

College Planning

Financing Your Future

(NAPSA)—For many people, the only thing harder than getting into college is paying for it. Three tips can help:

- **Think ahead**—As early as their sophomore year, students should begin collecting and organizing applications, recommendations, test scores, essays and transcripts. Begin applying by junior year to take advantage of scholarships geared toward younger students. Create a calendar of application deadlines.



Some students can get scholarship money from the government.

- **Think categorically**—Certain college scholarships depend on ethnic, religious or professional affiliations.

- **Think federally**—Fill out the Free Application for Federal Student Aid (FAFSA) form. It's online at www.fafsa.ed.gov or call (800) 4-FED-AID, and it's the only way to apply for college grants, scholarship money and loans issued through the U.S. government. Just remember, male students over 18 must register with Selective Service to qualify for federal student loans or grant programs, including Pell Grants, College Work Study, Guaranteed Student/PLUS Loans and National Direct Student Loans.

Registration forms are available at your local post office and online at www.sss.gov.