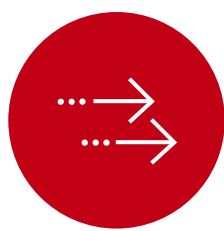


12 ways to pay for your degree

Education is a great investment in your future. But not all costs have to come out of your own pocket. These are just some of the ways to reduce or offset education expenses. Talk with an **enrollment counselor** to see which might apply to you.

□ Employer assistance

Many organizations offer tuition assistance to employees. Talk to your employer to see if financial incentives or reimbursements are available to you. If you're looking for a job, ask about such benefits.



□ Transfer credits

Applying coursework from other institutions can reduce the time or the number of credits you'll need to complete your degree. **Transferred credits** can also lower the cost of your degree from Capella.

□ Capella scholarships

To help reduce your tuition, Capella offers **scholarships** for many programs and degree levels. The kicker: Most are noncompetitive, not based on financial need, and don't have to be repaid. Make sure to apply.



□ Federal grants

You can use **federal grants** to pay for education-related expenses including tuition, books, technology, and more. Awards are based on financial need, and repayment is not required. To see if you qualify, fill out the **FAFSA**.

□ Military benefits and discounts

Capella offers tuition discounts to certain members of the military community, and **education benefits** may be available through the VA, your service branch, or your state government.

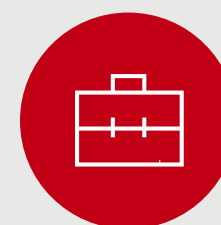


□ Low-cost general education credits

Capella's learning partner, **Sophia Learning**, offers low-cost general-education classes for bachelor's students. You can sample Sophia Learning offerings for free. If you enroll, your completed courses can be applied to a Capella program, helping to reduce your tuition.

□ Work-study program

The **Federal Work-Study** program offers part-time employment to students to help meet education costs. The pay goes directly to you—with no repayment obligation. Fill out the **FAFSA** to see if you qualify.

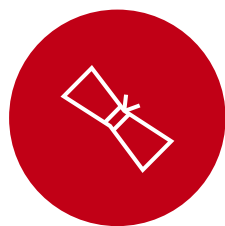


□ Non-Capella scholarships

Many professional organizations, as well as some businesses and nonprofits, offer scholarships to qualified applicants. Contact associations you're a member of or ask an **enrollment counselor** to help you find resources.

□ Credit for Prior Learning

If you've got certifications or military experience, you may be able to turn that learning and experience into credit through Capella's **Credit for Prior Learning** process. Good deal, huh?



□ Combined degrees

If you want to pursue a bachelor's in nursing followed by a master's, you may be able to get a **jump start on your advanced degree** by taking master's-level courses as part of your undergraduate work.

□ Federal student loans

The federal government offers low-cost loans to qualifying students. Are you eligible? Fill out the **FAFSA** and you may be surprised.



□ Private loans

If you've exhausted all possible ways to pay for your education, taking on a private loan may be the answer. But check the terms carefully. Don't get caught in a repayment plan you can't manage.