

STAYING CONNECTED WITH NT4CM – MARCH 2009

Who We Are

National Training for Counselors and Mentors (NT4CM) is a collaboration that provides free training and support for counselors and mentors who assist students and their families in preparing financially for college. As part of our ongoing support, from August to May, we will e-mail you reminders and resources relevant to the student financial aid lifecycle.

To find out more about NT4CM in your state, visit www.fsa4counselors.ed.gov/NT4CM.

This Month's Features

- **Students should visit www.fafsa.ed.gov to complete the online FAFSA. Please remind students that if a Web site requests credit card information or some other form of payment to complete the FAFSA, then that site is not the official government (FREE) Web site.**
- Students who are considering loans to pay for their higher education should first consider federal student loans. Federal loans usually offer borrowers lower interest rates and have more flexible repayment options than loans from private sources. To better understand the differences between federal and private student loans, students should view Federal Aid First at www.federalstudentaid.ed.gov. To learn about preparing for, applying for, receiving, and repaying federal loans, students should read *Your Federal Student Loans: Learn the Basics and Manage Your Debt* at www.studentaid.ed.gov/pubs.
- The Academic Competitiveness Grant (ACG) was created to encourage students to be academically prepared for college by pursuing a rigorous program of study. For more details, counselors should view "Federal Financial Aid Programs" at www.fsa4counselors.ed.gov. Students who are interested in learning more about ACG requirements should check out the following Web sites:
 - High school students - www.studentaid.ed.gov (click on "Funding Your Education" under "Applying for Financial Aid")
 - Middle school students - www.studentaid.ed.gov/early (click on the "Where Do I Start?" page)

Contact Us

For more information about federal student aid, submit questions at www.fsa4counselors.ed.gov/clcf/contactus.html or call 1-800-4-FED-AID.

Staying Connected Page

To view Staying Connected e-mails from previous months, visit www.fsa4counselors.ed.gov/clcf/stayingconnected.html.

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