Most colleges now require students to have their own health insurance.