

How and when do I find out what I will receive?

Each college you list on the *FAFSA* will send you a Notice of Award. This Notice will generally make an offer of financial aid and will list what your family is expected to pay. If you apply in January, the Notice of Award usually arrives by April or May.

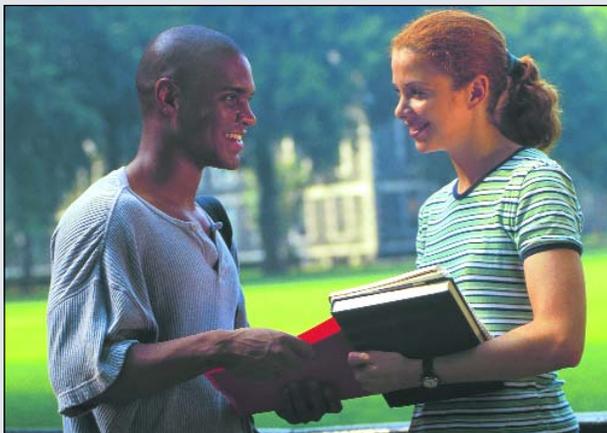
What if I don't receive as much as I need?

Investigate your options by contacting the financial aid office of the college that sent the Notice of Award. Ask about loan programs that are not based on need.

What if it looks like I won't receive need-based financial aid?

Contact colleges that interest you. Find out what they cost, if they have extended payment plans, and what need-based and non-need-based financial aid they have that might be available to you.

Consider your own financial situation. Do you have savings that you can tap? What can you afford to pay on a monthly basis toward college? Are you willing to make loan repayments for ten years or more after leaving school? Education is an investment; are you willing to make this kind of investment in yourself?



What about scholarships?

Scholarships are grants to students who meet conditions defined by the organization giving the money. One effective way to search for scholarships is through the Internet. Start with OSAC's site, www.GetCollegeFunds.org, and go from there!

What about scholarships or searches that cost money?

Don't Get Scammed! Oregon's attorney general and the U.S. Federal Trade Commission both have taken action against companies that "guarantee" scholarships to families using "for-a-fee" scholarship search services. State and federal authorities remind families that using the word "guarantee" in promotional materials is a questionable activity of scholarship search businesses. Visit www.FTC.gov

Use this website to your advantage!

OSAC's student website, www.GetCollegeFunds.org, offers you an easy way to enter the world of scholarship searching. Check it out for all kinds of helpful info!



Scholarships are not just about grades...



Oregon's single largest private scholarship provider is The Ford Family Foundation, based in Roseburg.

Offering several different

programs for students of all ages, the Foundation will award over \$8 million to college students in Oregon and California this year. In return, the Foundation hopes to develop long-term relationships with its scholars.

Each year, the Foundation selects 250 new recipients from applicants who may not have had the encouragement, opportunity, or financial means to attend or complete education beyond high school. Candidates demonstrate through the application process that they share the Foundation's values of working hard, taking responsibility, and giving back.

Scholarship programs administered by The Ford Family Foundation:

The Ford Scholars Program – for graduating high school seniors or community college students at the point of transfer to a 4-year college.

The Ford Opportunity Scholarship Program – for single parents who are heads of households.

The Ford ReStart Scholarship Program – for nontraditional adult students not currently enrolled in full-time postsecondary education but would like to pursue a certificate, 2 or 4-year degree.

The Scholarship Program for Sons and Daughters of Employees of Roseburg Forest Products Co. – for dependents of employees of Roseburg Forest Products Co. who are 21 years of age or younger.

Additional requirements apply to each program. Students with existing bachelor's degrees are not eligible for Ford Family scholarships.

Apply through the OSAC Application – www.GetCollegeFunds.org. For more information, contact The Ford Family Foundation Scholarship Office at 1-877-864-2872, fordscholarships@tfff.org, or www.tfff.org