Start with free money first
Scholarships, savings, and money you don’t have to pay back.

File the Free Application for Federal Student Aid (FAFSA®)
The FAFSA is the #1 source for financial aid. Apply as soon as you can once it opens on October 1. Visit salliemae.com/gofafsa to get started.

Scholarships
Scholarships are free money for school that you don’t have to pay back. Our free Scholarship Search has over 6 million scholarships, and matches you to opportunities based on your hobbies and interests.

Grants
Grants are typically need-based funding given out by state and federal governments, and individual schools. You apply for grants by completing the FAFSA®.

Work-study
Work-study provides students a part-time job on campus, paid for by federal funding. File the FAFSA® to see if you qualify.

Pay out of pocket
If you're able to pay some of your balance with savings, income, or a school payment plan, consider this option.

Still need money for college?
Learn more about federal and private student loans.

Federal subsidized and unsubsidized student loans
Based on the results of your FAFSA®, you may qualify for an unsubsidized or subsidized student loan offered by the government. Learn more at studentaid.gov

Federal PLUS Loan
If your parent or guardian can help you pay for school, they can apply for a PLUS loan in their name.

Private student loans
There are two options for applying for private student loans:
- You can apply for a private student loan in your name, though you may be asked to include a creditworthy cosigner.
- An adult with strong credit can apply for a private loan in their name and use the money to help pay for your remaining college costs. These are sometimes called Parent loans.

Find out if a Sallie Mae student loan is right for you and your family at salliemae.com

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