



Financial Aid Resource Directory

The links on this page will help you in your search for financial aid. Please note that a listing in this directory does not necessarily mean that the Maine Community Foundation endorses that resource. Research all organizations thoroughly and be sure the services are legitimate.

FAFSA Information

- **Step by step guide to filling out the FAFSA:** www.careersandcolleges.com/tp2/cnc/articles/view.do?article=step-by-step-through-fafsa
- **Fill out your FAFSA online:** www.fafsa.ed.gov
- **Avoid common mistakes when filling out the FAFSA:** ne.dollarsforscholars.org/fafsa_tips.php
- **See a sample of a Student Aid Report:** available for download at www.mainecef.org/ScholarshipResources.aspx

Scholarship Search Sites

- **Fastweb** (www.fastweb.com) is a free scholarship search website that offers a scholarship matching service and information on other financial aid resources.
- **Scholarship America** (scholarshipamerica.org/student_resources.php) provides more than 100 resources to search for a school, handle financial aid, and find scholarship information.
- **Scholarships.com** (www.scholarships.com) is a free scholarship and college search site.

Other Financial Aid Resources

- **College Answer** (www.collegeanswer.com) is operated by Sallie Mae, a provider of college loans, and offers tools for college planning. Resources at the site include calculators for the cost of education, scholarship links, application advice and links, as well as information on how to finance an education through a combination of loans, scholarships, and grants from colleges.
- **The College Savings Plan Network** (www.collegesavings.org) is an information source for state-operated 529 college savings programs. These programs, directed by nonprofit state organizations, offer tax benefits to families.
- **Eastern Association of Student Financial Aid Administrators** (www.easfaa.org/docs/toc_stufam.html) is a professional organization that offers guidance and links to help navigate the financial aid process.
- **Federal Student Aid** (federalstudentaid.ed.gov/students.html) is the government site on financing higher education, including information on loan payback and consolidation.

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- **Fin Aid** (www.finaid.org) is a free resource for learning about the different types of parent and student loans available.
- **Finance Authority of Maine** (www.famemaine.com) provides free information on planning and paying for college, career preparation, and a Maine-based scholarship search program.
- **NextGen** (www.nextgenplan.com) is the Section 529 savings plan administered by the Finance Authority of Maine (FAME).
- **Saving for College** (www.savingforcollege.com) offers information about 529 plans and how to save for college most effectively, gives answers to commonly asked 529 questions, and provides the latest news from the 529 industry.
- **Student Guide to Financial Aid** (studentaid.ed.gov/students/publications/student_guide/index.html) is the official government guide to federal grants, loans, and work-study.

College Information

- **KnowHow2Go** (www.knowhow2go.org), offered by the American Council on Education and the Lumina Foundation for Education, provides a four-step guide to help low-income students and those who are the first in their families to pursue higher education. KnowHow2Go also includes information on financial aid and links to other informative websites.
- **The College Board** (www.collegeboard.com) provides online registration for the SAT and advanced placement (AP) exams. The site offers advice on college planning, college admission, financial aid, and enrollment, as well as tools for college readiness.
- **College Tool Kit** (www.collegetoolkit.com) offers an extensive database of scholarships, online scholarship applications, and advice on the financial aid process.
- **College View** (www.collegeview.com) is designed to provide information to help you with your college search, financial aid, and the application process.
- **Maine College Website Directory:** www.maine.gov/portal/education/colleges.html
- **Students.gov** (www.students.gov) helps college students and their families to choose the right college and apply online for financial aid and scholarships.
- **The US Department of Education** (www.ed.gov) offers information to help identify colleges offering the desired program or degree in the desired location, plan financial aid packages, and apply for financial aid.

A Cautionary Note

Many legitimate companies advertise that they can get you access to lists of scholarships in exchange for a fee that ranges from \$10 to \$400. Others charge a fee to compare your profile with a database of scholarships and provide a list of awards for which you may qualify. **Legitimate companies don't guarantee or promise scholarships.**

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Fraudulent companies, however, guarantee that you'll get a scholarship if you work with them, or they say you'll get a scholarship as long as you pay an advance fee. For this fee, you might get a list of scholarship opportunities, but it won't be tailored to you. Or they may take your money and not provide anything at all.

In order to avoid falling prey to a scholarship scam, be on the lookout for lines like:

- “The scholarship is guaranteed or your money back.”
- “You can't get this information anywhere else.”
- “I need your credit card or bank account number to hold this scholarship.”
- “We'll do all the work.”
- “The scholarship will cost some money.”
- “You've been selected by a ‘national foundation’ to receive a scholarship” or “You're a finalist” in a contest you never entered.

We strongly recommend that you use the free resources listed above—some of which also provide scholarship matching services—before paying any company to find scholarships for you.