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Money paid out of your pocket from savings or earnings

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   - Lowest interest rate
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Money paid out of your pocket from savings or earnings

1. Federal Loans—your first choice
   - Multiple repayment options
   - Lowest interest rate
   - Stafford loans—non-credit based
   - Parent PLUS loans—based on family credit history
   - Expected family need
   - Budgeted according to your student’s need
   - Interest starts accruing while in school
   - Repay after graduation

2. APEX Institutional Financing
   - Available when all other options have been exhausted
   - Federal Pell
   - Total cost of college
   - Student's financial need
   - Interest starts accruing while in school
   - Repay after graduation

3. Private or Bank Loans
   - Apply for private loans through your own, or your family’s, bank or credit union
   - Based on financial credit history

Money that you pay back with interest

- Federal loans
- APEX institutional loans
- Private or bank loans

Finances that are not repaid with interest

- Grants
- Scholarships
- Employer reimbursement

You should always consider your family’s resources first. After that, consider federal aid. If you still need money, consider private loans. Borrow only what you need for educational expenses. Remember that student loan amounts are based on your estimated family need. If you have questions, contact your student finance specialist at (877) 533-7050.

Repay

A responsible borrower.

- Borrow only what you need to attend school
- Keep in contact with your loan servicer
- Keep track of how much you are borrowing
- If you don’t understand something, call your lender or visit with a Redstone student finance specialist

- Make regular, scheduled payments.
  - If you are having a problem making a payment, talk to your lender or Redstone student finance specialist right away.
  - Open all of your mail and read everything pertaining to your student loans.
  - Keep all your loan documents in a file.
  - Make a budget and stick to it. Your education will be worth a few sacrifices along the way.

If you can’t repay your loan, don’t ignore the problem! Contact your lender or student loan solution, a team of experts who can help you put a repayment plan together that works for your financial situation. Contact them at (877) 533-7050 or studentloanrelations@redstone.edu.
An education is one of the most important investments you can make, and it can change your entire future. Redstone student finance specialists are here to assist you every step of the way.

**Sources of Money to Pay for College**

Money you do not have to pay back:
- Scholarships
  - Awarded based on merit or financial need
  - Apply throughout college career
- Grants
  - Awarded based on financial need
  - Typically funded by federal or state government
- Tuition Assistance
  - Awarded based on merit or financial need
  - Typically funded by federal or state government

Money paid out of your pocket from savings or earnings:
- Earnings from work
- Support from family or friends
- Personal savings

Money that you pay back with interest:
1. Federal Loans—your first choice
   - Multiple repayment options
   - Lowest interest rate
   - Stafford Loans—non-credit based
   - Parent PLUS Loans—based on family credit history

2. Private or Bank Loans
   - Apply for private loans through your own, or your family’s, bank or credit union
   - Based on financial credit history

3. APEX Institutional Financing
   - Available when all other options have been exhausted
   - No Social Security number required

Money that you pay back with consequences, including long-term credit problems:
- Borrowed money
- Your money
- Scholarships and grants

**The Process**

**Prepare**

- Understand total cost of college
  - Tuition
  - Books, tools and fees
- Know your money sources
  - Scholarships and grants
  - Money you do not have to pay back
  - Money paid out of your pocket from savings or earnings
- Attend appointment with student finance specialist
  - Bring required information
- APEX Institutional Financing
  - Available when all other options have been exhausted

**Apply**

- Redstone student finance portal
  - home.redstone.edu/apply/faportal/student kannst
  - Apply for grants
  - Complete FAFSA (Free Application for Federal Student Aid)
  - Scholarship
  - Research and apply for scholarships
  - Get help from your student finance specialist
  - APEX student finance
  - Available when all other options have been exhausted
  - No Social Security number required

**Receive**

- Review your financial aid award letter
  - Meet with your student finance specialist
  - Accept grants
  - Awarded based on financial need
  - Accept loans
  - Federal loans—first option for repayment
  - Lowest interest rate
  - Private or bank loans
  - APEX institutional financing is offered if federal or private bank loans do not cover full education costs

**Repay**

- In-school payment
  - Students who receive financial aid
  - When all other options have been exhausted
  - Must pay at a new monthly rate
  - Lowest interest rate
  - Multiple repayment options
  - Keep all your loan documents in a file
  - Open all of your mail and read everything pertaining to your student loans
  - Keep your loan account.

- Out-of-school payment
  - The amount of your monthly payments will increase when you leave school.
  - Keep all of your loan documents in a file
  - Keep in contact with your loan servicer
  - If you are having a problem making a payment, talk to your lender or Redstone student finance specialist
  - Make regular, scheduled payments
  - If you can’t repay your loan, don’t ignore the problem. Contact your lender or Redstone student loan solutions, a team of experts who can help you put a repayment plan together that works for your financial situation
  - If you are having a problem making a payment, talk to your lender or Redstone student finance specialist
  - If you are having a problem making a payment, talk to your lender or Redstone student finance specialist
  - Make a budget and stick to it
  - Your education will be worth a few sacrifices along the way

**Your Money**

- Borrowed Money
- Money that you pay back with interest
  1. Federal Loans—your first choice
  2. Private or Bank Loans

**Scholarships & Grant Money**

- Scholarships
- Grants
- Scholarships and grants
- Money you do not have to pay back
- Money paid out of your pocket from savings or earnings

**Tips**

- Borrow only what you need to pay for college.
- Keep in contact with your loan servicer.
- Make regular, scheduled payments.
- Keep all of your loan documents in a file.
- Make a budget and stick to it.
- Your education will be worth a few sacrifices along the way.

- Keep track of how much you are borrowing.
- If you don’t understand something, call your lender or visit with a Redstone student finance specialist.
- If you are having a problem making a payment, talk to your lender or Redstone student finance specialist.
- Open all of your mail and read everything pertaining to your student loans.
- Keep your loan account.

- Speak only with what you need for educational expenses. Remember that student loans are like any other loan for a car, home or other purchase. They must be repaid—interest and all. And if you don’t repay your loans, it can cause serious consequences, including long-term credit problems.

- Work closely with your student finance specialist. We’re here to help! Paying for college is a smart investment, but the process can feel overwhelming. Redstone student finance specialists are here to help you every step of the way. Visit our website for your questions during your time at Redstone College.

- If you can’t repay your loan, don’t ignore the problem. Contact your lender or Redstone student loan solutions, a team of experts who can help you put a repayment plan together that works for your financial situation.
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### Student Financing Schedule†

You can get a Redstone degree in less than 20 months.

During that time, you will apply for grants and loans three times.

<table>
<thead>
<tr>
<th>Months:</th>
<th>Calendar Year 1</th>
<th>Calendar Year 2</th>
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<tbody>
<tr>
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<td>2 classes/10 weeks</td>
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A Positive Career Outlook

Employment opportunities for aircraft mechanics, construction management professionals and HVAC/R mechanics are expected to increase faster than average for all occupations through the year 2014 because the number of job openings will exceed the number of qualified applicants.¹

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<tr>
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<td>Terms (Academic Year = 30 weeks = 7.5 months)</td>
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Apply and reapply for grants and loans—After each academic year (10 weeks), every student needs to reapply for grants and loans. Reapplying is required by the federal government. If you need assistance, Redstone’s student finance specialists are available to help you.

Complete FAFSA (Free Application for Federal Student Aid) — To qualify for federal grants and loans, you will be required every year to complete a FAFSA. Please watch for reminders to update your FAFSA.

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Redstone College—Denver
10851 W. 120th Ave.
Broomfield, CO 80221

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Admission requires a schedule for each two-year associate degree and credit hour program. Contact programs at fafsa.edu for details.

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† U.S. Department of Energy