

## Higher Ed Financial Aid

This is the time of the year to apply for Federal Financial Aid. You can acquire a 1994/1995 free application for Federal Student aid from your high school counselor or local community college. The application will determine your eligibility for the following funds:

- Federal PELL Grants
- Federal Stafford Loans
- Federal Supplemental Educational -Opportunities Grants (SEOG)
- Federal Perkins Loan
- Federal College Work Study Program

Completing this form and your school financial aid process is a part of the Tribe's application process. The Tribe requires an Award Offer from your school to you before a determination will be made.

The Financial Aid application cannot be mailed before January 1, 1994. You should mail it in the month of January. You can estimate your 1993 income rather than wait for your W-2's. If you are undecided on which school or program, you can list more than one school on the Financial Aid form. That will allow you until June or July to decide which school you will attend.

The following excerpt is taken from "Futures".

### THE BASICS

It's a ruthless game and the stakes are high, so here's the strategy that will help you win the bucks you need.

The biggest mistake families make is that they don't apply for federal assistance. In fact, 80 percent of families who would have qualified for this free help last year didn't even try for it.

This cuts them off from other types of aid. For example, many families assume that they won't qualify for the Pell Grants-one of our government's big aid programs-so they skip the whole application process. But some schools and states won't even consider you for other types of aid unless you've been turned down by the U.S. government.

### START EARLY

So apply, apply, apply. Even if you haven't chosen your college or trade school, start the process now. Your guidance counselor should have the federal forms, or can tell you how to get them. "People seeking aid don't understand how much time it takes to get things done," says Bob Cares of College Financial Aid Services in Ann Arbor, Michigan. "They get started late, and then the aid money is gone."

If you're headed for school in fall, you can't file your federal financial-aid forms before January 1, 1994. But if you apply after February 15, you are pushing your luck.

### FILLING OUT THE APPLICATION

Filling out these forms will be an experience you and your parents will never forget. We're talking *complex*-about 72 questions and 16 pages of instructions. So here's what to do: Photocopy the form and fill out the copy first. Remember, blank lines, math mistakes, and incorrect information can cost you thousands of dollars in aid, or can cause your form to be returned to you, putting you at the end of the line for help. So if you don't understand something, call your guidance counselor or a school aid officer.

Double-check your practice copy, then transfer the information to the original. Write clearly so your form will take less time to process. And save copies of everything you submit.

### CUT YOUR COSTS

Here are some other ways you can lower your costs:

- If schools differ a lot in the amount of money and they're asking your family to contribute, find out how the school with the best deal assessed your need. You may be able to get the other schools to rejudge your need based on those criteria.
- If your family is affected by circumstances that are not covered in your aid application-for example, an uncertain employment future-let the school's financial-aid office know. They may adjust your aid.
- Just because you or your sister or brother were turned down for aid last year doesn't mean you'll be turned down this year. Reapply. You've nothing to lose.
- Consider taking summer courses at a less expensive school, then transferring the credits toward your degree. Make sure to find out in advance if the credits will transfer.
- Consider going to a community college for the first year or so, and saving money by living at home. You may be able to get aid from a four-year college later on.
- Some schools offer tuition breaks for

families whose wage earner has lost his or her job.

- Check with the schools your parents attended. Some schools offer tuition breaks for children of their alumni.
- Don't rule out the school a sibling is attending. Some schools offer a discount if more than one child is enrolled.
- If you're interested in serving your country, you can also help yourself. The U.S. Armed Forces have a variety of programs to help ease educational costs.
- Get involved. Don't leave your precious financial-aid future totally up to your parents. The more foot soldiers you have on your side, including yourself, the better chance you'll have winning the dollars you'll need.

**Office of the Secretary of Defense**  
P.O. Box 5236  
Clifton, NJ 07015-9699

If you have any questions or need additional information, please contact Bob Tom, Education Specialist, or Angela Martin, Education Assistant, at:

**Siletz Salem Area Office**  
3789 River Road N. Ste. D  
Kelzer, OR 97303  
(503) 390-9494

## Committee Application

Any Tribal Member interested in serving on a committee must fill out the following form and return it to the address below.

Send your application to :

Confederated Tribes of  
Siletz Indian  
P.O. Box 549  
Siletz, OR 97380  
Attn: Connie Plagmann, Council Secretary

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Roll Number \_\_\_\_\_

Number your preference 1,2,3 in the space provided

\_\_\_\_\_ Hunting & Fishing Committee

\_\_\_\_\_ Education Committee

\_\_\_\_\_ Pow Wow Committee

\_\_\_\_\_ Sacred Lands Committee

\_\_\_\_\_ Housing Improvement Program (HIP)

\_\_\_\_\_ Timber Committee

\_\_\_\_\_ Health Committee

\_\_\_\_\_ Culture Committee

\_\_\_\_\_ Gaming Committee

\_\_\_\_\_ Housing Authority