

STALL STREET JOURNAL  
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# FINANCIAL AID: WHERE THE MONEY RESIDE

**Need-based aid** is awarded based on a student's family's financial circumstances as documented on your FAFSA. **Merit-based aid** is awarded to students based on academics, athletics, artistic talent, volunteer services, and more!

## SUBSIDIZED & UNSUBSIDIZED LOANS

**Subsidized loans** are loans where interest is paid by the federal government while you are in college. **Unsubsidized loans** begin accruing interest as soon as you accept the loan.

## BREWING COLLEGE SAVINGS

Whether you're a freshman or senior, there are tons of ways for you to start saving for college now! Become a New Hampshire Scholar to be eligible for scholarships upon graduation. Take AP or Running Start courses to try and earn college credit. Seniors, consider living at home or renting your textbooks from your college or local library--photocopies of books will always cost more than purchasing a new book!



You're my cosigner?  
What does that mean?

A cosigner is a person who agrees to help you repay your loans if you are ever unable to. Most young borrowers like you need a cosigner.

**SENIORS!**  
Remember you can fill out the FAFSA as early as

OCT 1

THE EARLY PUP GETS THE BONE! THE EARLIER YOU FILE, THE MORE MONEY ACCESSIBLE TO YOU. DON'T FRET, FILE TODAY



Uh oh! I just got my financial aid package and I don't know what a grant is. Can you help me? Text me your name and the correct definition of a grant and you could win a spooky prize from GEAR UP! My number is:

603-506-4484



T-Trivia



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