

The Hunt For College Money

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Stressed out about how you are going to pay for college? Don't be. Here are some easy ways to pay for college: scholarships, federal and student loans, student grants, and the TOPS Program.

Apply for as many scholarships as possible! The money you receive will go directly towards the cost of college, and you do not have to pay it back which reduces the amount you take out in student loans and pay out of pocket. You can find scholarship information if you visit your guidance office, or you can search on StudentScholarshipSearch.com for national and regional scholarships and grants. There are scholarships for literally everyone for a student skilled in soccer, art, math, calling ducks, or for just being tall. Click to search for weird scholarships; you might be surprised at what you find.

Federal loans are the most abundant type of student loans, and usually have the best benefits and the lowest interest rates. Federal loans such as the Stafford loan, FAFSA, and the PLUS loan are available to students. If scholarships and federal financial aid fall short of providing the funds you need for college, the next step is getting a private student loan. Private loans allow you to borrow from \$500 all the way up to your education cost, no repayment is required until after graduation.

Louisiana's Tuition Opportunity Program for Students (TOPS Program) is a program of state scholarships and is one of the most progressive student assistance programs in the nation. TOPS has four components: the Opportunity Award, the Performance Award, the Honors Award and the Teacher Award. Each award has specific eligibility and selection criteria, including high school grade point average, ACT score, graduating rank, and completion of a specified college preparatory core curriculum.

It's your senior year! College is just around the corner. Don't stress out about how you are going to pay for college. Just apply for as many scholarships and financial loans as possible and make sure you work hard to get the TOPS scholarship. Remember, don't wait until the last minute to find and apply to get money for college. Get it over with so you can have a stress free senior year.