

Tips TOP

From the

continued from page 20

➔ Most financial aid awards include three basic components: grants (or scholarships), loans, and work-study. The grants are free money that you don't have to pay back. The more grants or scholarships you get, the better!

➔ Subtract the amount of scholarship or grants that are a part of each financial aid award from the total cost of attending. The difference is the amount you will actually need to pay the college from work, savings, and loans.

➔ Beware! Some colleges will try to make your EFC look smaller by adding more loans that you will have to pay back after you graduate.

➔ Find out whether the scholarships are renewable after your first year, and, if so, ask the college's financial aid office what you need to do to receive them again.

FINANCIAL AID TIP!

If you are uncertain about how to read your financial aid award, make arrangements for a financial aid officer at that college to go over the award with you. When you go to that meeting, take along any documents you used to complete your financial aid application, as well as tax returns from the most recent tax year for that person to review.

IMPORTANT TIP!

If your favorite college has given you an award that is not as good as some others you have received, send copies of the better financial aid awards to that college to see if it will match them. There is no guarantee that your favorite college will change its award, but it can't hurt to ask.

Manuel Pérez, Freshman / Princeton University, Princeton, NJ



As I sit in my dorm room, staring at loads of books piled on my desk, I wonder what I could have done to manage better the demands of a college education. The question seems almost philosophical, but the answer is quite simple: I should have READ more when I was younger. The majority of college assignments test your ability to read quickly and critically. So, to everyone on the college track, I advise you to read, read, read! Maybe this way you won't be complaining about the scarce amount of hours in a day that don't allow you to finish your readings, such as I am doing right now. . .

Mientras estoy sentado en mi cuarto, mirando mis libros amontonados en mi escritorio, me pregunto si hay algo que yo pudiera haber hecho para manejar mejor las exigencias de una educación universitaria. La pregunta parece casi filosófica, pero la respuesta es muy simple: hubiera LEÍDO más cuando era pequeño. La gran mayoría de las tareas universitarias ponen a prueba nuestras habilidades para leer rápida y críticamente. Entonces, para todos aquellos en camino a la universidad, les aconsejo que lean, lean, lean! Así no tendrán que quejarse de las pocas horas del día que no les permite terminar sus tareas a tiempo, como yo me estoy quejando ahora.

Natalie Rios, Freshman/ University of Puerto Rico
BILINGUAL INITIATIVE PROGRAM at Rio Piedras

Puerto Rico is a very tolerant place, rich in culture and ethnic diversity. I am originally from Queens, NY, of Italian, Puerto Rican, and German descent, and I feel very comfortable here. Anyone interested in the Bilingual Initiative Program at the University of Puerto Rico should not hesitate in applying for fear that they will not be accepted. I have the opportunity to learn about the small Hispanic part of my heritage, but also embrace what makes me different. I hope others will take the opportunity to do the same. College is a great time to explore what makes you who you are.

Puerto Rico es rica en cultura y diversidad étnica. Yo soy de Queens, NY, pero tengo ascendencia italiana, puertorriqueña y alemana. No dudes en ser aceptada aquí. ¡Anímate! He tenido la oportunidad de aprender sobre mi herencia hispánica y comprender qué me hace diferente. La universidad es un momento grandioso para explorar qué te hace ser lo que eres.



College
Student
Perspectives



Perspectivas
de unos
estudiantes
de "college"