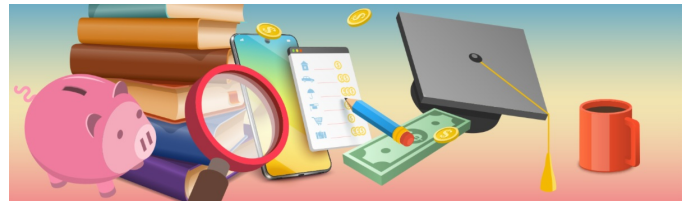


In this edition:

- Great places to find scholarships and grants
- Why you should get a FAFSA ID
- A worthwhile webinar on keeping college affordable



Insights and info from College Money Matters – a non-profit organization dedicated to helping high school students and their families make informed decisions about applying, choosing and paying for college.

Getting Ahead of Your Application Situation

With the "new look" FAFSA not coming out until December, now is a good time to concentrate on your college and scholarship applications. This edition of the College Money Matters Newsletter offers a host of helpful tips on how to make the most of the time before the new Free Application for Federal Student Aid needs to be filled out.

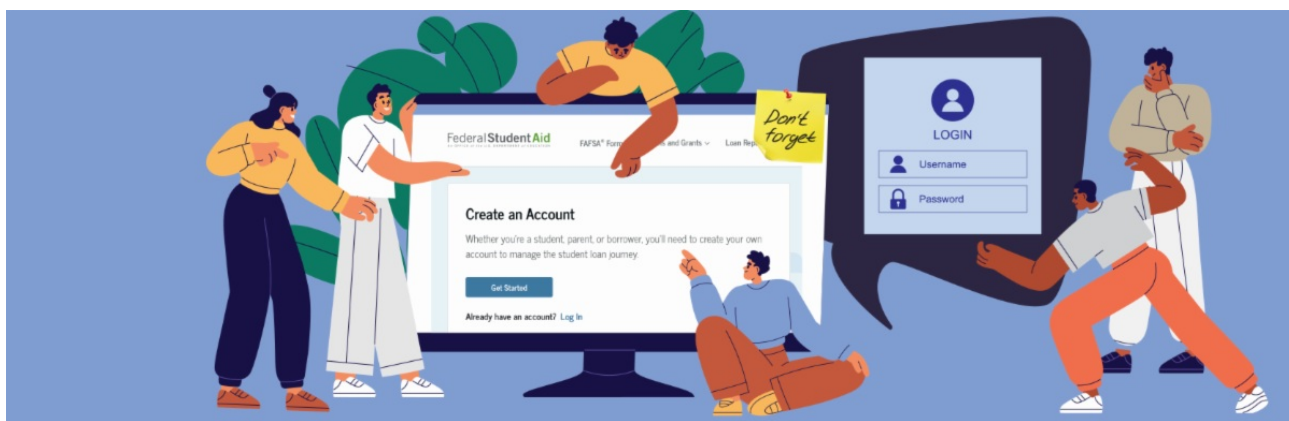


Great places to find scholarships and grants

Did you know that many deadline dates for scholarship applications close in December? That's why it's good to find and submit them now. Here are some good places to look:

- **In your community** – Ask about scholarships at: business & professional organizations, clubs & community groups, your school’s college counselor, your local library, and your house of worship
- **From your state or local government** – Contact the people who are there to represent you.
- **Try less selective schools** – A big advantage of applying to colleges that are less selective than the “big names” is that they might offer you a better deal because your grades and test scores could make their numbers look better.
- **Contact non-profit foundations** – For a list of nonprofit organizations, many of which offer scholarships, visit **GuideStar.org**

For more details, use our interactive online guide to scholarships and grants:
<https://collegemoneymatters.org/scholarships-and-grants-interactive/>



Why you need an FSA ID – and who should get one

Right now is a good time for you and your parent or guardian to apply for an FSA ID. What’s an FSA ID? It stands for Federal Student Aid Identification, and it’s a very important username and password combination that you’ll need from now until the day you’ve made the last payment on your final government student loan.

Why is now the right time to apply? Because in December, the US Government is coming out with an entirely new online form and process for Federal Student Aid, and you’ll need an FSA ID to access it. Once the new form is available, you can be sure the Federal Student Loan website and customer service representatives will be extremely busy, so get ahead of the crowd and apply for your FSA ID today. It’s also important for a student’s parent or guardian to have an FSA ID, so make sure they sign up, too.

Coming attraction: In December, students starting college in the 2024-2025 school year will be able to fill out the 2024-25 FAFSA. If that’s you, be careful that you don’t fill out the 2023-24 FAFSA by mistake, because that one’s also available on studentaid.gov.

Here are some helpful links you can use:

- Apply for your FSA ID [here](#). Once you get it, don’t lose your password and be sure to have your mobile phone with you for authentication.
- The Federal Student Aid youtube channel provides helpful information [here](#).

It’s an engaging and informative video that presents a number of different strategies for keeping college costs in line. Plus it contains no



Watch this free webinar for ways to keep college affordable

Going to college is smart, but paying too much for it isn't. College Money Matters wants to help students and parents learn better ways to approach the financial side of higher education, so we put together an online webinar entitled "Six Ways to Be Financially Smart from the Start."

ads, no sign-in is necessary, and you can watch it for free – right [here](#).

Topics covered in the webinar include:

- Why Paying for College is Different from Other Things We Buy (at 02:09)
- What is Financial Aid? (at 12:06)
- Have the Money Conversation Early (at 15:27)
- College Types and Relative Costs (at 17:11)
- Scholarships: How, Where, and When to Apply (at 22:54)
- Figuring Out Which Colleges May Be Within Your Budget (at 28:30)

Note: You can also choose to watch the video with closed captions and in Spanish subtitles.

For more helpful information on managing your college costs, download our October 2023 Newsletter.

College Money Matters
No interest but yours



College Money Matters' mission is to provide free and easy-to-understand information about paying for college to students and their families. We do not take advertisements or sell user information. We are unaffiliated and are not selling any products or services. College Money Matters and its website, collegemoneymatters.org, rely on contributions and grants so that we are not beholden to private lenders, universities or other interested parties.

Your contribution will help more families take a more affordable approach to college.

Click here to donate now.

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