

**Don't think you
can afford
college?**

Think Again.

There are millions of dollars worth of grants, scholarships, and loans given out each year to students who can't afford college. All you have to do is find them.



**Easy Resources for finding
the right grant, scholarship,
or loan for you:**

- www.freecollegescholarships.net
- www.collegescholarships.com
- www.scholarships.com
- www.fafsa.ed.gov
- www.studentloan.com
- www.ncaa.org/about.scholarships.html
- www.aw-bc/scholarships/allied.html
- www.aynrand.org/contests
- www.holocaust.hklaw.com
- www.thurgoodmarshallfund.org/sk
- www.fastweb.com
- www.nabj.org/html/studentsvcs.html
- www.coca-colascholars.org
- www.finaid.org
- www.nationalservice.org/scholarships

You can also Google search for scholarships by typing in your interested field of study and the word "scholarship" at www.google.com

Tips for Success

- Complete High School
- Manage your time
- Be proactive
- Communicate effectively
- Be a team player
- Ask questions
- Show enthusiasm
- Be healthy!
- Have a desire to help others
- Take care of yourself
- Give of yourself

*"Growing the future crop of
health professionals"*



**The Healthy Youth Healthy
Futures Program**

**Paying for
College:
How you can
do it**



**Everything you need to know about
paying for college**

► Grants, Scholarships, and Loans: What's the difference?

Although college can be very expensive, there are many ways to lessen the cost. The three most popular are grants, scholarships, and loans. Read on to find out the difference between the three.

Grants

Grants are usually given to students who can demonstrate a financial need. Most people will qualify for at least some grant money. Grants often come from state or federal sources, and they **do not** have to be repaid. One example is the **Pell Grant**; this comes from the federal government. The average amount of a Pell Grant is \$2,000 per year, but can be as much as \$4,000 a year.



Scholarships

Scholarships are similar to grants in that they do not have to be repaid. Scholarships are based upon academic excellence, athletic achievements, personal interests, hobbies, affiliations and even where your parents worked! There are even scholarships for things like being tall, being left handed, having Native American, Hispanic, or African American Heritage, Italian or whatever ethnic background you may come from!



Loans

Loans are contracts between a borrower and a lender. Because the money is borrowed, it has to be paid back eventually. Student loans are very common and most banks and organizations offer affordable interest rates to make it easy for students to pay it back.

The Real Costs of College in California

	Public University	Community College
Tuition	\$1,300/ semester	\$400/ semester
Books	\$100-500/ Semester	\$100-500/ Semester
Room and Board (if you choose to live on campus)	\$3,500/ Semester	Most community colleges do not offer on campus housing
Total	Up to \$5,000/ semester	Up to \$1,000/ semester



Check out these Scholarships:

NCAA Athletic Scholarships and Internships
www.ncaa.org/about/scholarships.html

Presidential Freedom Scholarship
www.learnandserve.gov/about/programs/pfs.asp

ROTC Military Scholarships
www.todaysmilitary.com/app/tm/get/collegehelp/rotc

William Randolph Hearst Scholarships for Minority Students
www.apsanet.org/content_11389.cfm

