



**It's Never  
Too Late**  
To Go (Back) to College  
**Journey to College**







# Financing your future

## Federal grants

The Federal Pell Grant does not need to be repaid. The actual amount you receive depends on factors like financial need and cost of attendance. There are other federal grants that give money to individuals who go into certain career paths or that have a certain income range. Filing a FAFSA (Free Application for Federal Student Aid) is the first step to apply for these grants.

## Federal loans

The FAFSA also gives you access to federal loans, both subsidized (the interest is paid while you're in school), and unsubsidized (the interest accrues while you are in school.) Federal loans must be repaid. Neither subsidized nor unsubsidized loans require a credit check like private loans do. Both have fixed interest rates that are usually lower than private loan rates.



## Helping Missouri adults pay for school

Fast Track's goal is to increase access to college for adults. By providing grants, Fast Track will increase the number of people qualified for high-demand jobs in Missouri. It provides financial aid to cover actual tuition and fees so adults can reach their goals.

### Who is eligible?

- Adults age 25 or older, OR adults who have not been in an educational program for two or more years.
- Adults with no bachelor's degree.

### Who should apply?

- Someone underemployed or laid-off.
- Adults with some college but no degree.
- Adults with an associate degree.
- Someone who needs another credential to move up to a better job.

### Other funding

Fast Track is a last-dollar grant applied after other federal aid, including Pell Grants and Workforce Innovation Opportunity Act funds.



FOR MORE INFORMATION, VISIT:  
**MOFastTrack.com**

**81%**  
of undergraduate  
students receive  
some form of  
financial aid.

Source: The Integrated  
Postsecondary Education  
Data System (IPEDS)

## State, Regional or Local

There are many options for financial aid in Missouri, too. The first step to receive these is also to file a FAFSA. It provides your school with your financial information so they can determine if you're eligible for grants and need-based scholarships.

After receiving your federal and state aid, there are also private grants and scholarships you can apply for. Scholarships can be based on location, school, academic program or even age and parental status. Search online for scholarship opportunities – sites include *studentloanhero.com*, *studentdebtrelief.us*, *scholarships.com* and *collegescholarships.org*

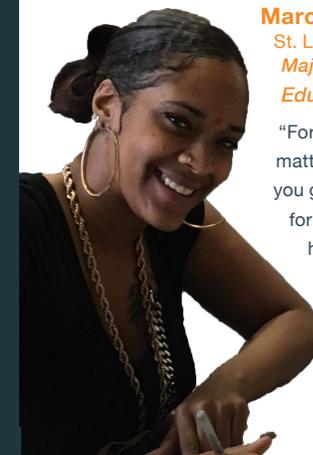
## Academic Programs

The Missouri Economic Research and Information Center looked at growth, wages and projected job availability for future occupations. Those jobs were linked to academic programs like these:

- Agriculture
- Biotechnology
- Business Administration
- Clinical/Medical Laboratory Science
- Computer & Information Science
- Construction Trades
- Criminal Justice
- Education
- Engineering
- Finance/ Financial Management
- Health Professions
- Hospitality Admin./Management
- Math
- Mechanics/ Repair Technology
- Precision Production
- Social Work

For full list of approved programs at eligible institutions visit:  
**MOFastTrack.com**

# Student Stories



**Marcia F.**  
St. Louis Community College  
Major: *Early Childhood Education*

"Forward is forward. No matter how fast or slow you go, you're still moving forward. The classrooms have every age group you can think of. It took me almost 6 years to obtain this degree, but I took my time and earned straight A's, each semester."

**Geri V.**  
Missouri Western State University  
Major: *Population Health Management*

"JUST DO IT! There are so many tough decisions to make in life and with a degree, the options are endless. I believe that non-traditional students sometimes take the fact that we have been out of school so long and forget what fun learning actually is."



**Jay K.**  
Southeast Missouri State University  
Major: *General Studies, Criminal Justice and Sociology*

"I lacked about 45 credit hours...which seemed like a million, but I'm proud to say that after 2.5 years of night classes, day classes, and online classes, I was able to graduate."



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