

# Funding Your Education



# \$0

Cost to apply for financial aid  
Go to [fafsa.gov](https://fafsa.gov) to fill out the form today!

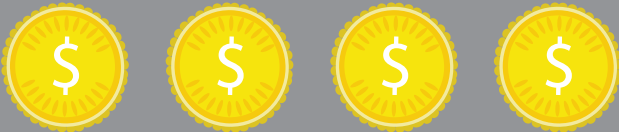
## Types of Financial Aid

**Scholarships:** Free dollars to help fund your education. They may be available through high schools, colleges, and your local community. You just need to apply.

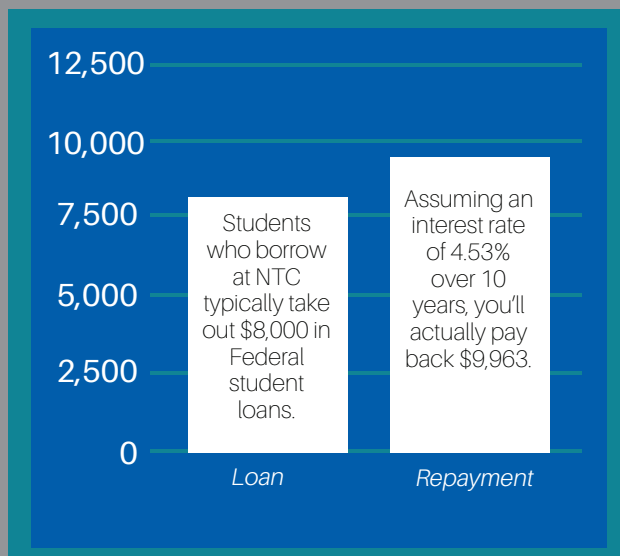
**Grants:** Free money for school and are often based on financial need.

**Work Study:** With work-study, you can work part-time on campus to earn money to offset the cost of living expenses while attending college.

**Loans:** With student loans, you should borrow only the money you need. Loans from the federal government typically have a lower interest rate than loans from private lenders.



### Whats the real cost of a loan?



## Did you Know?

Based on a survey of NTC Dual Credit students...

**61%** said they "mostly" didn't know how to apply for financial aid

**45%** had no plan to pay for college

**45%** knew the difference between grants and loans, but 86% didn't know the difference between subsidized and unsubsidized loans

**100%** knew loans must be repaid, but 36% still identified a Federal Direct Loan as preferable to a Pell Grant

Plan for your future, visit [www.ntc.edu/financial-aid](http://www.ntc.edu/financial-aid)