

Beacon Hill Byline by Mary Rogeness

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Help for College Costs

Families of high school juniors and seniors have looked at colleges and planned for this year's graduation, but they may still need to do some planning for financing the college years, finding a sum that can be much higher than the budget can accommodate. The prospect of paying for higher education can be daunting, but help is available. Last year Massachusetts students receive more than \$1.2 billion in grants and low interest loans from federal and state governments. In addition, Massachusetts colleges and universities awarded students millions of dollars in scholarship aid.

If your high school student is a senior, you should get to work immediately in searching for aid. The Springfield Educational Opportunity Center has offered this specific assistance in finding financial assistance.

Contact your high school guidance office for financial aid information and application forms. The Springfield Center is located at 591 Memorial Drive, at the rear of the Fairfield Mall, 594-3204. For help, call the Massachusetts Higher Education Information Center at 1800-442-1171 or log on to the web page, <http://www.heic.org>. If you have access to the Internet, the web page will provide direct links to major sources of free scholarship databases.

Most student aid packages require completion of the FAFSA (Free Application for Federal Student Aid) form, an extensive document that details the family's ability to pay for college. Additionally many colleges require the PROFILE form. HEIC counselors can provide assistance in completing the forms. If your student has been accepted at a particular school, that school's financial aid office will assist in developing aid according to their assessment of your family's ability to pay.

Federal and state governments as well as colleges and universities are major sources of aid. Community agencies and organizations, your employer and your church might also provide funds for your student. Scholarship aid can be specifically tailored to a limited number of applicants, and an extensive search might find that you fit such a category.

You can receive the following brochures by calling HEIC at 1800-442-1171: "Sources of Financial Aid for Massachusetts Students," a brochure that gives helpful hints about researching scholarships. "A Guide to Borrowing for College" - a list of the major loan programs for Massachusetts families. "Researching Scholarships" - a guide to locating scholarships from private organizations. "Financial Aid Fundamentals" a brochure explaining how financial aid eligibility is determined. The state organizations referred to in this article have assured by that they are available to assist citizens. If you need my assistance in obtaining the information, please call me at 567-1661 or send an email to mrogeness@aol.com. Good luck in your search.