

# File now to borrow later

By Joel Strauch  
Staff Reporter

The increasing costs of college tuition have consistently been greater than that of inflation. The University of Nebraska-Lincoln is no exception.

Due to this expensive statistic, many incoming freshmen will join returning students in the line outside of the Scholarship and Financial Aid office.

Geri Larsen, Financial Aid specialist, said that new students need to be aware of the application processes for both scholarships and student loans.

To be eligible for UNL scholarships, students must be admitted to UNL and be enrolled in at least six credit hours each semester.

Incoming freshmen must complete the Application for Freshman Scholarships (available October 15) by December 15 and take the ACT or SAT by the December test dates.

"It is very critical for students to pay attention to these deadlines," Larsen said.

"The university gives around \$3 million in scholarships to freshmen each year," she said.

Students interested in their eligibility for grants and loans need to first complete the Free Application for Federal Student Aid (FAFSA) and mail it to the federal processor.

Their next steps depends on their need and eligibility.

"The entire process usually takes around eight to ten weeks," Larsen said.

While many of the scholarships, grants and loans are based on financial need, there is a new loan that any student who has gone through the application process is eligible for, she said.

"The new, unsubsidized Stafford loan is a low-interest loan that is available to students regardless of financial need," she said.

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—Geri Larsen  
Financial Aid specialist

"Freshmen can borrow up to \$2625, sophomores can borrow up to \$3500, juniors and seniors can borrow up to \$5500 and graduate students can borrow up to \$8500," Larsen said.

Although students are responsible for interest payments, the loan is a variable interest loan capped at 9 percent (8.25 percent after July 1) and is currently around 6.2 percent, she said.

In addition to making sure that they meet deadlines and fill out the proper forms, there are other things that students can do to ensure rapid processing of their scholarships and loans.

"Students need to respond to requests that the Scholarship and Financial Aid office makes as quickly as possible," Larsen said. "And they need to be sure and ask questions if they have them."



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