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Financial Aid Terms

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| **Across****5.** Out of State^Student pays a higher tuition rate for not being a resident. Public college or university**7.** Unsubsidized Loan^YOU, the borrower, are responsible for the interest during life of the**8.** Federal Student Loan^Student loans, offered by the Federal government, are borrowed money that MUST BE REPAID, WITH**10.** Scholarship^Free money that does not need to be**12.** Financial Aid (there are 4 parts)^money used to help pay for a college education grants, work- study and loans and**13.** Cost of Attendance^The total amount it will cost you to go to school—usually expressed as a yearly**14.** Work Study^Jobs for students demonstrating financial**15.** In-State^State residents that qualify for lower in-state tuition rates at a public college or | **Down****1.** Financial Need^Cost of Attendance minus Expected Family**2.** EFC What does it stand for and what is it?^Expected Family ContributionHow much can your family afford to pay for your education (by the government’s**3.** Subsidized Loan^Gov pays interest while borrower is in school, during grace and deferment**4.** Grant^Federal financial aid that doesn’t have to be**6.** New England Regional Student Program^Enables New England residents to enroll at out-of-state New England public colleges and universities at a discount. Students are eligible when they enroll in an approved major that is not offered by the public colleges and universities in their**9.** FAFSA What does it stand for and what is it?^Free Application for Federal Student Aid Form used to determine Federal Student**11.** SAR What does it stand for and what is it?^Student Aid Report Details the information you provided on your FAFSA and shows how much financial aid the student needs. The SAR will contain your Expected Family Contribution\* (EFC). Automatically sent electronically to the schools you listed on your |