

# Types of Financial Aid



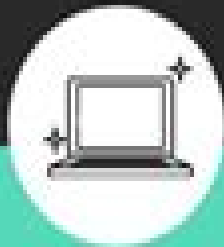
## GRANTS

Needs-based  
Don't have to pay back



## SCHOLARSHIPS

Need or merit based  
Don't have to pay back



## WORK STUDY

Need-based  
Don't have to pay back



## LOANS

Pay back with interest  
Federal loans preferred over private

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**Daniela Niemeyer**



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