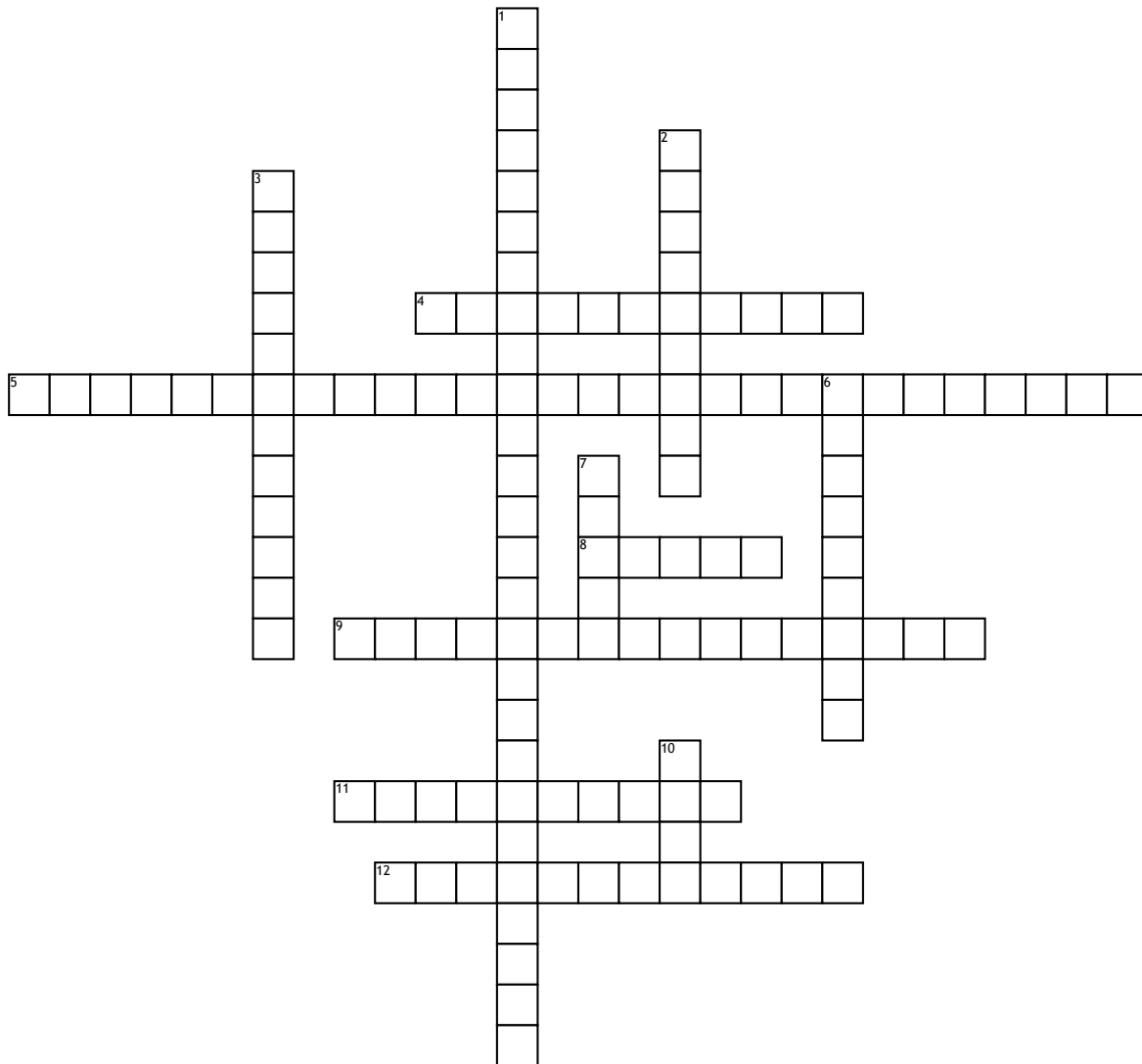


# Financial Aid Training



## Across

4. Married, separated, emancipated minor, or students 24 years of age or older. These students only include theirs and their spouses income information on the FAFSA.

5. Standards set by the federal government that are required to be met in order to receive federal aid. If these standards are not met then a petition can be submitted explaining why the student did not meet the correct standards.

8. Privacy laws that protect student education records.

9. A list of fees including tuition, room and board, books and supplies, transportation, and personal expenses. This list of fees is determined by the university.

11. A loan in which the interest rate does not start accruing until after a student graduates and/or they have not been enrolled in at least 6 credits for 6 months.

12. A loan in which the interest rate starts accruing immediately.

## Down

1. The amount determined by the FAFSA of how much the student and his/her family can be expected to contribute to to the cost of the student's education for an award year.

2. Single (or divorced or widowed) students under the age of 24. These students report their parent's income information on the FAFSA.

3. Funds awarded through outside agencies or BYU's separate application.

6. A type of federal grant awarded to undergraduate students with financial need.

7. Free Application for Federal Student Aid

10. COA - EFC = ?