ONLY HIGH-ACHIEVING STUDENTS AND TOP ATHLETES GET SCHOLARSHIPS.

FACT: A wide range of scholarships are available to Washington students. Although scholarships are competitive, many awards are targeted to students based on their interests, desired campus or major, or background. Students should create an account on theWashBoard.org to be matched to scholarships in Washington.

THE COST IS SO HIGHTHAT COLLEGE ISN'T AN OPTION ANYMORE.

FACT: Washington is a top state nationally for students receiving undergraduate need-based financial aid. In 2014-15, 157,000 students with financial need received \$1.9 billion in financial assistance. This does not include students receiving scholarships and loans without need-based aid.

Tinancial Myths

FINANCIAL AID FORMS ARETOO COMPLEX AND FAMILIES SHOULDN'T COMPLETE THEM **UNTIL AFTER THEY FILE** THEIR TAXES.

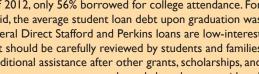
FACT: Many financial aid funds are distributed on a first-come, firstserved basis, so families should file the FAFSA (Free Application for Federal Student Aid) or WASFA (Washington Application for State Financial Aid) early—as close to October I as possible—with their tax information from the previous year. Families can make corrections to their forms later. File the FAFSA at www.fafsa.gov or the WASFA at www.readysetgrad.org/WASFA.

STUDENTS WHO WORK **ARE LESS LIKELY TO GET GOOD GRADES.**

FACT: Research has shown students who work (less than 20 hours per week) will often have higher GPAs than students who don't work. Federal and state work-study programs provide students with valuable experiences and networking opportunities while providing funds to help cover educational expenses. Students apply for both the Washington State Work Study and Federal Work Study programs by completing the FAFSA.

MOST STUDENTS GRADUATE FROM COLLEGE WITH THOUSANDS OF DOLLARS IN HIGH-INTEREST LOANS.

FACT: Of Washington State bachelor's degree recipients in the class of 2012, only 56% borrowed for college attendance. For those who did, the average student loan debt upon graduation was \$23,293. Federal Direct Stafford and Perkins loans are low-interest sources that should be carefully reviewed by students and families in need of additional assistance after other grants, scholarships, and work-study have been considered.







FACT: Continuing your education after high school is a necessity in today's economy, and there are lots of affordable ways to pay for it. For more on financial aid and college readiness, visit www.readysetgrad.org, your resource to find, pay for, and complete the educational path that's right for you.