Funding and College Affordability Planning for ANS, MIC, and VSC majors

This resource is designed to help students and their parents plan for college funding. It provides a broad scope of federal aid as well as resources specifically for the University of Arizona and the School of Animal and Comparative Biomedical Sciences.

GLOSSARY (summarized from studentaid.ed.gov)

Deferment: A period during which repayment of your loan is temporarily delayed
FAFSA: Free Application for Federal Student Aid
Forbearance: Allows you to temporarily postpone or reduce your loan payments
Forgiveness: Allows you to not repay your loans; also known as cancellation or discharge
Grant: Money that does not have to be repaid; usually need-based
Loan: Money you borrow that must be repaid
Scholarship: Money that does not have to be repaid; based on merit, financial need, or both depending on the criteria.

GENERAL RESOURCES from the Federal Government

Federal Student Aid: studentaid.ed.gov
Learn how to prepare for college, types of aid and who qualifies, how to apply for aid, and how to manage loans.

U.S. Department of Labor’s Scholarship Search Tool: www.careerinfonet.org/scholarshipsearch
Search more than 7,000 scholarships, loans, and other financial aid opportunities.

National Student Loan Data System: nslds.ed.gov
View a history of your loans and grants, see who owns your loans, and complete loan exit counseling.

College Scorecard: collegecost.ed.gov/scorecard
Compare postsecondary institutions across the nation on cost of attendance and recent trends, graduation rates, loan default rates, and median borrowing amounts. Narrow your institutional search by location, enrollment size, type of college, major, and degrees offered. You can also calculate the cost of attendance using the Net Price Calculator: collegecost.ed.gov/netpricecenter.aspx.

College Navigator: www.nces.ed.gov/collegenavigator
Compare tuition costs, average financial aid awarded, specific admissions requirements, and programs and majors offered at postsecondary institutions throughout the nation.


FINDING AID

All students should complete the Free Application for Federal Student Aid (FAFSA) at fasfa.ed.gov. The University of Arizona federal school code is 001083.

GENERAL AID:

- **Arizona Student Financial Aid Programs** – all state grants, scholarships, and forgivable loans: www.azgrants.gov
- **Freshman Awards** from the University of Arizona: financialaid.arizona.edu/types-aid/scholarships
- **Scholarship Universe** – University of Arizona’s scholarship matching system, accessible to current or officially admitted students: scholarshipuniverse.arizona.edu
- **UGRG (Undergraduate Research Grant Program)**: http://www.honors.arizona.edu/HonorsStudents/ugrg.htm
- **Additional Search Engines**: financialaid.arizona.edu/types-aid/scholarships/free-scholarship-search-engines
- **Loans**: studentaid.ed.gov/types/loans
- **CALS (College of Agriculture and Life Sciences) Scholarships**: http://cals.arizona.edu/academicprograms/scholarship_information

TIMELINE

*If you have financial questions, please contact Financial Aid at 520-621-1858 or email askaid@email.arizona.edu.*

HIGH SCHOOL

- **Freshman Year of High School**: Yes, planning for college starts early! Make it your priority to visit with your high school guidance counselor routinely to make sure you are taking the right courses to make you college eligible. Do well in your classes and keep your grades up throughout high school so that you may qualify for merit-based (test- and grade-based) scholarships. Volunteer and be involved in extracurricular activities. Take rigorous courses yearly to prepare for college.
- **Sophomore Year**: Begin researching types of scholarships for which you may qualify.
- **Junior Year**: Apply to colleges and for as many private scholarships as you can.
- **Senior Year**: Complete the FAFSA between Jan. 1-Mar. 1 for priority funding: fasfa.ed.gov. The FAFSA must be completed every year. Continue applying for scholarships!

COLLEGE

- **Freshman Orientation**: Attend the Financial Aid session to learn about your aid options.
- **Freshman Year of College**: Know what your scholarships terms are; there are often unit and GPA requirements to maintain scholarships each year. Continue to utilize Scholarship Universe throughout your college career to find additional scholarships.
- **Sophomore Year**: Continue maintaining your scholarship terms. You must re-apply for some grants and scholarships every year. Look for financial aid opportunities related to your specific content area (e.g., math, science, bilingual).
- **Junior Year**: Continue maintaining your scholarship terms. Research opportunities for loan forbearance, deferment, and forgiveness, especially if you plan to become a teacher.
- **Senior Year**: Complete the Loan Exit Interview. Know what the terms are for your loans and maintaining the status of your grants. Speak to future employers about loan forgiveness options. Contact your loan provider if you are concerned about not being able to repay your loans.

**DISCLAIMER:** This content was accurate as of February 18, 2014. Please visit links for updated information. This resource is not comprehensive and does not guarantee that students will receive funding; it is for general guidance only.