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R-1076-03/15

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<td>1 2 3 4 5 6 7 8 9 10 11 12</td>
<td>1 2 3 4 5</td>
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Terms (Academic Year = 10 weeks = 7.5 months)

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<tr>
<th>2 classes/10 weeks</th>
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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
   - Direct Subsidized Loans
   - Direct Unsubsidized Loans
   - Parent PLUS Loans
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

Borrowed money

Available to those who qualify

Grants
  - Awarded based on financial need
  - Typically funded by federal or state government

Scholarships
  - Awarded based on merit or financial need
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Scholarships and grants
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Tuition Assistance
  - Tuition reimbursement from employer

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†Subject to refund based on satisfactory academic performance and class attendance.

Redstone student finance specialists are here to help you every step of the way. We’ll stand by your side while you complete your education. Work closely with your student finance specialist—We’re here to help! Paying for college is a smart investment, but the process can feel daunting. Redstone student finance specialists are here to help you every step of the way. Don’t hesitate to contact your student finance specialist—Your money, your choice. Borrow only what you need to cover full education costs. An increase when you leave school. You will begin repaying any federal student loans and/or private bank loans. In addition, if you have APEX institutional financing, you will continue to pay at a repayment amount depending on how much you owe.

In-school payment

Students who receive free money through the APEX institutional financing program must be required to pay a monthly payment while in school.

Out-of-school payment

The amount of your monthly payments will increase when you leave school. You will begin repaying any federal student loans and/or private bank loans. In addition, if you have APEX institutional financing, you will continue to pay at a repayment amount depending on how much you owe.

Be a responsible borrower.

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Interest-free loans*

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Tuition Assistance

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Your money

Your money

- Earnings from work
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- Personal savings

Borrowed money*

- Apply for private loans through your own, or your family’s, bank or credit union
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Borrow only what you need for educational expenses.

Remember that student loans are not like a car loan or other purchases. They must be repaid with interest. And if you don’t repay your loans, it can cause serious consequences, including long-term credit problems.

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Sources of Money to Pay for College

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Prepare

- Understand total cost of college
  - Tuition
    - Books, tools and fees
- Know your money sources
  - Scholarships and grants
  - Money from savings or earnings
  - Money you pay back with interest
- Attend appointment with student finance specialist
  - Bring required information
  - Get help from your student finance specialist on Redstone APEX
  - All scholarships received will be counted as a financial resource when determining eligibility for student grants and loans
- Military benefits
  - To apply work with your Redstone military benefits campus liaison

Apply

- Meet with your Redstone student finance specialist
  - Apply for grants and loans
- Complete Free Application for Federal Student Aid (FAFSA)
- Research and apply for scholarships
  - Visit fastweb.com, finaid.com, college.gov
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Receive

- Review your financial aid award letter
  - Meet with your student finance specialist
  - Accept grants
  - Awarded based on financial need
  - Accept loans
    - Federal direct loans
    - More options for repayment
    - Lowest interest rate
    - Private or bank loans
    - Redstone APEX institutional financing is offered if federal, private or bank loans do not cover full education costs
    - Subject to refund based on satisfactory academic performance and class attendance

Repay

- In-school payment
  - Students who receive financial aid through the APEX institutional financing program will be required to pay a monthly payment while in school.
  - While in-school payments may be optional on your federal student loans, some of these loans will be charged interest while you are in school. Check with your loan servicer.
  - You are strongly encouraged to pay as much as you can while you are in school to lessen the financial charges you owe after you leave school.
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Employment opportunities for HVAC mechanics are expected to increase faster than average for all occupations through the year 2020 because the number of job openings will exceed the number of qualified applicants. Job opportunities through 2020 for aircraft mechanics continue to remain stable.

Wind power is one of the fastest growing energy sources in the country. As the industry expands, so does the need for technicians to install, operate and maintain wind turbines.

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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>Terms (Academic Year = 10 weeks +7.5 months)</th>
<th>Calendar Year 1</th>
<th>Calendar Year 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Academic Year 1</td>
<td>2 classes/10 weeks</td>
<td>2 classes/10 weeks</td>
</tr>
<tr>
<td>Academic Year 2</td>
<td>2 classes/10 weeks</td>
<td>2 classes/10 weeks</td>
</tr>
<tr>
<td>Academic Year 3</td>
<td>3 classes/15 weeks</td>
<td>2 classes/10 weeks</td>
</tr>
</tbody>
</table>

- 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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<table>
<thead>
<tr>
<th>Months</th>
<th>Calendar Year 1</th>
<th>Calendar Year 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>2 classes/10 weeks</td>
<td>2 classes/10 weeks</td>
</tr>
<tr>
<td>2</td>
<td>2 classes/10 weeks</td>
<td>2 classes/10 weeks</td>
</tr>
<tr>
<td>3</td>
<td>2 classes/10 weeks</td>
<td>2 classes/10 weeks</td>
</tr>
<tr>
<td>4</td>
<td>2 classes/10 weeks</td>
<td>3 classes/10 weeks</td>
</tr>
<tr>
<td>5</td>
<td>2 classes/10 weeks</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>2 classes/10 weeks</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>2 classes/10 weeks</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>2 classes/10 weeks</td>
<td></td>
</tr>
<tr>
<td>9</td>
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</tr>
<tr>
<td>10</td>
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</tr>
<tr>
<td>11</td>
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<td></td>
</tr>
<tr>
<td>12</td>
<td>2 classes/10 weeks</td>
<td></td>
</tr>
</tbody>
</table>

Terms (Academic Year = 30 weeks = 7.5 months):
- Academic Year 1
  - 900 Clock Hours (6 classes)
- Academic Year 2
  - 450 Clock Hours (3 classes)
- Academic Year 3
  - 450 Clock Hours (3 classes)

**Applies to a schedule for most two-year associate degree and certificate programs. Certain programs can follow a shorter time frame.**

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**Redstone College is nationally accredited by the Accrediting Council for Independent Colleges and Schools (ACICS). Not all programs available at all institutions. For important program disclosure information, including salary information, job titles and employers of our graduates, as well as information about median loan debt and potential occupations from the Department of Education, visit redstone.edu/disclosures. © 2015 Alta Colleges, Inc.**

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**Terms and conditions apply.**