



- Financial aid can come from federal, state, school, and private sources to help you pay for college or career school. There are three types of federal student aid:
 - Grants—financial aid that doesn't have to be repaid (unless, for example, you withdraw from school and owe a refund)
 - Work-study—a work program through which you earn money to help you pay for school
 - Loans—borrowed money for college or career school; you must repay your loans, with interest

[Learn more about Financial Aid](#)

Federal Loans

If you apply for financial aid, you may be offered loans as part of your school's financial aid offer. A loan is money you borrow and must pay back with interest.

If you decide to take out a loan, make sure you understand who is making the loan and the terms and conditions of the loan.

There are many different types of loans:

- Direct Subsidized Loans are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
- Direct Unsubsidized Loans are loans made to eligible undergraduate, graduate, and professional students, but eligibility is not based on financial need.
- Direct PLUS Loans are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Eligibility is not based on financial need, but a credit check is required. Borrowers who have an adverse credit history must meet additional requirements to qualify.
- Direct Consolidation Loans allow you to combine all of your eligible federal student loans into a single loan with a single loan servicer.

[Federal Student Aid Website](#)

Federal Grants

Grants and scholarships are often called “gift aid” because they are free money—financial aid that doesn’t have to be repaid. Grants are often need-based, while scholarships are usually merit-based.

Grants and scholarships can come from the federal government, your state government, your college or career school, or a private or nonprofit organization. Do your research, apply for any grants or scholarships you might be eligible for, and be sure to meet application deadlines!

Types of Grants:

- [Federal Pell Grant](#)
- [HOPE GED Grant](#)
- [HOPE Career Grant](#)
- [HOPE Grant](#)
- [Zell Miller Grant](#)

Free Application for Federal Student Aid (FAFSA)

Before each year of college, apply for federal grants, work-study, and loans with the Free Application for Federal Student Aid (FAFSA®) form. The FAFSA is a free online application for financial aid eligibility for college. Your college uses your FAFSA data to determine your federal aid eligibility. Many states and colleges use FAFSA data to award their own aid. After submission, you'll receive your Student Aid Report.

- [Complete the FAFSA](#)
- [FAFSA How To Guides](#)
- [FAFSA Tips and Tricks Video](#)
- [Next Steps](#)

FSA ID

Before beginning the FAFSA, student and parent(s) must create an FSA ID. The FSA ID is needed to electronically sign the FAFSA. You MUST have a social security number to create an FSA ID.

- [Create a FSA ID](#)
- [How to Create a FSA ID Video Guide](#)