

**If attending a university that is the least expensive where you will have no or minimal student loans is your priority:**

- Do not eliminate universities early because of their “sticker price.”
- Consider applying to private universities that have more grant and scholarship monies available than UC and CSU
- Consider applying to some out-of-state universities who have lower tuition rates
- Make sure you apply for Financial Aid and Scholarships
- Wait until you receive your preliminary financial aid offers from each university you have been admitted to so that you can see what your actual cost of attending the university will be
- Achieve the highest GPA possible so that you can be competitive for merit scholarships  
Start researching available scholarships early. A good scholarship search engine is

[www.FastWeb.com](http://www.FastWeb.com)