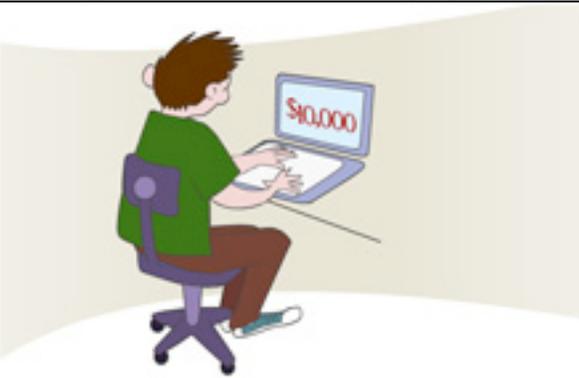


View	Narration
	<p>After finishing two AmeriCorps terms, Marvin applied to college.</p>
	<p>It was going to take several months to hear back whether he was accepted. He knew if he wanted financial aid, he needed to out the FAFSA, the Free Application for Federal Student Assistance, as soon as possible after January first.</p>
	<p>The college accepted him that spring, and he received his financial aid offer. Because of his low income while serving, he received a great financial aid package, including:</p> <ul style="list-style-type: none"> · Grants, that never need to be repaid · Work study, which includes financial aid through a campus job often involving service · Subsidized loans, meaning the interest gets paid while you are in school
	<p>He went to his My AmeriCorps online Education Award account and stared hard at the \$10,000 balance waiting for him to spend. He was on the verge of sending it to the school, but since it was the biggest money transaction of his life, he decided to call the school's financial aid office first.</p>

View	Narration
	<p>Good thing he did!</p>
	<p>Here's why: His financial aid offer covered almost all his needs, and he only needed to use a portion of his Education Award funds to avoid taking out loans.</p>
	<p>Had he sent his full \$10,000 to his student account at the school, it would have been like having that much money in a savings account. Because financial aid is based on need, they could take aid away. Marvin could have lost grants and work study and been left with little more than an offer of loans . . . just because he had his Education Award funds sent to the school.</p>
	<p>The moral of the story is work together with the financial aid office. Learn about financial aid, and present yourself in a polite and professional manner.</p> <p>Here are the key words to use in discussing your scenario with a financial aid officer: "I have an AmeriCorps Education Award, but I don't want to use it if it causes me to lose aid." From there, the financial aid office will know how to advise you.</p>