

Seniors, join your friends on the wall of Spartans. Bring your proof of acceptance to college or your military contract to your counselor in the school counseling office and add your name to the wall of Spartans for everyone to see and receive your very own Spartan head!

Defense Commissary Agency is accepting applications for their **Scholarship for Military Children Program**. Applicants must be children of active duty, Reserve/Guard and retired military personnel. They must also have a cumulative GPA of 3.0. Please visit: www.militaryscholar.org for application and information. **Applications must be received, not postmarked by February 13, 2015.**

Georgia Perimeter College is accepting entries for their **2015 High School Literary Arts Competition (HSLAC)**. Interested students may submit poetry, short fiction and essays. Winners will receive prizes and will be recognized at a special awards ceremony in April. Entry forms are available in the school counseling office. **Deadline: February 13, 2015.**

11Alive is accepting nominations for their **Kids Who Care Awards** program. This program honors students who are making a difference in their community. Five students will be selected to receive a \$1,100 scholarship and will be featured on 11Alive. For more information and the application, visit: www.11Alive.com. **Deadline: February 15, 2015.**

Alzheimer's Foundation of America (AFA) is offering a \$5,000 scholarship to one deserving college-bound student. An essay on the impact that Alzheimer's disease has on your life and others in your family and community is required. Visit: www.afateens.org for additional information. **Deadline: February 15, 2015.**

The Savannah College of Art and Design (SCAD) is accepting nominations for their **SCAD Distinguished Scholars Award**. You must have a minimum 1220 SAT (critical reading and math) or 27 ACT composite score, 3.75 GPA, outstanding visual arts, performing arts, writing capabilities and leadership. You must also be nominated by a teacher or counselor. This scholarship is valued at \$20,000 per year. To be considered, you must complete all SCDA admissions requirements prior to **February 15, 2015.**

Entries are being accepted for the **Senator David Shafer Scholarship Essay Contest**. There was no minimum GPA or SAT/ACT score requirement, but you must write an essay in 800 words or less. Please visit www.davidshafer.com/scholarshipessay for more information. Awards up to \$1,500 are available. **Deadline: February 27, 2015.**

100 Black Men of America, Inc. is offering scholarships to students planning to enter an accredited college/university in the fall. Students must have at least a 2.5 GPA and write a 500 word essay. Applications can be downloaded at: www.100blackmen.org. **Deadline: February 28, 2015.**

Congressional Black Caucus is accepting applications for the following scholarships: **General Mills Health** (students interested in fields of medicine, engineering, technology, nutrition & other health-related professions); **Spouses Visual Arts** (students pursuing visual arts careers); **Spouses Heineken USA Performing Arts** (students pursuing performing arts careers); and **Spouses Educational** (for academically-talented & highly-motivated students). Visit: www.cbcfinc.org/cbcf-scholarships for applications and additional information. **Deadlines range from: February 28th – May 22, 2015.**

The Georgia Fire Sprinkler Association is accepting applications for their essay contest. Visit:

<http://www.georgiafiresprinkler.org/events/essay-contest/> for additional information. **Deadline: March 10, 2015.**

Applications are now being accepted for the **William W. "Billy" Bryan, IV Memorial Scholarship**. William was a graduate of CHS. Interested students must excel both in the classroom and in the community. Two letters of recommendation are required. One CHS student will receive a \$5,000 scholarship. Please **see Mrs. Wright** for application and additional information. **Deadline: March 18, 2015.**

American Association of Blacks in Energy is accepting applications for their 2015 scholarship program. To qualify, you must have at least a 3.0 GPA, plan to major in business, one of the physical sciences, technology, engineering or mathematics, be a member of one of a class or group of individuals who has been historically underrepresented in the STEM related disciplines. Visit: www.aabe.org for application and additional information. **Deadline: March 27, 2015.**

The Metro Atlanta Relocation Council (MARC) is accepting applications from seniors who have relocated with their families to the Atlanta area between grades 9 and 12. You must have relocated more than 50 miles and changed schools due to the relocation. You must also have a minimum 3.0 GPA. Applications are available in the school counseling office. **Deadline: March 27, 2015.**

League of United Latin American Citizens (LULAC) is accepting applications for their scholarship program. You must meet the following criteria to qualify: Be of U.S. citizen or legal resident, plan to attend college and be in need of financial assistance. Up to \$2,000 is available. Application can be downloaded at: www.Lulacatl950.org. **Deadline: March 31, 2015.**

Applications are being accepted for the **Andrew J. Oswald Memorial Scholarship Program**. A \$1,000 per year scholarship will be awarded to a Georgia High School lacrosse player (boy or girl) **who will play lacrosse in college**. You must contribute to the sport or to your team, contribute to your school and community, and submit two letters of recommendation. The scholarship is renewable for three additional years. Applications are available in the school counseling office. **Deadline: April 13, 2015.**

Applications are being accepted for the **Kathleen C. Spicer Scholarship** program. Scholarships will be awarded to deserving students for their scholastic excellence and achievements. No minimum GPA or SAT/ACT score was listed on the application. Applications are available in the school counseling office. **Deadline: April 15, 2015.**

Kid's Chance of Georgia, Inc. is accepting applications for their scholarship program. Their mission is to provide educational scholarships to students who are dependents of a parent who was catastrophically or fatally injured in a work-related accident. Application and additional information can be found at: www.kidschancega.org. **Deadline: April 15, 2015.**

Student Insights is accepting applications for the **2015 Student-View Scholarship Program**. No minimum SAT/ACT score, GPA or essay is required. Log on to www.student-view.com and complete a 15-20 minute application survey about colleges in your area. Up to \$4,000 in scholarships will be awarded. **Deadline: April 22, 2015.**

College Peas is accepting entries for their Standout Student Scholarship program. To qualify, you must have a minimum 2.0 GPA and plan to enroll full-time at a four-year college. An essay is required. Visit: www.collegepeas.com/money for additional information. **No deadline specified.**

AES Engineers is committed to providing scholarships to deserving students. To be eligible for their scholarship, you will need to answer one of the essay questions on their website at: <http://www.aesengineers.com/scholarships.htm>. **Deadline: October 7, 2015.**

Scholarships from previous newsletter

Cobb EMC is accepting applications for three scholarships (**Community Foundation College/University, Vocational/Technical College and Walter Harrison**). The Walter Harrison scholarship is valued at \$1,000. Please visit: <http://cobbemc.com/walter-harrison-scholarship> for requirements and application. **Deadline for Walter Harrison: February 9, 2015.** Fourteen \$5,000 scholarships will be awarded under the College/University and Vocational/Technical College programs. Please visit: <http://cobbemc.com/content/cobb-emc-community-foundation-scholarship> for the application and specific requirements. **Deadline: March 20, 2015.**

The Better Business Bureau (Metro Atlanta) is accepting entries for their **2015 Student of Integrity Scholarship** program. Interested students must write an essay, not to exceed 500 words on the following topic: What BBB Programs and Services Strengthen Ethics/Integrity for your generation? Visit: www.bbb.org/atlanta/get-involved/foundation/soi-scholarships/ for application and additional information. **Deadline: February 13, 2015.**

Asian Pacific Islanders for Professional and Community Advancement of AT&T is accepting applications for their scholarship program. You must meet the following requirements: minimum un-weighted GPA of 3.4, who plans to attend an accredited college (2-year & 4-year). You must also be a U.S. citizen or permanent resident. Students from any ethnic or cultural background are eligible to apply. Application can be downloaded at: <http://apca-att.org/scholarship.html>. **Deadline: February 15, 2015.**

Auburn University is accepting applications for their scholarship program. Several scholarships (National, Academic, Auburn Spirit Foundation, Auburn Spirit Foundation Legacy, Auburn Sponsored Freshman, General and Departmental) are available, and each has specific requirements. Please visit: www.auburn.edu/scholarship for additional information. **Deadline: February 15, 2015.**

The Jackie Robinson Foundation is accepting applications for their scholarship program. Students must meet all of the following criteria: U.S. citizenship, minority, SAT (minimum 1000 – critical reading + math) or ACT (minimum 21 composite), leadership potential, and demonstrate a dedication to community service. Applications must be completed online at: www.jackierobinson.org. **Deadline: February 15, 2015.**

National Commission for Cooperative Education is accepting applications for their thirteenth annual co-op scholarship program. Interested students must have at least a GPA of 3.5 or better, and are required to submit a one-page essay. You can complete an online application at: www.waceinc.org. **Deadline: February 15, 2015.**

National Society Daughters of the American Revolution is accepting applications for their scholarship program. Interested students must meet the following requirements: be at least 1/8 American Indian, have at least a 3.25 GPA and a financial need. One scholarship in the amount of \$1,000 will be awarded. For application and additional information, please visit: www.dar.org/national-society/scholarships/american-indian. **Deadline: February 15, 2015.**

The Gallery Collection is accepting entries for their **8th annual Create-A-Greeting-Card Scholarship**. A \$10,000 scholarship will be given to the winning student, \$1,000 given to your school and your entry will be produced and sold as a real greeting card. To enter, go to: www.gallerycollection.com and click on contests & scholarships. **Deadline: February 18, 2015.**

Alpha Kappa Alpha Sorority, Inc. (Rho Zeta Omega Chapter) will offer scholarships to **African-American female** students who have at least a 2.75 GPA, demonstrated leadership ability in school or community, and have participated in community service projects. Applicants must show financial

need and be available for an interview with the scholarship committee. Applications will be available on January 21st in the school counseling office. **Deadline: February 20, 2015.**

Registrations are being accepted for **Moody's Mega Math Challenge**. If you are a talented math student, then do not miss this opportunity to participate in the math challenge. Scholarship prizes range from \$1,000 to \$20,000. For additional information, please visit: www.M3Challenge.siam.org. **Deadline: February 20, 2015.**

Regions Bank is accepting entries for their **Riding Forward Scholarship Essay Contest**. They will award sixteen \$5,000 scholarships. Please visit: www.regions.com/ridingforward for additional information. **Deadline: February 26, 2015.**

Buick is accepting applications for their **Achievers Scholarship Program**. To be eligible, you must plan to major in a course of study that focuses on engineering, technology, design or business with an interest in the automotive or related industries. Visit: www.buickachievers.com for program details and the online application. **Deadline: February 27, 2015.**

Cobb County Public Schools Educational Foundation is accepting applications for their Academic Scholarship Program. Each year, two students are selected from CHS to receive the \$1,000 scholarship. Interested students must attach a letter of recommendation, transcript, résumé and essay. Applications can be downloaded at: www.cobbschoolsfoundation.org. **Deadline: February 28, 2015.**

Georgia Business Aviation Association & Foundation (GBAA) is accepting applications for their scholarship program. They will award up to \$5,000 to those pursuing an education as a professional pilot, and up to \$2,000 for those pursuing an education in aviation maintenance technology, aviation operations, aviation management, aeronautical engineering and other aviation-related disciplines. The application can be downloaded at: www.gbaa.org. **Deadline: March 1, 2015.**

Goizueta Foundation is accepting applications for the **Scholars Fund Award** and the **Latino Leadership Pipeline** at Georgia State University. To qualify, you must meet the following requirements: Be of Hispanic/Latino heritage, demonstrate leadership & service to the Hispanic/Latino community and complete the FAFSA by February 1st. The application can be downloaded at: <http://sfs.gsu.edu/scholarships-grants/goizueta-scholarship-opportunities/> or you can apply online, but you must already be accepted for this option. You will need your GSU student ID and password. **Deadline: March 6, 2015.**

Kappa Alpha Psi Fraternity, Inc. (Alpharetta-Smyrna Alumni Chapter) will present scholarships to deserving African-American males to assist in covering a portion of their college expenses. Applicants must be U.S. citizens, have a cumulative GPA of 2.5 or better, and a minimum SAT score of 950 (critical reading and math), or ACT score of 20. **Deadline: March 13, 2015.**

Marietta Kiwanis Foundation Scholarship applications are available on their website at: <http://www.mariettkiwanis.org/Page/13472>. Please check each one for the requirements. **Deadline: March 15, 2015.**

Metropolitan North Georgia Water Planning District is excepting entries for their video contest. You are asked to create a 30-60 second water education video public service announcement focused on "Here's the Scoop on Pet Waste." The first prize winner will receive \$1,500, \$1,000 for second and \$500 for third. For additional information, visit: www.northgeorgiawater.org. **Deadline: March 27, 2015.**

American Fire Sprinkler Association is accepting entries for their scholarship program. All applicants must read the essay at: www.afsascholarship.org, and take a 10-question, multiple choice test. For each question answered correctly, you will receive one entry into a drawing for a chance to win one of ten \$2,000 scholarships. **Deadline: April 1, 2015.**

Knowledge Matters is accepting applications for the annual *Virtual Business Scholarship*. This opportunity is for high school business, marketing and personal finance students. The scholarship applications will be judged nationally and the winner will receive \$2,000. You must get nominated by a teacher in one of the areas listed above. Please visit: www.knowledgematters.com/scholarships for application and additional information. **Deadline: April 1, 2015.**

Print and Graphics Scholarship Foundation is accepting applications from students who are interested in a career in graphic communications, printing technology, printing management or publishing. Applications and other information can be downloaded at: www.pgsf.org. **Deadline: April 1, 2015.**

Community Bankers Association of Georgia is accepting applications for *Julian & Jan Hester Memorial Scholarship Program*. This scholarship is open to students who will be entering a Georgia college, university, or technical institute (two year program or more) in the fall. They will award at least four \$1,000 scholarships. Please visit: <http://www.cbaofga.com> for application and additional information. **Deadline: April 10, 2015.**

Congressional Hispanic Caucus Institute, Inc. is accepting applications for their scholarship program. This opportunity is for Latino students who have a history of performing public service-oriented activities in their communities, and who plan to continue contributing in the future. There is no GPA or academic major requirement. Students with excellent leadership potential are encouraged to apply. Please visit: www.chci.org for application and additional information. **Deadline: April 15, 2015.**

StudentScholarships.org has several scholarships listed on their website. Please visit for the list and requirements. There is also a career and salary section that has lots of great information on many careers. The **deadlines range from October 30, 2014 – May 15, 2015.**

Applications are being accepted for the **“B Davis Scholarship.”** Visit: www.studentawardsearch.com/scholarships.htm for requirements and application. A \$1,000 scholarship is available. **Deadline: May 25, 2015.**

Animation Career Review is accepting entries for their 4th Annual “Aspiring Animation Professional” Scholarship Program. \$1,000 scholarships will be awarded to students that are interested in pursuing an animation career path, have an academic record of success, and a passion & drive for an animation and/or design related career. Visit: www.animationcareerreview.com. **Deadline: June 1, 2015.**

Please visit: <http://www.studentscholarships.org/scholarship.php> for a listing of scholarship opportunities that are available. **Deadlines range from November, 2014 – June, 2015.**

Entries are being accepted for the **Wells Fargo CollegeSTEPS** sweepstakes. When you sign up to receive college planning and money management information from Wells Fargo’s CollegeSTEPS program, you will automatically be entered in the sweepstakes for a chance to win \$1,000. Please visit: www.wellsfargo.com/collegesteps for your chance to win. **Deadline: August 13, 2015.**

Suntrust Bank is accepting entries for their *2014-2015 Off To College Scholarship Sweepstakes Program*. Seniors have a chance to win a \$500 scholarship for their education expenses at a two or four-year college/university in the U.S. One **winner will be chosen every two weeks through May 15, 2015.** Eligibility is not based on GPA or financial need. For complete details, please visit: www.offtocollege.info.

Harvard University is deeply committed to making an education affordable for admitted students. Their financial aid is awarded on the basis of demonstrated financial need, and parents of families with incomes below \$65,000 are not expected to contribute at all to college costs. Students are not expected to take out loans. Please visit: www.fao.fas.harvard.edu for additional information and deadlines.

TEST DATES

If you have not done so already, do not forget to register for the SAT and/or the ACT. Registration information is available in the Counseling Office or you can register on-line (www.sat.org/register for the SAT, and www.actstudent.org/start for the ACT). The cost for the SAT is \$51 and the cost for the ACT is \$36.50 (no writing) and \$52.50 (plus writing). **SAT** test dates for the semester are **March 14th, May 2nd and June 6th**. **ACT** test dates for the semester are **April 18th and June 13th**. Please keep in mind that registration deadlines are approximately one month prior to each test administration. **REGISTER EARLY!**

If you are on free or reduced lunch, you qualify for test fee waivers. Waivers **cannot** be used during the late registration period. Sign up to see your counselor for forms and more information.

Fort Valley State University will host **Open House on March 28th** from 8:30 a.m. – 1:00 p.m. For more information, visit: www.fvsu.edu.

The alumni chapter at **Florida A&M University (FAMU)** invites you to ride on the Fantastic Voyage 2015. They are taking a bus trip to **visit FAMU on February 20-21, 2015**. This will be an overnight trip. The cost to attend is \$150. For more information, please visit: www.FamuAtlantaAlumni.org.

Armstrong State University will host **Open House on February 21st & April 11th**. To attend, visit www.openhouse.armstrong.edu.

Columbus State University will host **Discovery Day on February 21st**. They will also host a special session for admitted students on **April 18th**. Visit: www.columbusstate.edu for additional information.

Jacksonville State University will host Spring Preview Days on **February 21st and April 11th**. To attend, please register at: www.jsu.edu/previewday.

Life University will host their **Spring 2015 "Eagle Madness Preview Day on March 7th** from 10:00 a.m. – 2:00 p.m. Lunch will be served. To attend, please register at: bit.ly/EagleMadness.

Reinhardt University will host **visitation day on March 21st**. Register at: www.reinhardt.edu to attend.

Kennesaw State University will host **Preview Day on March 14th** from 8:30 – 2:00. To register, visit: www.kennesaw.edu. Click on Future students, then events for future students.

The **11th annual Black College Expo** will be held on **Saturday, March 28th** from 9:00 a.m. – 5:00 p.m. at the Cobb Galleria Convention Centre. All seniors are eligible to enter the "WIN DOLLARS FOR COLLEGE" scholarship competition. **Scholarship Deadline: March 16th**. For more information, visit: www.thecollegeexpo.org.

Georgia Southwestern State University will host **Campus Preview Day on March 28th**. To attend, contact the admissions office at 1-800-338-0082 or email them at: admissions@gsw.edu or at www.gsw.edu. You will have a chance to win a \$1,000 GSW scholarship.

The **National Association for College Admission Counseling** will host their spring college fair on **March 22nd** at the Georgia World Congress Center. For more information, visit: www.nationalcollegefairs.org.

Benedict College will host their **Spring Open House on April 11th** from 9:00 a.m. – 12:00 p.m. During open house, students will see performances by: the Marching Band, Cheerleaders, Gospel Choir, and others. They will also receive information on scholarships, financial aid and academic programs. Lunch will be provided. To register, please call 800-868-6598.

NCAA Clearinghouse applications are available and **must** be completed online. All Prospective student-athletes intending to enroll in an NCAA Division I or II institution for the first-time, must complete the NCAA Amateurism Certification questionnaire. If you have used a fee waiver for either the ACT or SAT, you qualify for a clearinghouse waiver. Please **see Mrs. Wright** in the counseling office once you have completed your online application. You are still responsible for sending them an official transcript and an official copy of your test scores. www.ncaaclearinghouse.net.

SCHOLARSHIP AND FINANCIAL AID WEBSITES

The following sites have been recommended in magazine and newspaper articles, library and education journals. We have not evaluated all of them in depth; therefore, as with all Web information, you should carefully evaluate the source in judging the reliability of the information provided.

www.fastweb.com	www.college-scholarships.com
www.collegenet.com	www.guaranteed-scholarships.com
www.wiredscholar.com	www.get-recruited.com
www.collegeparents.org	www.gacollege411.com
www.srnexpress.com	www.collegesavings.org
www.salliemae.com	www.hsf.net
www.fafsa.ed.gov	www.uncf.org
www.scholarshipexperts.com	www.MeritAid.com
www.scholarships.com	www.atlantascholarships.com
www.littleafrica.com/resources/scholarships.htm	www.studentscholarships.org

Requesting letters of recommendation

Please be advised that there are forms that need to be completed when requesting letters of recommendation. See your counselor for a copy of the forms. **Allow two weeks** for letters to be written, so please plan accordingly.

College Application Deadlines:

Agnes Scott – March 1 st	Gordon State College – August 1 st
Albany State – July 1 st	Kennesaw State University – May 8 th
Armstrong State University – July 15 th	Life University – September 1 st
Berry College – May 1 st	Mercer University – July 1 st
Chattahoochee Tech – July 26 th	Middle Georgia State College – July 16 th
Clark Atlanta University – June 1 st	Morehouse College – February 15 th
Clayton State – July 15 th	Oxford College of Emory University – January 15 th
Columbus State University – June 30 th	Paine College – July 1 st
Dalton State College – July 1 st	Reinhardt University – Rolling admission
Emory University – January 15 th	Savannah College of Art & Design – Rolling
Fort Valley State – July 15 th	Savannah State University – July 15 th
Georgia Gwinnett College – June 1 st	Spelman College – February 1 st
Georgia Highlands – August 1 st	University of Georgia – January 15 th
Georgia Perimeter – July 1 st	University of North Georgia – July 1 st
Georgia Regents University – June 1 st	University of West Georgia – June 1 st
Georgia Southern – May 1 st	Valdosta State University – June 15 th
Georgia Southwestern – July 21 st	
Georgia State – March 1 st	
Georgia Tech – January 10 th	

February “To Do” List

- 1) Complete/submit the FAFSA (Free Application for Federal Student Aid) www.fafsa.ed.gov after tax returns have been sent
- 2) Be sure to stay on top of important financial aid deadlines (each college has their own deadline)
- 3) Check your HOPE report and make sure that your name, social security number, and address are correct. This will be your only opportunity to make corrections prior to graduation.
- 4) Contact colleges to make sure that all forms have been received. Respond quickly to requests for additional documentation.
- 5) Review your Student Aid Report (SAR) from FAFSA for accuracy
- 6) Begin to look for summer work, internships, and travel opportunities

What You Need to Complete the FAFSA

by Mike Pugh



It's time to fill out the mother of all financial aid forms: the FAFSA. Don't worry, it's easier than you think!

Before you sit down to complete the form, make sure you have all the necessary materials. You'll find that the form seems much simpler when you're prepared with all the information you need.

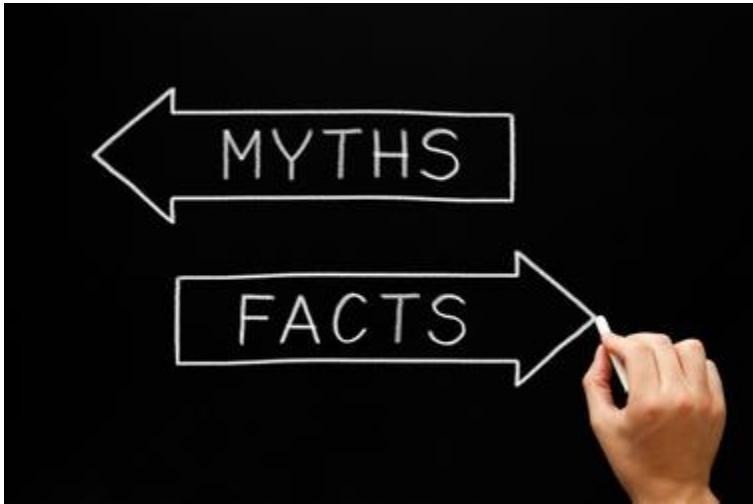
You'll need:

- Your Social Security card and driver's license, and/or alien registration card if you are not a US citizen.
- Your income tax returns, W-2 forms and 1099 forms for the previous year. If you're married, you'll also need your spouse's documents.
- Your parents' income tax returns, W-2 forms and 1040 forms for the previous year (if you are a dependent student).
- Records and documentation of other untaxed income received such as welfare benefits, Social Security income, veteran's benefits, military or clergy allowances (if applicable).
- Current bank and brokerage account statements, including records of stocks, bonds, mutual funds and other investments (if applicable).
- Business or farm records (if applicable).
- Records relating to any unusual family financial circumstances, such as anything that changed from last year or anything that distinguishes the family from the typical family. Examples include high unreimbursed medical and dental expenses, unusually high dependent care costs (e.g., for a special needs child or an elderly parent), death, divorce, salary reductions, job loss and private K-12 tuition. (These aren't required, but they could influence the amount of aid received.)
- Title IV Institution Codes for each school you are applying to. You can get this code from the school, or you can use [FinAid's Title IV School Code Database](#).

Once you've assembled all the necessary materials, filling out the FAFSA should be a fairly simple task. It's helpful to refer to a [FAFSA worksheet](#) during the process of gathering information for the application. Remember to fill out your forms sooner than later—you don't want to put something as important as your financial aid off until the last minute. Also, make copies of all documents and keep them with a copy of your completed FAFSA. The [IRS Data Retrieval Tool](#) may make it easier to complete the FAFSA.

5 Myths about Financial Aid

by Katherine Knight Randolph



Don't fall for these myths when it comes to financial aid.

Let's be honest about something: financial aid is tricky, confusing and overwhelming. As is with all things complicated, it's easy to see why students and parents alike believe everything they're told about the process. Unfortunately, that means students are told a lot of "falsehoods." One of the best things students and parents can do for their financial aid chances is to know how the facts stand up against the myths.

Myth #1: I won't qualify for aid.

This is perhaps the biggest and most believed myth about financial aid. While there are individuals with income thresholds that won't receive [financial aid](#), it's imperative that these families still fill out the Free Application for Federal Student Aid (FAFSA). Firstly, every single student, regardless of their parents' income, qualifies for unsubsidized Stafford and PLUS loans just by filling out the FAFSA.

Second, aid dollars can never be predicted; and with that, students and their parents may as well fill out an application to see if they qualify for aid. Finally, you never know when your family's financial circumstances will change. Loss of job or divorce can take a toll on income and assets. Wouldn't it be nice if your financial aid office had your FAFSA on hand to see how they could help you pay for college?

Myth #2: I can declare myself as an independent student.

You may be living on your own without any financial support, but does that make you an [independent student](#) by financial aid standards? Hardly. The federal government has a very strict definition of what makes a student independent: he or she must be older than 24, married, serving in the armed forces or financially responsible for a dependent.

Unfortunately, the federal government dictates that if a student is less than 24, his or her parents are responsible for paying for their education – whether or not your parents actually can is another matter.

Myth #3: I didn't qualify for aid the first time, so I won't qualify again.

Just as circumstances change, so does financial aid. As stated earlier, a job loss or divorce can have an impact on whether or not a student is determined eligible for aid. And in most cases, this new state

of eligibility is determined through less drastic circumstances. For instance, if a family has two students enrolled in college at the same time, both of those students may then be eligible for financial aid. With that in mind, students and their families should apply for financial aid with the FAFSA every day.

Myth #4: I shouldn't accept a financial aid package with any self-help.

Many families hear “student loans” and automatically reject the financial aid package – as well as the school. The truth is that student loans have the lowest interest rates of any type of loan, and while you hear horror stories of students graduating with hundreds of thousands of dollars in debt, that's not necessarily the reality.

Financial aid experts will instruct borrowers not to acquire an amount of student debt that is more than their expected starting salary after graduation. Also, borrowers should attempt to pay the interest while they're in school, which will save hundreds if not thousands of dollars after graduation. The trick to tackling a financial aid package with student loans is to borrow smartly.

Also, keep in mind that self-help comes in the form of [work study jobs](#) too. These on-campus work opportunities enable students to work to pay down their tuition bill during school, making the task of paying off any debt after school a lot simpler.

Myth #5: I can't appeal my financial aid package.

When you get your very official looking financial aid package, it may seem as if there is no compromise or ability to appeal. Fortunately, that's not true either. While you can't make changes to the FAFSA at that point, financial aid officers are always willing to work with students and their parents to make paying for their dream school possible.

Oftentimes, financial aid officers can find ways to add to the financial aid package. Plus, a little known secret to the outside world is what is referred to by professionals in the space as “[summer melt](#).” As students decide during the summer months that they really don't want to go to a particular college – or to college at all – their financial aid at that school becomes available. Some families are able to benefit from this sudden allowance of financial aid if they contact the school and ask about any further available financial aid opportunities in July.

Yes, applying for financial aid can be baffling, but that doesn't mean you should fall for the myths that we so often hear. If you do, your ability to pay for the school you really want to attend could be in jeopardy. So before you make any hard decisions, make sure you're working with the truth about financial aid and paying for school.