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# UNL office ready to help students with financial aid problems, questions

By Jennifer Davis  
Staff Reporter

The Office of Scholarships and Financial Aid proves to be most beneficial to students who meet deadlines.

Many steps are involved when it comes to applying for financial aid, but the most important one is getting the proper forms in on time, said John Beacon, OSFA director.

Beacon said students who think they would qualify for some type of financial aid need to begin the process by completing a Family Financial Statement (FFS). This form is made available to students at the financial aid office.

Next, students must mail the worksheets in the provided envelope. These forms will be sent to the College Scholarship Service in Iowa where they will indicate the estimated family contribution and through a formula to determine a student's need for financial aid, Beacon said.

The formula simply subtracts the cost of attending school from the student's family contribution which equals the student's need, he said. Other factors also are considered, such as the family's income, student's income, assets, size of household, number of family members attending college and age of the person bringing in the income, he said.

Beacon said it is important to know when to file. A student can mail the FFS as early as January 1 for the following school year. Applicants who have their forms in by March 1 are considered priority applicants and have a better chance to receive campus-based aid than those who wait until after the March 1 deadline, he said.

"Sixty percent of applicants receive some type of financial aid," Beacon said. Many different forms of aid exist, ranging from grants to loans, which help students pay for college expenses.

Some types of aid available at UNL are Pell Grants, Supplemental Educational Opportunity Grants, College Work Study, Perkins Loans, Stafford Loans (formerly Guaranteed Student Loans), Plus Loans, State Student Incentive Grants and scholarships.

SSIG, SEOG, work study and Perkins are campus-based programs which are offered only to priority applicants because of limited funds, Beacon said.

The university will award more federal money this year than in the past, he said, with about \$34,865,000 being awarded. There also is a 12 percent increase in loans and an 11 percent increase in work study money, he said.

Students must realize the rights and responsibilities that accompany financial aid, Beacon said. For example, he said, when students apply for loans, they are required to take an entrance and exit interview which explain the importance of paying back their loans and not defaulting on them.

Students can learn more about their rights and responsibilities and get answers to their financial aid questions by visiting the financial aid office in room 16 of the Administration Building. The office is open daily from 8 a.m. to 5 p.m. throughout the school year.

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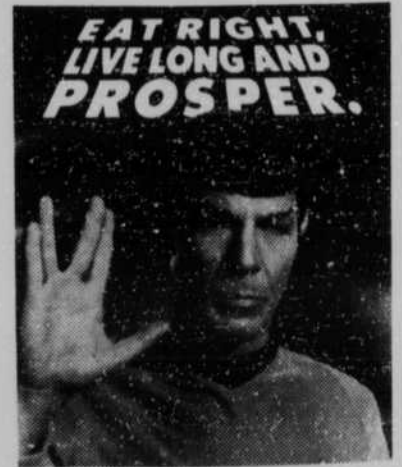
Now 1 1/2 to two generations have used Cliffs Notes to help them understand literature, he said.

Some former students tell him, "I never would have gotten through college without your notes helping me out," Hillegass said.

Although they probably would have graduated anyway, he said, it's satisfying that his notes helped them.

And Hillegass is pleased to know he has succeeded.

"It is most satisfying to find out that the idea that surfaced in 1958 has developed to its present form," he said.



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