

Resource Sites for Financing Higher Education

One minute and a smartphone can yield 66,800,000 results on a “paying for college” web search. That’s overwhelming. The following resource recommendations can help target your approach.

USEFUL WEBSITES

StudentAid.gov

The first stop for all things financial aid, this site lets you review details on grants, loans, and work-study funds for college or career school on this U.S. Department of Education-sponsored site. Get user-friendly information on the **Free Application for Federal Student Aid (FAFSA)**, a critical document you must complete to learn about and qualify for financial aid. Use the checklists, which are tailored for families with high school seniors, elementary school students and every age in between. Think you’re starting late? There’s a checklist for that, too. Go to YouTube for Federal Student Aid channel videos detailing the financial aid process. Look for the Budget Calculator to compute annual expenses and income on one easy-to-view page that captures expenses in subcategories such as dormitory/rent, transportation and personal expenses—a great way to determine the true cost of a college.

FAFSA.ed.gov

With this direct link to the FAFSA, you can begin the process of completing this critical document online or get details on alternative ways to complete and file the form. Note that site security features protect the personal information you provide. You also can tweet @FAFSA and ask questions at #AskFAFSA.

Consumerfinance.gov

Review advice, tools and resources in the **Paying for College** section on the Consumer Financial Protection Bureau (CFPB) website. Search key features such as a writeable financial aid Shopping Sheet and an interactive tool to compare costs and financial aid offers side-by-side.

National College Finance Center

Obtain a personalized financial aid action plan, based specifically on your situation, at **collegefinancecenter.org**. Answer a series of questions through My College Financial Advisor, and use the Federal Loan Repayment Estimator to determine monthly payment levels for federal student loans, including those for Federal Direct and Federal PLUS Loans. Note: the site’s embedded translation tool provides opportunity to read information in numerous languages. However, some resources and documents are not translated.



Nces.ed.gov/collegenavigator

Link directly to nearly 7,000 colleges and universities of all shapes sizes and specialties through the website's **College Navigator** section. Search and sort college choices using a host of factors such as degrees issued, public or private status, standardized test scores, varsity teams and many more. You can also locate net price calculators for most schools through this joint effort from the U.S. Department of Education, Institute of Education Sciences and National Center for Education Statistics

Collegeconfidential.com

College Confidential attracts students, parents, high school counselors and college admission professionals with articles, resources, book recommendations and a criteria-based college search feature. Questions are asked and answered by the public in a straightforward manner. Verifying responses is recommended.

aba.com

The American Bankers Association website features a Consumers section that offers advice and resources related to personal finance, including the tip sheets **Making Informed Financial Decisions about Paying for College** and **Personal Finance Tips for College Students**.

OTHER CALCULATORS

Bankrate.com has college loan calculators and a time line for financing a college education. FinAid.org has a "college cost projector" and other custom calculators to help figure out school costs, savings and how much aid you'll need.

SCHOLARSHIP OPPORTUNITIES

bigfuture.collegeboard.org	Hosts a scholarship search feature
collegefinancecenter.org	State-specific scholarship programs hosted on National College Finance Center

APPS

Check out mobile apps developed for the Financial Capability Development Competition (FinCapDev), mobile app challenge sponsored by the Center for Financial Services Innovation. Each was a 2013 finalist.

- **Benji Buddy** at **benjibuddy.com** is an iOS app that helps compare the costs of multiple colleges against one another while at the same time gauging the earnings potential of a selected career against one's student loan debt.
- **Scholar Dollars** (Scholly) at **myscholly.com** can help find scholarships for high school seniors, current undergraduates and graduate students with a targeted process and not a lot of long forms. Scholly aims to fix the outdated search methods that require filling out long, tiresome forms and then fail to deliver relevant results.