

The Truth - Front Page

If you miss FAFSA, you miss out on federal help for college costs

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ELKHART -- If he had it to do over again, Sydney Calhoun would have started planning earlier for college.

A senior at Memorial High School, Sydney is planning to attend Indiana University-Purdue University Fort Wayne to study accounting. And like thousands of other Indiana students, he'll spend the time leading up to college looking for ways to pay for it.

College has been on Sydney's mind only for the last six or seven months. Through classes at Memorial he discovered he has a knack for accounting and thinks the business program at IPFW is what he needs. Finding a way to pay for college is proving trickier.

Originally Sydney, the youngest of seven, had been counting on his parents, Susan and Marvin, to help him pay for school. Money for college for Sydney has been on Susan's mind since her son was in middle school but there was never enough to put aside. Some of Sydney's older siblings chose not to go to college, and one of his older brothers enlisted in the National Guard to get money for school down the line.

Finances for the family were squeezed even tighter in September when Marvin was paralyzed from the neck down after falling down the stairs in the family's home. Now Susan, who recently began working full time for the first time since the accident, estimates she can only afford to give Sydney around \$200 a month for school.

To make up the difference, Sydney has spent the last two weeks filling out financial aid and scholarship applications, including the Free Application for Federal Student Aid.

"I'm trying to get as much money as I possibly can," he said.

Filing the FAFSA form is key in securing financial aid for college. According to its official Web site, FAFSA examines a family's need for financial aid by looking at a household's financial situation. It's used when applying for federal student financial aid, loans and college work study, and is used by most states and colleges when awarding financial aid as well. But you have to apply on time.

Elizabeth Crouch, media coordinator for Learn More Indiana, said last year 348,806 Hoosiers applied for FAFSA aid, though only 197,946 filed before the Indiana deadline of March 10. Those who filed after March 10 missed out on \$230 million in state financial aid.

Beyond FAFSA, said Memorial guidance counselor Al Jackson, numerous state, local and national scholarships are available and Memorial and Central high schools post them regularly for students. Jackson said if students apply there's a good chance they'll qualify for something.

If students and their families begin planning early enough they may qualify for the 21st Century

Scholars Program, which can greatly offset the cost of college.

Twenty-first Century Scholars, which began in 1990, is a way of ensuring that all families in Indiana have a way to pay for college. Students must enroll during sixth, seventh or eighth grade and take a pledge of good citizenship. Students promise to graduate from an Indiana high school with a high school diploma; to stay drug, alcohol and crime free; and to graduate with a grade point average of at least 2.0.

As seniors 21st Century Scholars must apply to an Indiana College and for FAFSA aid by March 10. If they do they will earn a scholarship that that will cover all of their tuition at a public school or part of their tuition at a private school for four years.

Students need to meet qualifications such as family size and income to receive the scholarship. But Nikki Hutchinson, regional director for 21st Century Scholars in northcentral Indiana, said only 30 percent to 50 percent of those eligible are taking advantage of the program.

Hutchinson would like to see everyone eligible for the scholarship apply. The application process take about 10 minutes.

In spite of whatever financial aid some students receive they still take extensive steps to cut costs. Jackson said spending a year at Ivy Tech, Indiana University South Bend or another local school is becoming more appealing for students. Staying local shaves off the cost of room and board, which is almost as much as tuition in some cases.

"They never have to leave the city of Elkhart to get the first 30 hours of credit," Jackson said.

So what advice does Sydney have for underclassmen interested in college?

Start looking early. Give yourself time to research colleges you're interested in and ways to pay for it. And make sure you get the FAFSA and other applications in on time.

Otherwise "that's just a lot of free money that you won't be getting," he said.

FEDERAL STUDENT AID BY THE NUMBERS

* Last year the federal government gave out \$83 billion in financial aid.

* In addition, Indiana provided more than \$233.5 million in state financial aid, equaling about 73,000 grants.

* Officials at Learn More Indiana estimate the number of Free Application for Federal Student Aid applicants to be up at least 5 percent to 6 percent over last year because of the economy.

* Last year, more than 150,000 Hoosiers missed Indiana's March 10 FAFSA deadline. They would have qualified for more than \$230 million in state financial aid.

HOW TO APPLY

* To apply for FAFSA aid, go to www.fafsa.ed.gov before Tuesday.

* To apply for the 21st Century Scholars Program, go to www.scholars.in.gov or call (888) 603-5981.

COLLEGE COSTS

IU Bloomington: In-state student rates for 2008-09 are roughly \$14,810-\$15,868, based on a double room with a full meal plan. 2009-10 fees have not been set. Books and supplies can run between \$675 and \$790, while personal expenses/transportation can run between \$2,400 and \$3,100

Notre Dame: Average 2009-10 undergraduate budget is \$51,300; this includes tuition, room and board, books and supplies, personal expenses and transportation.

Ball State University: In-state student rates for 2008-09 are roughly \$15,242; 2009-10 fees will be set in May. Other fees include \$930 for books and supplies and \$2,500 to \$2,900 for personal expenses

Goshen College: Average cost is \$31,600; this includes tuition, room, board, books/supplies and personal expenses.

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