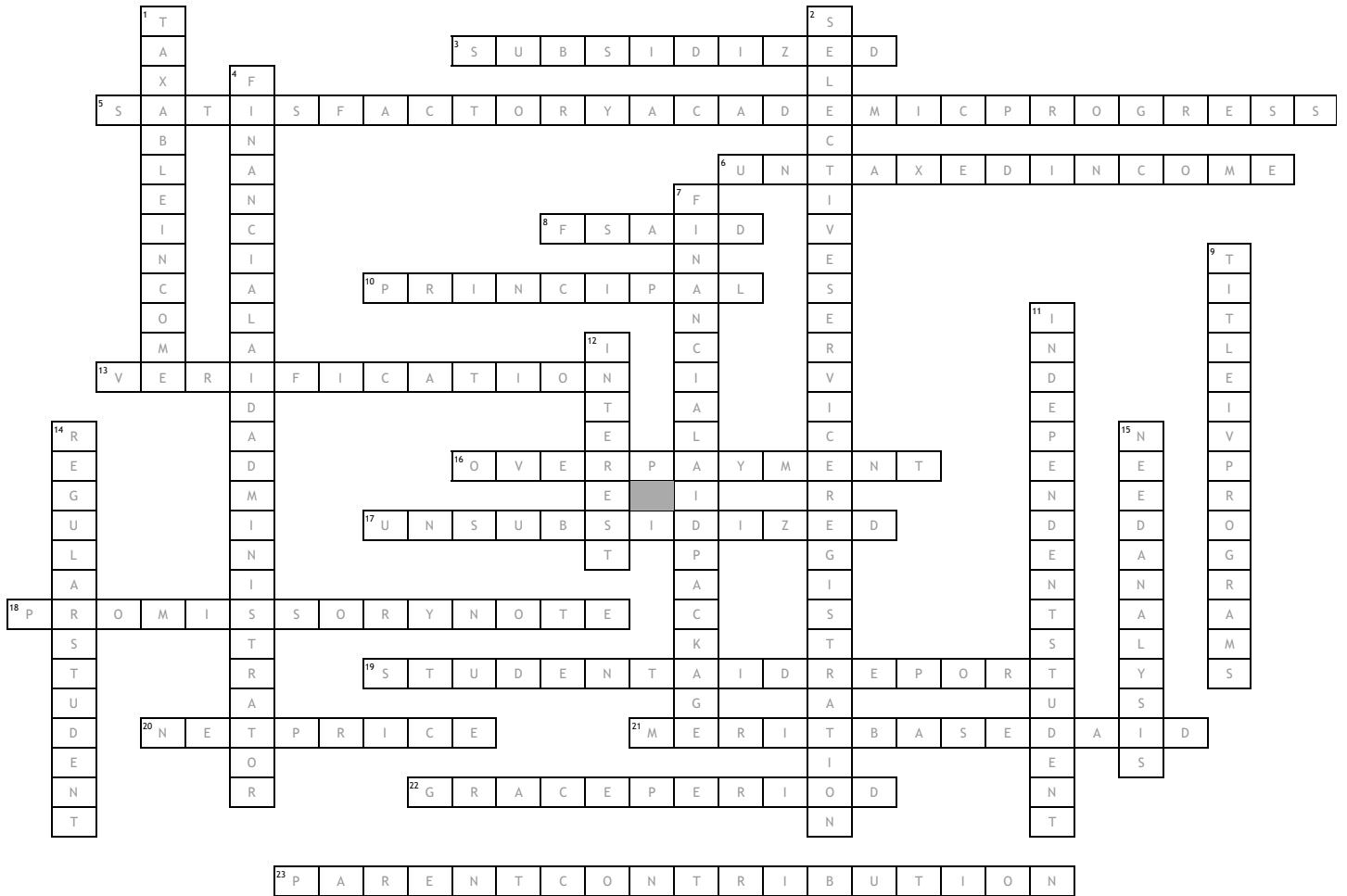


# college Readiness



**Across**

- 3. Support financially
- 5. a federal regulation requiring the U-M Office of Financial Aid to monitor the progress of each student who is receiving financial aid as they move toward completing their degree
- 6. all income received that is not reported to the IRS
- 8. students, parents, and borrowers are required to use an
- 10. the amount of money borrowed by the student
- 13. the process of establishing the truth, accuracy, or validity of something.
- 16. payment in excess of what is due
- 17. The Federal Government pays the interest for Direct Subsidized Loans while the student is in college or while the loan is in deferment
- 18. a signed document containing a written promise to pay a stated sum to a specified person or the bearer at a specified date or on demand.
- 19. a paper or electronic document that gives you some basic information about your eligibility for federal student aid and lists your answers to the questions on your Free Application for Federal Student Aid
- 20. the final price paid for goods or services after subtracting tax and any other costs
- 21. Some money for college is awarded without regard for financial need.
- 22. a set amount of time after you graduate, leave school, or drop below half-time enrollment before you must begin repayment on your loan.
- 23. A quantitative estimate of the parents ability to contribute to the post secondary educational expenses of an independent student

**Down**

- 1. the amount of income used to calculate an individual's or a company's income tax due.
- 2. The system used in the United States to draft young people into armed service. Though the United States at present has no draft, young men are required by law to register with the Selective Service when they reach the age of eighteen.
- 4. provides billions of dollars nationally in the form of grants, loans, and student employment for students to pursue post secondary education
- 7. a collection of different types of financial aid from multiple sources
- 9. the Higher Education Act of 1965 (HEA) covers the administration of the United States federal student financial aid programs
- 11. one who meets at least one of the following criteria: You are working on a degree beyond a bachelor's, such as a master's or doctorate. You have a child or children, or other legal dependents, who receive more than half their financial support from you.
- 12. the proportion of a loan that is charged as interest to the borrower, typically expressed as an annual percentage of the loan outstanding.
- 14. someone who is enrolled or accepted for enrollment in an eligible institution for the purpose of obtaining a degree or certificate offered by the school.
- 15. is defined as a formal process focus on how a product addresses the needs of a human.