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## Student Loan **Information**

You may be eligible for federal loans. Students and families should borrow in this order:

- Federal Direct Subsidized loans for students
- Federal Direct Unsubsidized loans for students

First, accept federal Direct subsidized (if offered) and unsubsidized student loans. Then, if you've borrowed the maximum in federal student loans and need more financing, look for a loan with a low fixed interest rate. VSAC and other nonprofit agencies offer student and parent loans with low rates—*often lower than the federal PLUS parent loan*—and other benefits. Learn more at [vsac.org/compare](https://vsac.org/compare).



## Applying for a **Vermont Grant**

**For the  
Academic Year  
2021–2022**

### **Follow these easy steps**

**to apply for a Vermont grant  
after October 1, 2020:**

- Submit the Free Application for Federal Student Aid (FAFSA) online at [fafsa.gov](https://fafsa.gov).
- Submit the Vermont grant application online at [vsac.org](https://vsac.org).\*
- Respond as soon as possible if VSAC notifies you that additional information is required.

\* *Paper applications are accepted and available upon request. See inside for more information.*

TOLL FREE  
**800-882-4166**

BURLINGTON AREA  
**654-3750**

ONLINE  
[vsac.org](https://vsac.org)

E-MAIL  
[grants@vsac.org](mailto:grants@vsac.org)



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**Vermont Student Assistance Corporation**

10 East Allen Street PO Box 2000 Winooski, VT 05404

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## Tips for the **FAFSA**

- Complete the FAFSA online at **fafsa.gov**. Check the financial aid deadlines for the colleges you're applying to and submit the FAFSA before the earliest deadline date.
- Use 2019 federal tax return information. When completing the online FAFSA, you may be able to download your 2019 tax information (instructions are provided within the FAFSA).
- Mail a letter explaining any special circumstances (high medical expenses, loss of employment, etc.) directly to the financial aid offices at the colleges to which you're applying and to VSAC.
- If you prefer *not* to use the online FAFSA, call the Federal Student Aid Information Center at 800-433-3243 to request a paper FAFSA.

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## Tips for a **Vermont Grant**

- To complete a Vermont grant application online, go to **vsac.org** and log on to your MyVSAC account (you must first register and create an account if you haven't yet done so). Once you're logged on, click on "Work with Grants" and then click on the appropriate link in order to complete the 2021–2022 Vermont grant application. You can also link directly to the Vermont grant application immediately after submitting the FAFSA.
- Refer to the online application for eligibility criteria and instructions. If you have questions, call VSAC at 800-882-4166.
- Applications are considered on a first-come, first-served basis. Apply as soon as possible.
- If you're a dependent student as defined in the application instructions, be sure to provide parent information where requested.
- If you prefer *not* to use the online Vermont grant application, call VSAC at 800-882-4166 to request a paper application.

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## Scholarship **Information**

### Where to look

- VSAC's scholarships booklet
- local high school, businesses, clubs, or town offices
- your college or university
- On the Web
  - **vsac.org/scholarships**
  - [bigfuture.collegeboard.org/pay-for-college](http://bigfuture.collegeboard.org/pay-for-college)
  - [cappex.com/scholarships](http://cappex.com/scholarships)
  - [fastweb.com](http://fastweb.com)
  - [collegenet.com](http://collegenet.com)

### What to watch for

- Before applying for scholarships, check with your college/university or training school to see how receiving a scholarship may affect your overall financial aid.
- Beware of scholarship scams. A tip-off could be if the firm "guarantees" or "promises" scholarships or grants.

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## General **Financial Aid Tips**

- Find out from the colleges you're applying to whether they require financial aid applications other than the FAFSA.
- Be aware of financial aid and scholarship deadlines, and meet them.
- Print copies of all applications submitted online. Keep photocopies of all paper forms and correspondence sent.
- Be sure to identify all correspondence sent with the student's name and Social Security number, if required.