

Should everybody fill out the FAFSA?

- Yes, unless you and your family have absolutely no interest in getting financial help to pay for college.
- It does not cost anything to fill out the FAFSA, and you may receive money if you qualify for state and federal financial aid. If you don't fill out the FAFSA, you definitely won't qualify. Give it a try!
- If a parent is considering borrowing a Federal PLUS Loan to help his or her dependent student, some colleges and universities require the FAFSA, even though a parent PLUS Loan is not based on need.

If you don't qualify for need-based financial assistance, consider these other ways to pay for college:

- Family savings
- Employment or cooperative education programs
- A parent PLUS Loan. Parent may borrow up to the college's Cost of Attendance minus any financial aid the dependent student may receive.
- A payment plan through your college. You may be able to pay the amount you owe in smaller monthly payments that are easier to manage out of current income.
- Private sources
 - Local or national community or employer scholarships
 - Employer tuition benefits
 - Home equity or other alternative loans

To apply for financial aid, complete the Free Application for Federal Student Aid (FAFSA) at www.FAFSA.gov.

For more free information on financial aid, contact your school counselor, your college financial aid office, or College Foundation of North Carolina at CFNC.org or 866-866-CFNC.