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## Finding money for your college education

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by [Sherry Anne Rubiano](#) - Feb. 15, 2009 12:00 AM  
*The Arizona Republic*

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Arizona universities and colleges are seeing the effects of tough economic times.

More students are seeking financial aid for college this year compared to last year.

"We are seeing an increase, there's no question about that," said Craig Fennell, executive director of student financial assistance at Arizona State University.

He said students who had not applied before are now applying.

And students who have applied are coming back for assistance because their family's economic circumstances have changed in some way, which is making it harder for them to afford college, he said.

"I kind of expected that," Fennell said. "When we read the news, we see layoffs, and companies aren't hiring."

Lauren Shellenbarger, dean of student services at Estrella Mountain Community College in Avondale, said students should do whatever they can to find a way to fund their college education.

"Not having enough money should not be an excuse not to go to college," she said. "College opens the door to your future."

Students have several options to finance a college education.

Filling out the Free Application for Federal Student Aid, or the FAFSA, is the first step in the financial-aid process.

The FAFSA is required for federal student financial aid, such as the Pell Grant, as well as student loans and financial-aid packages awarded through individual schools.

Financial-aid professionals advise all students to fill out the FAFSA, whether or not they think they qualify for any money.

A variety of scholarships are tailored to different majors and skills. There also are scholarships for adults going back to school, such as scholarships for single parents.

Students also can receive aid through student loans and signing up for work study jobs on campus.

For high-school students, asking help from the school counselor is a good way to find funding sources.

Navigating the financial-aid process was difficult for Dysart High School student Karen Masedo, who is the first person in her family to go to college.

"Definitely everything was not very clear to me, so going to my counselor helped a lot," Masedo said.

She has received several merit-based scholarships from colleges she has applied to. Masedo plans to pursue a career in psychology.

In addition to high-school counselors, other resources include financial-aid offices at

colleges and universities and financial-aid Web sites.

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Toni Snelling/The Arizona Republic

George Lopez and his 22-year-old daughter Isabel (right) fill out a Free Application for Federal Student Aid, or FAFSA, at Estrella Mountain Community College.

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## Parent panel advice

Members of *The Arizona Republic* parent panel offered some advice on finding financial aid.

"I encourage the students that come to me with financial questions to search far and wide for possible education-funding sources. They should search internally on their campus for the list of public and private scholarships offered through the university.

Students should also look for scholarships and paid internships offered by private foundations to students in specific fields. One example is Inroads, a non-profit private foundation that provides paid summer internships for minority students in the business or science, technology, engineering, and mathematics fields. Their goal is to increase America's minority executive and scientific corps. For more information regarding Inroads, eligible minority students interested in such fields should contact [mbrown@inroads.org](mailto:mbrown@inroads.org)."

- **José Nañez Sr., Glendale**

"One critical need for the students is to make sure they have taken their SAT or ACT tests in order to get the results by the scholarship deadlines. This means that either of these tests should be taken by December of the year prior to graduation. Also, they need to start looking at the classes they're taking and to be reported on their transcripts beginning in their junior year. Making sure they take responsibility for their classes is good practice for the "real world." Ask for references before you need them. Also, you may need letters of reference, too. So, plan early and get them before they're needed."

- **Tammy Linn, Prescott**

## Online resources

The following Web sites and agencies provide student financial-aid and college-saving information.

• [www.fafsa.ed.gov](http://www.fafsa.ed.gov)

U.S. Department of Education FAFSA site.

1-800-4-FED-AID.

• [www.pin.ed.gov](http://www.pin.ed.gov)

Apply for PIN numbers needed for FAFSA.

• [www.ed.gov](http://www.ed.gov)

U.S. Education Department.

• [www.finaid.org](http://www.finaid.org)

FinAid, the SmartStudent Guide to Financial Aid.

• [www.azhighered.gov](http://www.azhighered.gov)

Arizona Commission for Postsecondary Education.

• [www.azgrants.gov](http://www.azgrants.gov)

Arizona Commission for Postsecondary Education state-grant programs.

• [www.collegegoalsunday.com/financialaid](http://www.collegegoalsunday.com/financialaid)

College Goal Sunday.

• [www.fastweb.com](http://www.fastweb.com)

FastWeb, a free scholarship search engine.

• [apps.collegeboard.com /cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

College Board scholarship search.

• [www.students.asu.edu /financial-aid](http://www.students.asu.edu/financial-aid)

Arizona State University financial-aid Web site.

• [www4.nau.edu/finaid](http://www4.nau.edu/finaid)

Northern Arizona University financial-aid office.

• [financialaid.arizona.edu](http://financialaid.arizona.edu)

University of Arizona office of student financial aid.



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