



myth:

College is unaffordable.

YOU CAN PAY FOR COLLEGE.

Most students don't pay full price, so don't rule out applying to a college simply because of the cost. Use a Net Price Calculator to see what you might actually pay.

Students pay for college in a variety of ways including financial aid, earnings from part-time or full-time jobs, savings, and money from parents and family.

Learn more: oregongoestocollege.org/pay



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myth:

I can't get financial aid.

**EVERYONE CAN GET
FINANCIAL AID.**

Financial aid includes grants, scholarships, loans and work-study programs.

No matter your circumstance, you will be considered for some type of financial aid to help pay for college.

It's free to complete the FAFSA or ORSAA, so there's no reason not to apply.

Learn more: oregongoestocollege.org/pay

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myth:

I only have to pay tuition.

KNOW WHAT COLLEGE COSTS.

College costs can include tuition and fees, room and board, books and supplies, personal expenses, and transportation. Most colleges also require students to have health insurance.

Consider all of these costs when choosing a college. Compare financial aid awards carefully, and create a monthly budget based on your projected needs.

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myth:

It's hard to apply for aid.

**PLAN AHEAD AND
BE PREPARED.**

When students and families gather all their information ahead of time, filling out the FAFSA or ORSAA usually takes less than an hour.

Scholarship applications can vary in length. Work on them a few hours a week and you could earn thousands of dollars for college.

Don't be afraid to ask for help. Ask a counselor or teacher, attend an event or find support online.

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myth:

It's too late to save money.

**EVERY DOLLAR
COUNTS.**

It's never too early or too late to save money for college! There are even special savings accounts just for paying for college.

Any amount you and your family are able to save will help and likely won't affect how much financial aid you receive.

Start saving today.

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myth:

Taking out loans is bad.

**NOT ALL LOANS ARE
CREATED EQUAL.**

When you understand student loans, you can borrow responsibly. In general, federal loans are better than private ones, and subsidized loans are better than unsubsidized ones. Parent loans should be a last resort.

Build a budget first and accept only what you need. You don't have to borrow the full amount offered to you in your financial aid package.

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