

# Ways to pay for college



## 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](https://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](https://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](https://salliemae.com)

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