**How Adult Learners Can Pay for College**

There are numerous options for adult learners to pay for the cost of undergraduate education. These include options that do not need to be repaid, grants, scholarships, employer educational assistance, and work-study. There are also federal public loans and private loans, which do need to be repaid. You can unlock financial aid by completing a Free Application for Federal Student Aid ([FAFSA](https://studentaid.gov/h/apply-for-aid/fafsa)).

**Grants** - Grants are monies that do not need to be repaid. Grants are offered through colleges, the state, and the federal government. Most federal grants are awarded based on your financial need and determined by the income you reported on the [FAFSA](https://studentaid.gov/h/apply-for-aid/fafsa).

**Federal Financial Aid** – Federal aid is money from the Department of Education to help pay your college's educational expenses. This could take the form of grants that do not need to be repaid, or loans that will need to be repaid. You need to apply and complete a federal student aid application every year as early as October 1 at <https://studentaid.gov/h/apply-for-aid/fafsa>. For more information about federal student aid eligibility requirements, visit StudentAid.gov/eligibility.

**Employer Tuition Assistance** - Some of your tuition costs can be reimbursed if your employer offers tuition assistance. Instead of paying for your education on your own, check with your human resources department to find out if they offer tuition assistance and how to apply. Although your employer might not cover the entire cost of tuition, books, equipment, supplies, and fees, any help is worth having.

**Scholarships** - Scholarship, unlike student loans, do not have to be paid back. There are thousands of scholarships that are available. To minimize your search, it's helpful to use a scholarship search tool to narrow your search selections, track scholarship requirements, and to complete the application process. Some scholarships require that you submit a FAFSA, and most also have an additional application. Also, don't forget to check with your college or university. Most institutions have scholarship opportunities. Make sure to contact the institution you have selected to attend regarding their scholarship process.

**Ask colleges for more money** – Under certain circumstances, you can write a formal appeal letter to the financial aid office explaining your financial situation and request additional funds.

**Work-study Job** – Work-study provides part-time jobs for both undergraduate and graduate students while enrolled in school only. Work-study allows students to earn money to assist in paying for educational expenses. Make sure to check with your financial aid office to find out if your school participates in work-study.

**Take out loans** - Private loans should be your last resort, but they're often inevitable if scholarships, grants, and savings don't cover the entire cost of tuition, books, and fees.