

Grants

- Does not need to be repaid
- Available based on demonstrated financial need
- Primarily available from the U.S. government
- File the FAFSA to apply

Loans

- Must be repaid, often with interest
- Available for almost all students, regardless of financial need
- Available from the U.S. government and private lenders
- File the FAFSA to apply or apply separately with private lenders

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