

Review your options and realize your opportunities.

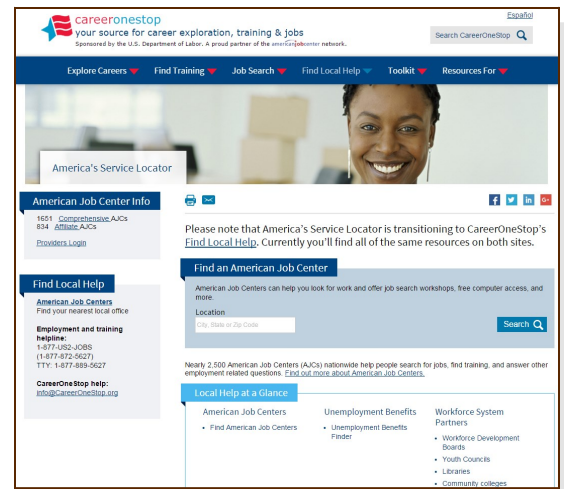
Studies consistently show that education and specialized skills translate into higher salaries, increased job security, and career flexibility. Whether you're looking to safeguard your career, seeking a promotion, or wanting to break into the growing field of human resources, education from a respected source like SHRM can open a variety of doors, regardless of the economic climate.

SHRM wants to help you find ways to make this important investment with these top ways to pay for training.

1 Take Advantage of Training Dollars in Your State

Because of historically high unemployment rates, some states are dedicating dollars to help fund training so people can acquire new skills and get back to work.

If you are unemployed, **contact your local One-Stop Career Center or Workforce Center** for more information on how to access funds that could help pay for your training. **Go to this website:** servicelocator.org/.



2 Look into SHRM Scholarships

SHRM offers various scholarships for professional development and certification. [Click here](https://www.shrm.org/foundation/ourwork/scholarships/Pages/all-deadlines.aspx) for more information or visit <https://www.shrm.org/foundation/ourwork/scholarships/Pages/all-deadlines.aspx>.

3 Contact the Financial Aid Office

The financial aid office at the school, university or institution where you are interested in training may have specific programs that meet your needs and can help cover training costs.

4 Tap into Tuition Reimbursement

If you are ready to secure your future through training, your employer can help. If your company offers tuition reimbursement, you can expand your HR knowledge, skills, and credentials at no cost to you!



SHRM has partnered with hundreds of accredited colleges and universities across the country to offer live, instructor-led courses that qualify for most tuition reimbursement programs. Enroll in a course near you and tap into the pool of tuition reimbursement funds available at your company.



5 Investigate Student Loan Options

After exhausting all federal grant and loans available, your students can consider a private (alternative) loan. They may qualify for loans or other assistance under title IV of the HEA (Pell Grants, Stafford, Perkins, FSEOG grants and PLUS loans) where the terms and conditions may be more favorable than the provisions of private education loans. Visit these links for more information:

- For a list of private loan options, visit http://studentlendinganalytics.com/alternative_loan_options.html.
- For information about the SallieMae career training smart option loan, visit salliemae.com/student-loans/career-training-smart-option-student-loan/.
- For a list of the popular loans for Continuing Education, visit collegescholarships.org/loans/continuing.htm.

SLA News Aid Administrators Recommending? • U.S. Bank Lowers Rates On Private Student Loans

STUDENT LENDING ANALYTICS

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School Name: _____ Lender Name: _____ Interest Rate: 8.00% - 8.99% Loan Terms: _____ Origination Fee: _____ Annual Fee: _____

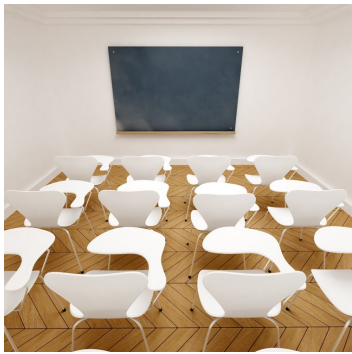
The Standard for Lender Selection

Private Loan Options Print

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Exhaust all federal grant and loans available to you before considering a private (alternative) loan. You may qualify for loans or other assistance under title IV of the HEA (Pell Grants, Stafford, Perkins, FSEOG grants and PLUS loans) and the terms and conditions of title IV, HEA program loans may be more favorable than the provisions of private education loans. Student Lending Analytics has developed a list of private loan options for undergraduates to serve schools and their students who need a focused and neutral resource for help in finding a private student loan. These lenders appearing below appeared most frequently during an analysis of over 400 school lender lists in August of 2009 and has been augmented as SLA has become aware of other competitive products. Standard disclosures for each loan can be found by clicking on the lender's name in the chart below.

If you live OR attend college in the following states, be sure to review this information about your state's private loan program (click on the links to get specific information about your state's alternative loan program): Alaska, Connecticut, Iowa, Maine, Massachusetts, Minnesota (SLE Loan and MD DEAL Program), Montana (through MD DEAL Program), New Jersey, New York, North Dakota, Rhode Island, South Dakota (through MD DEAL Program), South Carolina, Texas, Vermont, Wisconsin (through MD DEAL Program) and Wyoming (through MD DEAL Program). Before making a final decision about your private loan, please review the SLA Private Loans Guide.



6 Corporate Training Budgets at Your Company

Many companies have budgets set aside for corporate training programs that are different from tuition reimbursement funds. Corporate training budgets may be available to cover your training depending on who manages this budget at your company and how much of it is currently being used.



7 For the Military

- For veterans, their spouses, and dependents check into the GI Bill. [Click here](http://gibill.va.gov/) for more information. Or visit gibill.va.gov/.
- For active duty military, look into DANTES. [Click here](http://dantes.doded.mil/) or visit dantes.doded.mil.

8 Lifetime Learning Tax Credit

- A tax credit of 20% of the first \$10,000 paid for qualified tuition and related expenses for yourself, your spouse, or a dependent you claim an exemption for.
- Available for all years of post-secondary education and for courses to acquire or improve job skills.
- You don't need to be pursuing a degree or other recognized education credential.

[Click here](http://irs.gov/publications/p970/ch03.html) for more information or visit irs.gov/publications/p970/ch03.html.

"GI Bill® is a registered trademark of the U.S. Department of Veterans Affairs (VA). More information about education benefits offered by VA is available at the official U.S. government Web site at <https://www.benefits.va.gov/gibill/>."

SHRM is committed to helping you secure your future.

The SHRM Learning System and SHRM Essentials of Human Resources can help you gain the knowledge and skills needed to respond to the job challenges you face today and in the future.

Goals are accomplished one step at a time. Take the first step and visit shrm.org/essentials.