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# **College Financial Aid In 2010!**

The world of higher education has changed considerably since Lady Mowlson gave Harvard the first college grant ever. Just go to the wiki and one sees the federal government offers Pell Grant, Federal SEOG Grants, SMART Grants, Academic Competitiveness Grants, the Federal Work-Study Program, Federal Stafford Loans, Federal Perkins Loans, State Student Incentive Grants and Federal PLUS Loans just for starts.

Back in the pre-revolutionary days, education in any form was more privilege than right. The number of different education institutions has grown astronomically from the days when the North American continent offered Harvard and that was about it. For example, something like getting an online degree was absolutely unimaginable to the original New Englanders, much less the rest of the world.

As centers for higher education have grown geometrically, so have the sources for obtaining college grants. Yes, there's always the Pell Grant. Yet along with the Pell, the Department of Education has a special data base service so you can apply for everything from National Direct Student Loans to private institutions that also provide other grants such as TEACH (a grant program for public teachers of the future). For more information on [online grants](#), check out the web.

A good place to start is with the Dept. of Ed's FASFA4Caster. This tool is designed to help figure out the odds of a student getting aid. From there, the Department will even help you set up an account, MyFASFA, to manage your next step, which is getting the grants.

Because the simple truth is unless one's last name is Gates, Buffet, or Bush or one does hit the Lotto an individual will need some sort of financial assistance. By that, we don't mean hitting the Lotto, either. USA Today recently reported that the annual cost of higher education is over \$15,000 a semester. The maximum the Pell currently delivers is \$5,350.

Only schools like Harvard adjusts its tuition based on need. There's still the matter of being one of the rare few who will get matriculated. At the same time, there isn't a single educational institution--landbased, online or what have you--worth its salt that doesn't come with financial aid officers. Yes, you should some homework on your own. That's a great reason to go to the Department's website. Check out the internet for more information about [scholarships and grants](#).

On the other hand, where you have limited time to discover plans for being a single parent, Native American, war veteran or being over 25 years of age (which by the way is over 25% of the national student body these days), a competent financial aid officer should have this info at his/her fingertips. They also know how to best navigate the miles of paperwork you'll go through.

Times have changed considerably since Lady Mowlson. It costs a lot more than 100 pounds to go to Harvard. There are a lot more Mowlsons out there in the world and many opportunities to get [student loans](#). Work and some professional help and you will find the best [online education](#) for you.

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