

# ALASKA'S SOURCE FOR COLLEGE & CAREER FUNDING & EDUCATIONAL PLANNING RESOURCES

# **Keeping Costs Low**

# Take the right classes

#### In high school:

- Get ready for what comes after graduation. Take a challenging course load in high school to avoid remedial classes in college. They're free in high school, but cost money in college!
- Earn college credits at a discount. Taking AP or dual-credit classes while in high school means you could earn college credits at a discounted rate.

#### In college:

- Plan ahead. Take placement tests and talk to an advisor before registering for classes. An advisor can also help with course selection if you haven't yet decided on a major.
- Stay on track. Take enough classes to graduate on time. Usually, that means an average of fifteen credits
  per semester.

# Invest (your time and money) wisely

Compare the cost of your school with potential earnings in your chosen career.

Want to go out of state? Consider exchange programs, such as the Western Undergraduate Exchange or National Student Exchange to help cut tuition costs.

# Complete the FAFSA

The FAFSA (Free Application for Federal Student Aid) is the application students need to complete to gain access to funding from the Federal Student Aid (FSA). Overseen by the US Department of Education - FSA provides more than \$120 BILLION in student financial aid annually.

## Focus on scholarships

- Research local scholarships early and work on earning them.
- Get involved. It increases your chances of earning scholarships from your school and other organizations.
- Apply for as many scholarships as possible. It adds up!

## **Borrow wisely**

After grants and scholarships you still have a financial gap to cover your educational expenses, consider an education loan. However, you should only borrow what you need and start with the lowest rates available, usually Federal and State education loans offer the lowest interest rates.