

FALL 2020

ne(x)t

MAGAZINE

What's Ne[x]t for our Scholarship Winners

featuring Sydney Laws & other winners

Also Inside:

Filming in Atlanta

Get Fit in Georgia

Student Loans 101



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FALL 2020

IN THIS ISSUE

FEEDBACK.

We always want to hear from you! Tell us what you like, what you don't like, or what topic you want to see us cover. Send your comments and questions to bjheape@georgiasown.org and we'll see what we can do!

CONNECT.

Want to know more about what's going on with Georgia's Own or Ne[x]t? Like us on Facebook (facebook.com/georgiasown) and follow us on Twitter ([@georgiasown](https://twitter.com/georgiasown)) and Instagram ([@georgiasowncu](https://instagram.com/georgiasowncu))! You can also visit the blog at georgiasown.org/blog to find money-related articles and tips. We want you to be a part of the conversation, so let us know what you're thinking!

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FROM THE COVER

What's Ne[x]t for Sydney

FROM THE EDITOR

As we say goodbye to summer days, we would like you to say hello to our **2020 What's Ne[x]t Scholarship** winners. The Georgia's Own Foundation awarded a total of \$38,000 in scholarships this year. A total of \$15,000 was split between three deserving students, and an additional \$23,000 was awarded in total to 23 recipients in the Southwest Georgia region. Flip the page to learn What's Ne[x]t for Sydney, Massiel, and Hanna. Want to see their winning videos? Head over to georgiasown.org/2020-scholarship-winners.

Stay fit this fall without the gym membership. Our top fitness picks around Georgia are featured on page 9. We cover the classics like yoga and cycling (but with a twist), and we've also got some activities to elevate your fitness game...literally.

Georgia's film industry is booming—and Atlanta's own Tyler Perry can take some (okay, a lot) of the credit for that. Perry got his start in the early '90s as a used car salesman, but quickly went on to partner with Oprah Winfrey and ViacomCBS before building his own studio in 2015. Read more about the entertainment mogul on page 12.

Fall semester is in full swing, which means now is a perfect time to start thinking about how you'll be paying for school this year and next. If you're out of "free money" resources (i.e., scholarships and grants), you may need a student loan to fill in any gaps. On page 14, we'll school you on when you need a loan and when you don't, as well as the different types of loans, how to obtain one, and how to pay it back.



-Kaitlyn

what's NEXT winners

The 2020 What's Ne[x]t Scholarship winners are in, and we were truly blown away by all of the applicants this year! We awarded a total of \$15,000 to three deserving students.

Visit georgiasown.org/2020-scholarship-winners to view the video submissions.

Congratulations to Sydney, Massiel, and Hanna! Each of these women demonstrated an exceptional commitment to others, a strong academic background, and a bright vision for their future. We are beyond proud to have them in the Georgia's Own community. So what's next for our scholarship winners? Let's find out!

SYDNEY LAWS

Cultural Anthropology, University of Southern California

For our readers who haven't seen your video yet, tell us what's next for you, what your passions are, and what you plan to do after college.

My number one passion has always been telling a story. Only recently have I realized how effective film is at accomplishing that goal. I have always felt that film affects the internal. Yet, it has one fundamental flaw: representation. While most people understand its surface-level need, many do not see that representation is tied to livelihood. How we [under- or mis-represented communities] are represented directly impacts how the world sees us, which correlates to our mobility. So, it's simple. As a filmmaker, my goal is authentic and accurate representation, showing humanity in its purest form. My focus is Black subjectivity: Black narrative, Black art, AND Black truth. I am uncompromising in my dedication to these goals, just as I'm uncompromising in the liberation of my people through the only way I know how.

After college, I plan to continue my education in graduate school, studying cultural and visual anthropology. It is my goal to further engage with academia; to learn how to affect the interpersonal in order to shape broader social structures. More than anything, I can put myself in a position to empower others to also use this craft effectively.

But, more than anything, what's next for me will hopefully be a whole lot of happiness. Speaking for other "creatives," it is not lost on us how many other paths we could take that would be much more lucrative than the ones we are travelling on. But, we do it because it makes us happy. Whatever I am doing, I just want to be living a life I am proud of: doing what I can to help others and simply being happy.



\$8,000 Scholarship Winner

What does it mean to you to receive the \$8,000 What's Ne[x]t scholarship?

It means I can continue on my path of trying to enact change in this world, using the one tool in my arsenal: art.

How will this scholarship help you achieve What's Ne[x]t for you?

With this gracious donation towards my future, I won't have to prioritize the financial aspect when choosing a job. I can prioritize my craft and helping other people with my work. And, I can start finally living out my purpose.

Why did you decide to apply for our scholarship?

The cost of higher education is no joke. It was also really



nice to see my credit union wanting to help me out! It was so amazing to see a staple in my community doing what they can to make it possible for students to continue their education. You don't see that everyday. I'm glad to be a member of Georgia's Own. If I am ever in the position to be able to more generously give back to others, I would like to contribute to the Georgia's Own Foundation.

How did you decide on the University of Southern California?

Something in me knew that USC was the place for me. Like most creatives, it was always my dream to attend what many people, besides the folks over at UCLA, would deem the "best film school in the world."

Film school is a very unique environment. While it is not everyone's cup of tea, it definitely was the right move for me. I thrive in an environment where I can make mistakes and grow immensely from them: an environment with other like-minded creatives. USC was also a place that inspired a lot of personal growth within me. As much as I love Georgia, I truly think I needed to be in California for these very important, semi-formative years. It was the right place at the right time for growth in every aspect of my life.

I also couldn't give up the opportunity to be able to go to the beach everyday.

What was your first camera?

My first camera was an Olympus OMD-EM100. It's a mirrorless camera that shoots very cinematic videos. But, truthfully, I bought it for the aesthetic. It has such a vintage quality about it. I still use it whenever I go on adventures and need to capture the moment.

How do you think your college experiences will influence and aid in your career as director and cultural researcher for films?

Humans are inherently storytellers. Telling stories is just what we do. We all have a story within us that is ready to escape; a story that has been shaped by our various environments and life experiences. So, like most people, college was another part of my journey that will most definitely aid in the

stories that I want to tell. It will enrich my perspective and the experiences that I bring to a film set or to my research. Those LA nights skating around campus with my friends, pulling all-nighters in the basement of our editing labs, sneaking into a building to quickly film the last shot of your movie...all of these experiences have made me who I am.

What do you think makes you one of Georgia's Own?

Besides the fact that I bump Outkast 24/7...I think I carry a pride for Georgia that is characteristic of most people who reside within this great state.

I've always been proud to be a Georgia Peach. We're very optimistic and very strong—and never without our Southern hospitality.

Pursuing higher education is a wise investment in your future, but nonetheless a costly one. How do you manage the cost of college during school and after you graduate?

I currently support myself by working a remote job at a creative studio for online interactive content. However, in the past, I have had less interesting, work-study jobs. I am trying to put myself in the position where the cost of college stays in college; meaning, I won't have to worry about these bills upon graduation. Thankfully, Georgia's Own is helping me take another step in that direction.

What is a fun fact about you?

I am a twin! An identical twin, actually. My sister is named Kendall, and she is a senior at Harvard University studying economics.

**THINK YOU'RE
WORTHY OF SOME
FREE CASH?**

Details about the 2021 What's Ne[x]t Scholarship contest are coming in the spring. Follow Georgia's Own on Facebook, Twitter, or Instagram for the latest updates.

MASSIEL NUNEZ

Journalism & Emerging Media, Kennesaw State University

For our readers who haven't seen your video yet, tell us what's next for you, what your passions are, and what you plan to do after college.

I am currently a full-time student at Kennesaw State University and am pursuing a Bachelor's Degree in Journalism and Emerging Media. I own an online magazine called *PULP Magazine* and plan on growing that platform after I graduate. I currently have a team of more than 50 interns and am hoping to grow the team and our clientele. My hopes are to become a household name in the media. I also plan on growing my podcast "The Broke But Woke Podcast" and publishing a second poetry book. I am in the works of starting my second company, *Opulent Glamour*, and plan on growing it as well.

What made you decide to launch a podcast and who has been your favorite guest?

I have always loved listening to podcasts while I drive. I enjoyed hearing the different perspectives and array of topics. I always visualized myself having a platform like that and allowing a safe space for open dialogue. I am so glad that I pursued it because I have learned so much from my guests. My favorite guests so far have been Dre and T. They spoke on my relationship episode and keeping a conversation flowing was so easy with them.

What are some things you've learned from starting your own YouTube channel that you feel has helped you confidently publish a book, contributed to your magazine's success, and how you will approach future endeavors?

I always loved being in front of a camera, but filming YouTube videos has definitely helped boost my confidence. I have felt a sense of "community" from YouTube and an immense amount of support from my subscribers. It's inspiring to have an extra push from supporters when pursuing your goals. I am excited to grow on YouTube and take everyone on my journey with all my endeavors.

Why did you decide to attend Kennesaw State University?

My senior year of high school, I visited different colleges to get a feel for the environment. Kennesaw State University was the first school that felt right as soon as I walked onto campus. Everyone was so nice and friendly, and the students there all loved it. I knew that KSU was where I wanted to complete my degree.

What does it mean to you to receive the \$5,000 scholarship?

It was honestly such a good feeling to get the news that I won the \$5,000 scholarship. I have been working a lot and paying out of pocket for school, so to receive this as a reward for all of my hard work feels amazing.

How will this scholarship help you achieve What's Ne[x]t?

This scholarship will allow me to focus on school and not picking up extra shifts to pay the bills. It can be hard juggling



\$5,000 Scholarship Winner

a 9-to-5 job while being a full-time student. However, this scholarship allows relief and financial help with my classes.

What do you think makes you one of Georgia's Own?

I grew up in Georgia, and I know that wherever life takes me, my experiences and memories in Georgia have made me who I am today.

Tell us a fun fact about yourself.

I auditioned for Camp Rock when I was younger because I wanted to meet the Jonas Brothers. Totally didn't get the role, though.

HANNA PAZ

Financial Risk Management, University of Georgia

For our readers who haven't seen your video yet, tell us what's next for you, what your passions are, and what you plan to do after college.

I hope to go to graduate school to get my Ph.D. in mathematics after my last year at the University of Georgia. My passions are helping within my community by assisting the families from my local elementary school and inspiring younger generations to get into the field of higher-level mathematics. I hope to continue doing research and contribute to scholarly papers that can help future research in math. I plan to continue tutoring my peers and help them succeed in future math courses. I wish to go to math conferences in the future to learn about discoveries in real analysis and topology, and I also hope to mentor students in the future by assisting with undergraduate research.

What made you choose the University of Georgia?

Many factors led me to choose UGA. My sister went there for her undergraduate degree, and I remember visiting her on weekends and being amazed by the campus and sense of community. I also was a recipient of the HOPE Scholarship, and that was a factor that led me to choose UGA. I didn't want to be too far away from my family, and I thought UGA had the perfect distance. Lastly, I went into UGA as a finance major, and the Terry School of Business is wonderful, so I was excited to be attending a great school.

How did you become interested in mathematics, and what led you to your dream of becoming a higher-education mathematics professor?

I was always interested in mathematics growing up. However, I never really realized how much I loved math until college. I took a break from math my first two years, and I enjoyed getting to help my classmates in my Calculus 2 class. It was then that I discovered my passion was teaching mathematics. It was the greatest feeling seeing my classmates begin to connect what we were learning and succeeding in our class with my help. I knew my calling would be to teach higher-level math and hopefully inspire others to get into mathematics.

How did your family's history inspire you to pursue a career in education, and how do you hope it will impact your future?

My family's history has inspired me as my mother works at an elementary school, and growing up I've seen the impact that she has had on the families she works with and that has inspired me to pursue a career in education. My parents moved to the United States and took English classes along with their regular college classes. My parents have told me how their professors pushed them to finish their degrees and follow their passions, and I hope I can do the same to others in the future as a mathematics professor.

How do you manage studying three majors—finance, risk management, and mathematics—while tutoring other students?

At first, it was rather difficult, but after a while (and a reality check about my time management skills) I've been able to handle my schedule. Tutoring my peers also helps me stay on top of what I'm learning—I find that if I can't answer their questions at first, I brush up my skills to help them. I try to maximize my time by treating my schooling as a full-time job. I would stay on campus every day from the start of my classes until I finished all my work. I find tutoring others relaxing, so I would plan my studying around my tutoring. Tutoring others also helps to prepare me to become a professor in the future.

What would be your advice to someone interested in pursuing a career as a professor or a degree in mathematics?

My advice would be to always believe in yourself and follow your dreams. I went into UGA afraid that if I had chosen to be a math major, I would fail, but I pushed myself and now could not picture myself doing anything else. A piece of advice if you want to become a professor is to get to know your professors. They are a great help, especially if you are interested in academia and research, as that is what they do. They can explain what graduate school is like, provide opportunities for undergrad research, and help decide what school could be best for you. They also act as great recommendations for the future when you apply to grad school. One of my professors told me, "There will always be a point in studying math that you want to give up. Keep on pushing through." That piece of advice has helped me over the years, knowing my professors have struggled in the past with the topics I am learning. Lastly, my advice would be to get involved in any math-related clubs your school has to offer to meet your peers and further learn about the different areas of mathematics.

What does it mean to you to receive the \$2,000 scholarship?

Receiving the scholarship has meant so much to me. It has proved to me that anything is possible when you work hard and put your mind to something. It has also relieved some of the financial pressure that comes with attending college, and I will be able to further focus on my studies and my future.

How will this scholarship help you achieve What's Ne[x]t for you?

This scholarship will help me by providing the opportunity to focus on my studies and research this year. Also, this scholarship has helped motivate me even more, as I feel that I now have Georgia's Own believing in me to follow my dreams of becoming a professor.

What do you think makes you one of Georgia's Own?

Georgia's Own has always been there for me when I have any financial questions and whenever I need some assistance. I feel connected to Georgia's Own as they constantly give back to the community, such as their help in the *Smart Lunch*, *Smart Kid* program, and I feel very proud to be a part of a community that assists in issues such as food insecurity. It makes me happy to be one of Georgia's Own.

Tell us a fun fact about yourself.

I love to sing in my free time, and back in high school, I sang at my graduation! I also love to volunteer at the Humane Society on Mansell.



\$2,000

Scholarship Winner



Alexis Crimes
University of West Georgia



Alexis Danforth
Georgia Gwinnett



Amiel Johnson
Wesleyan College



Amiraica Johnson
Albany State



Annlyn Royal
Berry College



Ariana Drake
North Carolina A&T



Ashlynn Wright
Fort Valley State



Ayanla Dudley
Florida A&M



Ayanna Newberry
Valdosta State



Bethany Phillips
Valdosta State



Elijah Humphries
University of Georgia



Emily McClure
Georgia Southwestern



Gavin Baker
Kennesaw State



Hayley Newberry
Georgia Southwestern



Jamia Lofton
Georgia Southern



Katherine Smith
Truett McConnell



Kirby Perry
Valdosta State



Makayla Gay
Shorter College



Michael Harris
Middle Tennessee State



Lindsey Creech
Georgia Southwestern



Rhiannon Belcher
Kennesaw State



Sarah Mullins
University of Georgia



Tyler Coker
Valdosta State

\$1,000 Scholarship Winners

Students were selected for the scholarships by a panel that took into consideration: academic record, financial need, school/community service, and an essay. Including the \$23,000 committed to this year's recipients, Georgia's Own has awarded nearly \$140,000 in scholarships to Albany students over the last 16 years.

Get Fit in Georgia – Without the Gym

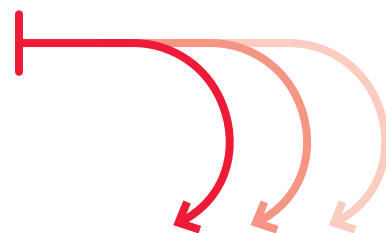
By: Ashley Byrd

For many, the thought of exercising in a gym is remarkably dull. The scenery is the same, the people are the same, and the workouts are the same. However, there are dozens of ways for you to shake up your routine, all without setting foot in a gym. Check out these unique ways to stay fit that are right here in Georgia.



Atlanta Rocks

Beginner or world class athlete, Stone Summit Climbing and Fitness Center has a climb for you. With locations in Atlanta, Kennesaw, and Midtown, and walls towering from 25 to 60 feet, this activity is sure to rock your socks off—pun intended! In addition to rock climbing, Stone Summit offers top roping, leading, auto belays, and bouldering for all ages and climbing levels. Locations include membership, day passes, and class options, making it the perfect activity for locals or tourists. Pricing starts at \$15.



Virtual Yoga by the Water

For those desiring a more calming experience, the Georgia Aquarium is making waves with its event “Virtual Yoga by the Water.” Led by certified yoga instructors from local Atlanta studios, participants channel their inner harmony while taking in unbelievable views of whale sharks, manta rays, and other captivating sea creatures. Whether you’re a certified yogi or a novice, this class is perfect for all experience levels. Complimentary classes are available at georgiaaquarium.org. All classes are filmed in front of the breathtaking Ocean Voyager exhibit and can be enjoyed in the comfort of your home.



Bikes on the Beltline

Looking for a way to explore Atlanta all while getting fit? Look no more! If you've always wanted to explore the Beltline, or if you're simply looking for a way to exercise that doesn't require running on a treadmill, biking along the Beltline is the classic way to go. If you have a bike already, great! If you don't, there are numerous bike rental shops along the Beltline, with some charging as little as \$5 per hour. Biking along the Beltline is a neat way to view notorious Atlanta street art and astounding urban scenery—all while exercising! So, grab a friend or go solo. Either way, you're guaranteed to stumble upon some marvelous things.



Go Ziplining

Get a bird's eye view of Georgia—literally—by zipping through the treetop canopies. Ziplining is a phenomenal way to explore some of Georgia's most breathtaking sites from a different perspective. It might seem easy, but ziplining is a more intense workout than you think. Between taking in the fresh air and experiencing an adrenaline rush, ziplining is chock-full of health benefits. Some of the greatest places to zipline include Banning Mills, Blue Ridge, and Helen. Prices typically range from \$30-\$100, so it won't break the bank.



Explore the Coastal Waters

Paddleboarding or biking along the beautiful, coastal waterways is a great way to explore Tybee and Jekyll Islands and sure to get your heartrate up. The views are sensational and a great way to exercise while enjoying nature. East Coast Paddleboarding offers lessons, tours, and rentals. So whether you are a local or visiting the area, take a ride on the adventurous side and soak up these sports. Lessons start at \$40 and include an hour rental.



So, whether you're looking to start your fitness journey, or you're simply searching for a plan to shake up your routine, Georgia is full of creative ways to remain active.



Borrow **Smart** & Dream **Big**

A private student loan from Georgia's Own Credit Union is a genius move. Because we're a not-for-profit credit union, we can offer you competitive interest rates, flexible repayment options, 24/7 support, and more.

To learn more about our private student loans or to apply online, visit georgiasown.org/student-loan.



Georgia's Own Credit Union is federally insured by NCUA



FILMING

In



ATLANTA

By: Andrew Brown

PROD. NO.



Lights, Camera, ACTION!

With Gov. Nathan Deal reporting that the film industry contributed to Georgia's bottom line to the tune of a whopping \$2.7 billion in direct spending in 2017, as well as being at the epicenter of filming in the state, is it any wonder Atlanta is being referred to as the "new Hollywood"? According to georgia.org, Georgia's Entertainment Industry Investment Act provides a 30% tax credit for companies that spend \$500,000 or more on production and post-production in Georgia, either in a single production or on multiple productions. Of course, you cannot speak about filming in Atlanta, or the state of Georgia, without mentioning Tyler Perry!

After moving to Atlanta in the early '90s, a young Tyler Perry worked jobs as a bill collector and used car salesman to aid in saving the \$12,000 that he would use to put toward his first major performance, *I Know I've Been Changed*. Fast forward, Perry would go on to sign a 100-episode deal for his sitcom Tyler Perry's *House of Payne*. He then went on to partner with Oprah Winfrey to bring scripted television to her Oprah Winfrey Network (OWN). Afterwards, he would strike a deal with ViacomCBS that included new, original content, featuring both sitcoms and dramatic series.

When asked during the Goldman Sachs 10,000 Small Businesses Summit what drove him to build his empire, Perry responded, "My father was a guy who was a carpenter—he would come home, make \$800, and be really excited. But I would always see the guy who sold the house after he had built it right, and he would make \$80,000. So, I was always more interested in being the guy who actually sold the house rather than the guy who was out building it...Also, I like the creative freedom...so I needed to be in a situation that fostered my ability to be able to do that."

And what empire would be complete without a proper kingdom? In 2015, Perry acquired the 330-acre Fort McPherson and converted the former military base into Tyler Perry Studios. Located in the heart of Atlanta, this state-of-the-art studio, which happens to be the first studio to be owned outright by an African American, comes complete with 12 soundstages, each named after Black entertainment icons such as Harry Belafonte, Whoopi Goldberg, Denzel Washington, and Halle Berry. Since opening the gates, Tyler Perry Studios has been available for filming to blockbuster movies such as *Black Panther*, *Bad Boys 4 Life*, and the upcoming *Coming to America 2*, as well as being the home for AMC's hit series *The Walking Dead*.

And there's more to come—after Georgia passed the controversial "heartbeat bill," Perry told the Associated Press that he can't just "up and leave" filming in Georgia. With a host of new content being created such as *The Oval* and *Sistas*, both dramatic series respectively showing on BET, Perry stated, "Atlanta has been the dream. It has been the promised land. So, when I got here, this whole state and city has been amazing to me, and I wouldn't trade that for anything. Also, I put \$250 million in the ground here and in the studio. So, when you have a quarter of a billion dollars sat down in the ground, you can't just up and leave."

Student Loans 101:

How to Set Yourself Up for Success

By: Ashley Byrd



Student loan debt is a pressing issue that has skyrocketed throughout the last several years, and it's currently at an all-time high. Over 45 million borrowers collectively owe around \$1.4 trillion—a figure that has increased by 33% since 2014.

The soaring cost of college certainly doesn't help. According to Experian, average out-of-state tuition at a four-year public university is \$26,290. **Around 54% of college attendees secure student loans** to pay for their education, and borrowers who don't complete their degrees generally face more difficulty paying off their debt.

Taking out student loans is intimidating—after all, borrowing thousands of dollars without understanding precisely what you're getting into is rather scary. It's imperative to educate yourself on acquiring student loans, the variety of loans available, as well as the next steps after you graduate. We're here to help make that process smoother for you.

You've Graduated. Now What?

There is normally a six-month grace period following your graduation date. This is the best time to decide your repayment plan, see if you need to refinance or consolidate your loans, or determine if you qualify for student loan forgiveness.

It's crucial to prioritize your budget based on repaying student loans. Avoid default, which indicates you didn't make payments as outlined in your loan's contract. When you default, your credit score is critically damaged, you could owe even more money, or your loan holder could collect additional money from you, like your tax refund. It's helpful to set up automatic payments to avoid missing installments or attaining late fees.

Most borrowers are automatically registered for a standard 10-year repayment plan. But, if you have difficulty making payments, you could be eligible for income-driven repayment plans. They decrease your monthly payment requirements and increase the period over which you pay off your loan, but don't reduce your interest rate or overall payment. It's free but only applies to federal student loans.

Likewise, you can refinance or consolidate your loans through a private lender. They'll assess your credit score, income, and employment to determine if you're capable of repaying your loans. There are numerous benefits to refinancing—it enables you to combine loans and lower your interest rate, which results in cheaper monthly payments. According to Zack Friedman, author of *The Lemonade Life* and contributor to *Forbes*, refinancing can save you more than \$20,000 throughout your student loan. However, if you decide to refinance, there are some benefits of federal loans that you could potentially lose, like loan forgiveness programs.

A critical thing to remember: never pay a fee to refinance or consolidate. It's free, and anyone who charges you most likely doesn't have your best interest in mind.

Lastly, if you're employed by a government or not-for-profit organization, or if you teach full-time in a low-income school, you may qualify for Public Service Loan Forgiveness or Teacher Loan Forgiveness. There are underlying stipulations, but these are viable options for anyone who is considering a profession in those industries.

Borrowing student loans can seem nerve-wracking with the mounting student debt crisis—but it doesn't have to be. You can set yourself up for success by choosing the best loan for you, as well as selecting an ideal repayment plan. Now is the time to make repaying student loans the least of your worries.

How to Obtain a Loan

Acquiring student loans is easier than one may think. However, there are significant things to consider before applying. First, you need to decide whether you want a federal or private student loan. It's best to seek federal loans first and use private loans as a last resort. The two are somewhat related, but there are some differences.

Federal student loans are more accessible because credit checks aren't required, and the application process is simple. Just fill out the Free Application for Federal Student Aid (FAFSA), and it informs you of loans you're suited for. FAFSA also notifies you of grants or scholarships, so you potentially avoid borrowing money altogether.

Private student loans consist of a more complex application that frequently requires a credit check or a co-signer. Private loans should usually be considered a final option in the event you need a little more coverage that isn't provided by scholarships, grants, or federal loans. Private lenders also expect you to begin payments while you're in school, and they usually have higher interest rates.

What Loans are You Eligible for?

Borrowers are granted subsidized or unsubsidized loans. What does that mean?

Subsidized loans are ordinarily offered to students who show strong financial need. With subsidized loans, the government pays the interest while the borrower is in school and six months after graduation. The loan limit is also lower. However, with **unsubsidized loans**, interest accumulates while the borrower is in school and added to the balance of the loan.

There are several variations of available student loans, but these two are the most popular.



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