

Locker Talk™

Got Green?

Let the FAFSA help you get your hands on cash for tuition.

By Elizabeth Crouch, Learn More Indiana



Jamie Birch, a senior at **Heritage Christian**, suggests registering online for a free scholarship search service

like www.fastweb.com or www.learnmoreindiana.org/scholarships to help find some extra cash for college. Also, Birch recommends checking with your school's counseling office for a list of scholarships open to high school students.

"There are scholarships that fit almost every student," Birch said. "Even after being accepted to **Indiana University**, I'm still applying for scholarships on a monthly basis. Who doesn't want help paying for college?"

Don't drop out!

People who drop out of high school almost always regret it later. Here are some reasons why: Each year, a high school dropout earns: \$9,000 less than a high school graduate, \$16,000 less than someone with a two-year college degree and \$28,000 less than someone with a four-year college degree.

High school dropouts are 3.5 times more likely than high school graduates to be arrested during their lifetime.

It's reported that 80 percent of prisoners in the United States are high school dropouts.

Life is harder for high school dropouts. Don't quit or think dropping out will make things easier. Find a way to finish. Talk to your school counselor or a teacher to get advice on how to make high school a better place to be. There may be helpful options and choices.

Source: U.S. Census Bureau, 2000 Census

Here's a great New Year's resolution for every college-bound senior: Complete and file the Free Application for Federal Student Aid (FAFSA) by March 10.

Look, college is expensive, but many people overestimate how much it actually costs. There are many resources to help you find the money to afford it.

First and foremost, filing the FAFSA is a must-do in order to qualify for most federal grants and loans, for resources provided by the state of Indiana and for support provided by colleges and universities. There is no cost to apply, and it never hurts to try. It is the only way you can know your full financial aid eligibility.

Many students miss the opportunity to receive financial aid simply because they do not take the time to complete their FAFSA. There is money out there to help you pay for college, but you have to take an important step and apply for it.

To be considered for the most aid options provided by the state, the U.S. Department of Education must receive your FAFSA. Filing the FAFSA at www.fafsa.ed.gov is the easiest and fastest way of completing the form accurately and on time. Remember, the FAFSA is due by March 10.

Need help filling out the FAFSA?

College Goal Sunday, which is scheduled to take place on February 15, 2009, will provide free assistance at 36 different locations throughout Indiana for students and parents filling out the FAFSA. Hoosiers can also submit their FAFSA online at all 36 sites. For more information and a list of locations, visit www.collegegoalsunday.org or call (800) 992-2076.

Learn More Indiana offers a free publication, "Indiana's Guide to Paying for College: Step-by-Step Tips to Help High School Seniors Apply for Financial Aid." This Indiana-specific guide walks high school seniors through the financial aid process and is available for free by calling (800) 992-2076 or visiting www.learnmoreindiana.org.

For more information on how to get to and through college, visit www.learnmoreindiana.org or call 1.800.992.2076



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