
Four steps to get financial aid for college

STEP

1

APPLY NOW FOR PRIVATE SCHOLARSHIPS.

- See your high school counselor or career center manager for a list of scholarships.
- Looking locally for scholarships can produce successful search results. Start with your local community/civic organizations and businesses. Ask your family and friends what organizations they belong to and see if they offer scholarship opportunities. Do your parents' employers have scholarship competitions? Do you have an older friend who was awarded a scholarship from a local business or organization? Check it out!
- Many scholarships are not posted until the fall of your senior year, but deadlines pop up as early as December.
- There are several free scholarship sites on the Internet. Some popular sites are: www.bigfuture.collegeboard.org
www.meritaid.com
www.mycollegedollars.com
www.fastweb.com.
- Read your local newspaper every day to look for announcements about scholarships or photos of winners.
- If you attend a community college, check the requirements to join Phi Theta Kappa which offers great scholarships.

CHECK OUT LOCAL AND STATE SCHOLARSHIPS AT GET2COLLEGE.ORG.

STEP

2

APPLY EARLY FOR COLLEGE ADMISSION AND SCHOLARSHIPS.

- Most scholarships come directly from individual colleges.
- Complete applications for admission in the fall of your senior year. You must be accepted for admission in order to receive scholarships and financial aid. Most can be found online at each college's website. **MAKE SURE YOU MEET ALL DEADLINES!**
- If you attend a community college, be aware that 4-year colleges may have transfer scholarships for Phi Theta Kappa members, so be sure to join if selected.

STEP

3

NEW! EARLY FAFSA COMPLETION!

The FAFSA is the Free Application for Federal Student Aid and is required to receive any federal funds. Federal funds include need-based and non-need-based grants, work-study programs, and student loans. The FAFSA may also be used for awarding some state aid, institutional aid, and even private scholarships.

You must complete the FAFSA at fafsa.gov after October 1 of your senior year. The online application process contains built-in edits to help you prevent costly mistakes. Make sure you meet the state financial aid and your prospective colleges' priority deadlines. Review for accuracy your Student Aid Report (SAR), which is sent to you after you file your FAFSA. If necessary, make and submit corrections. Some schools may require the CSS/Financial Aid Profile® in addition to the FAFSA. If you have any special circumstances, contact the Financial Aid Office of the school you plan to attend.

STEP

4

COMPLETE THE MISSISSIPPI FINANCIAL AID APPLICATION.

The Mississippi Office of Student Financial Aid (MOSFA) offers scholarships and grants based on merit and financial need to full-time (15 credit hours per semester) students attending eligible Mississippi colleges and universities. The application is available at msfinancialaid.org or you can link to the Mississippi application after completing the FAFSA and most of your info will be prefilled.

You should complete your application after October 1 of your senior year and prior to March 31 which is the earliest deadline. For more information, contact MOSFA at 601.432.6997 or 800.327.2980.

To receive any state assistance, you must take at least 15 hours each semester (fall/spring).

MISSISSIPPI TUITION ASSISTANCE GRANT (MTAG)

DEADLINE: SEPTEMBER 15

Covers up to \$500/year for freshmen and sophomores and up to \$1000/year for juniors and seniors. Initial eligibility for the student who:

- o Has a cumulative GPA of at least 2.5 and a minimum of 15 on the national ACT or equivalent score on the national SAT
- o Is not full Pell Grant eligible.

MISSISSIPPI EMINENT SCHOLARS GRANT (MESG)

DEADLINE: SEPTEMBER 15

Covers up to \$2500/year, but may not exceed tuition and required fees at attending institution. Initial eligibility for the student who:

- o Achieves a cumulative grade point average of at least 3.5.
- o Scores a minimum of 29 on the national ACT or equivalent score on the national SAT or is a National Merit/National Achievement Finalist or Semi-Finalist.

HIGHER EDUCATION LEGISLATIVE PLAN (HELP)

DEADLINE: MARCH 31

Covers tuition and required fees for no more than 8 semesters at a public institution. Participants attending a private institution in Mississippi will receive an award amount equal to the award of a student attending the nearest comparable Mississippi public institution. Additional documents must be submitted by April 30. Initial eligibility for the student who:

- o Is a freshman and/or sophomore who graduated from high school within the immediate past two years using the designated core curriculum and is a resident of Mississippi.
- o Demonstrates need as determined by the results of the FAFSA
- o Meets the income threshold to qualify as listed on the HELP website.
- o Has a cumulative GPA of at least 2.5 and a minimum of 20 on the national ACT.