



StudentChoice Student Loans



CONTACT INFORMATION

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WEBSITE: www.vlfcu.org



FACEBOOK: www.facebook.com/VacationLandFCU



TWITTER: www.twitter.com/VacationLandFCU



YOUTUBE: www.youtube.com/VacationLandFCU

custom

solutions to help pay for college

Student loans do not have to be complicated. Allow us to create a financial plan specifically for you and help simplify your student finances.

1 First Step: Free Application for Federal Student Aid (FAFSA)

If you haven't already, complete the FAFSA application. The form can be downloaded online at www.fafsa.ed.gov.

2 Second Step: Scholarships

The difference between loans and scholarships is that scholarships are "free money" and will not need to be paid back. To locate scholarship opportunities, check with your financial aid office, high school counselor, or search the internet. You may be surprised by the number of scholarships available to students. After locating any scholarships you may be eligible for, apply for as many of these potential scholarships as possible. While many will not pay for your entire tuition, every dollar you don't have to borrow is a dollar you will not have to pay back.

3 Third Step: Federal Stafford Loans

Plan to take the maximum amount of Federal Stafford Loans you are awarded before applying for alternative loans. Federal Stafford Loans are the most student-friendly. The government caps the interest rates and may pay the interest for students on subsidized loans while in school.

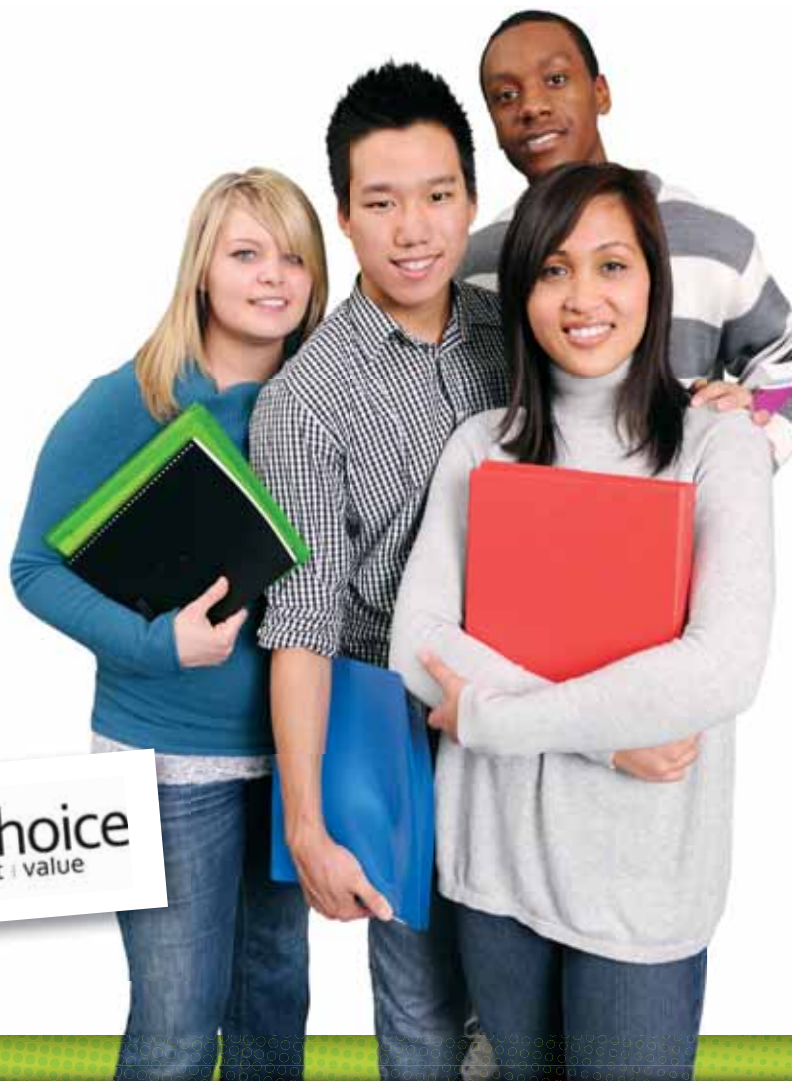
4 Fourth Step: VacationLand FCU StudentChoice Student Loans

If you still need additional money for school tuition after the first three steps, we can help. Contact us today to discuss loan options, interest rates, origination costs and terms. We will make the student loan process as simple as possible, clearly explaining all your options and forming a long-term relationship with you.

? Questions?

Go online and check out our student loans to learn more about your options, how to shop wisely for a student loan, and compare any offers you may have received.

➔ www.vlfcu.org/studentchoice



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