

INDIANA

Members Credit Union

Keeping It Simple

MEMBER NEWSLETTER

AUGUST 2019



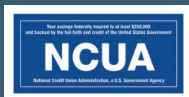
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PAYING FOR COLLEGE RESPONSIBLY

INVEST IN THE FUTURE WITH SALLIE MAE'S 1-2-3 APPROACH TO PAYING FOR COLLEGE

When you're planning for college, the first question is often which school to choose. But just as important is the question of how you'll pay for it. That's why we've partnered with Sallie Mae® to bring you their 1-2-3 Approach to Paying for College. These three steps can help you make more informed, responsible financial decisions for a big investment in your future.

1. Start with money you won't have to pay back. Supplement your college savings and income by maximizing scholarships, grants, and work-study. Begin with any college savings that have been put aside in a dedicated college savings account and include current income that you're earmarking for college. Maximize "free" money you will not have to pay back, including scholarships and grants. Then consider work-study.

2. Explore federal student loans. Apply by completing the Free Application for Federal Student Aid. After you've maximized your free money, consider federal student loans, which are provided by the government. Federal student loans come in two varieties: Direct Subsidized Loans, for students with demonstrated need; and Direct Unsubsidized Loans, which are available regardless of family income.

- You can apply for both by filling out and submitting the FAFSA.
- They're issued in the student's name and the student is responsible for paying them back.
- They're eligible for income-driven repayment plans that link monthly payments to income.
- Federal loans may be eligible for loan forgiveness programs, such as the Public Service Loan Forgiveness Program for borrowers who are employed by a public service organization.

(Continue reading on our blog)



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- Register at LoveMyCreditUnion.org/SprintRewards
- Cash rewards will be deposited directly into your credit union account within six to eight weeks.

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