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Financial Aid in a Nutshell

The Cost of Attending (COA) a College or University

When considering the costs of higher education, students (especially those who have aged out of the foster care system) have to look far beyond the tuition sticker price. Most financial aid addresses tuition and living expenses (rent and food). Aid is often available for specific additional costs such as books and computers, the costs of which often pose real challenges for students. In looking to support youth in the transition to college, it is important that they are connected to a school which will support and direct them toward their goals. Important questions to research include:

- ◆ Does the college allow on-campus, as well as off-campus, housing?
- ◆ How expensive is it to live where the college is located? Will the student need to arrange transportation (especially if the student has special needs)? How much will that cost?
- ◆ What are the dining options? Is there a required meal plan? Are there kitchens and nearby grocery stores?
- ◆ Will the student need to buy a computer?
- ◆ Does the program require students to buy new/expensive textbooks or can they find cheap/used ones elsewhere?
- ◆ What are the employment options for the student's choice of major? What are entry-level salaries?
- ◆ Can the student arrange a schedule to allow for part-time work?
- ◆ Will the student need to pay for child care?
- ◆ If the student needs to take a reduced course load due to learning disabilities or other commitments, how much extra will that cost over the course of the college career?

For an easy way to compare cost of schools and financial aid packages the student may have received in helping the student decide which school to attend, visit <http://www.consumerfinance.gov/paying-for-college/compare-financial-aid-and-college-cost/>.

Additionally, students can use the U.S. Department of Education's College Affordability and Transparency Center's College Scorecard to help search for a college that is a good fit and to find out more about a college's affordability and value so they can make more informed decisions about which college to attend – <http://collegecost.ed.gov/scorecard/index.aspx>.

Grants, Scholarships, and Other Awards

Grants and scholarships are both awards of money that do not need to be paid back. Additionally, some schools offer what is called a "tuition discount" or "institutional aid," which reduce the amount of tuition due, and thus function as a scholarship. Grants and scholarships can be either one-time or recurring. One-time funds may be used for a particular purpose (for example, the student might get a grant to buy a laptop), while a recurring award is usually a fixed amount of money that is renewable (for example, the student might get \$5,000 per year, renewable for 4 years). Pay attention to the terms of renewal, which sometimes include a minimum number of credit hours or grade point average.

Grants and scholarships can be awarded by the student's institution, but they can also be awarded by private entities. They are often awarded based on financial need and academic success and the student will often find an essay component in these applications. Many are also awarded only to specific populations – people from a particular city, ethnic background, disability, etc. If the student chooses to apply for a grant or scholarship that requires an essay, they must think carefully and critically about what to write. The organization wants to hear about how the student's goals or history overlap with the goals of the granting organization. Doing some research will pay off.

Loans

Most students finance at least part of their education with student loans. The student needs to make careful decisions about the amount of loans to take out. Interest rates will substantially inflate the debt and if the student is unable to find a job after graduation, the student may be unable to make their payments. Most student loans are made by the federal government. There are three kinds of federal loans: subsidized (lowest interest rates), unsubsidized (slightly higher interest rates), and Plus (highest interest rates). The institution's financial aid office can explore with students how much of each kind of loan the student is eligible for. Be aware that with some types of loans, the student will incur interest charges while still in school. If that interest is left unpaid it will be added to the amount owed and will itself incur interest until the entire amount is paid.

There are publications available that explain the types of financial assistance for individuals with disabilities. One is the booklet "Financial Aid for Students with Disabilities." It provides an overview of a variety of financial aid resources. Students with disabilities must apply for federal financial assistance from the same financial aid programs available to all students. To receive a copy of this publication or for more information, consult the resources below:

<http://studentaid.ed.gov>

Federal Student Information Center
Box 84
Washington, DC 20044
(800) 433-3243
(800) 730-8913 (TTY)

Tip Sheet: Case Closure

Ways closing a case can affect post-secondary education funding

Child and Family Services Agency (CFSA)

If a case closes in permanency (either through reunification, guardianship, or adoption), CFSA does not fund any costs of vocational or college education (outside of ETV funds – see below). Examples include, but are not limited to, funding for room and board, moving expenses, allowance or transportation to and from school.

Health Insurance

Upon case closure CFSA will no longer be responsible for paying for on campus health plans for youth enrolled at a college or university. CFSA will no longer have to pay medical costs for youth that are not covered by Medicaid or private insurance.

FAFSA

A student is considered “independent” if they were a ward of the court at any time after the age of thirteen (13), regardless of when or how their case closes after that time. The student does NOT need to include information about their biological parents, their new guardians, or adoptive parent on their FAFSA after case closure.

D.C. Tuition Assistance Grant (TAG)

D.C. TAG must be applied for yearly and is for district residents only. Therefore, upon case closure, students are ineligible to receive D.C. TAG assistance if they reside in Maryland.

D.C. College Access Program Last Dollar Award (CAP)

If a foster youth lives in Maryland, but still graduates from an eligible D.C. high school, he or she is eligible for the D.C. CAP Program, but only for one year. If after the first year of school, the student’s placement continues to be in a Maryland home, he or she loses their eligibility for the program, due to residency requirements.

D.C. Education and Training Voucher (ETV)

If a student was in care at or after the age of fifteen (15), they are eligible for ETV funding. You must be at least eighteen (18), but younger than twenty-one (21) to apply for the first time. As long as the student shows satisfactory progress towards completion/graduation before turning twenty-one (21), they are eligible to reapply up to age twenty-three (23).

Free Application for Federal Student Aid (FAFSA) Overview

The Free Application for Federal Student Aid (FAFSA) is used by the government, educational institutions, and most private agencies to determine the amount of financial need for a student. For this reason, it is important to fill the form out early, completely, and correctly. Aid may be denied or delayed if the FAFSA application is late, incomplete, or incorrect. The FAFSA includes questions about the student and the student's family's financial information. This information has to match the information on any tax returns. FAFSA will be used to determine the Expected Family Contribution (or EFC). This is the amount the student is expected to pay out of pocket for school each year, with the rest of the amount coming from grants and loans.

In order to complete your FAFSA, go to <http://studentaid.ed.gov/fafsa> to begin the process. You must start by getting a Personal Identification Number (PIN) which can be done on the website.

The FAFSA asks for basic biographical information (name, date of birth, address, etc.) and financial information. Depending on the circumstances the following information or documents may be required to fill out the FAFSA:

- ◆ Social Security number (it's important that it be entered correctly on the FAFSA)
- ◆ Parents' Social Security numbers, if the student is a dependent
- ◆ Driver's license number
- ◆ Alien Registration Number, if the student is not a U.S. citizen
- ◆ Federal tax information or tax returns including IRS W-2 information, for the student, spouse (if married), and parents (if a dependent student):
 - IRS 1040, 1040A, 1040EZ
 - Foreign tax return, or
 - Tax return for Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, the Marshall Islands, the Federal States of Micronesia, or Palau
- ◆ Records of untaxed income, such as child support received, interest income, and veterans non-education benefits, for the student, spouse, and parent (if applicable)
- ◆ Information about cash on-hand; savings and checking account balances; investments (including stocks and bonds and real estate but not including the home in which the student lives); and business and farm assets for the student, spouse, and parents (if applicable).

After the submission of the FAFSA, a Student Aid Report (SAR) is issued that summarizes the information provided on the FAFSA. Additionally, it gives the student some basic information about eligibility for federal student aid. The student can receive the SAR online if the student provides a valid email address on the FAFSA, otherwise it will be sent by mail to the student. When the SAR arrives, the student should review it carefully to make sure it's correct and complete. The school(s) listed on the FAFSA will use the information to determine eligibility for federal—and possibly nonfederal—financial aid. A school may ask to verify the accuracy of the data provided on the FAFSA, so the student needs to be sure the information is correct. If a review of the SAR reveals a mistake, it will need to be corrected or updated on a modified FAFSA.

Independent Students

The federal government requires students to include their parents' financial information on the FAFSA in order to determine the EFC. "Independent Students" are the exception to this rule. **All students who are in foster care at the age of thirteen (13), regardless of if their case closes after that time, are considered "independent students" for purposes of the FAFSA.**

The full definition of "independent student" pursuant to the Fostering Adoption to Further Student Achievement Act is included below:

- ◆ Is an orphan, in foster care, or is a ward of the court, OR was any of these at any time when he/she was thirteen years old or older.
 - If a case ended in reunification with a parent, but the child was in foster care on or after his or her thirteenth birthday, the student can still be considered independent for FAFSA purposes.
 - Even if the student has been adopted, if the adoption occurred after he turned thirteen, he is an independent student and does not need to list adoptive family members in the "family" section of the FAFSA. Their signature is **not required** and there is no need to include their financial information.
 - "Independence"/"Dependence" means different things on the FAFSA than it does on tax returns. A student can be independent for FAFSA purposes even if he or she is listed as a dependent on someone's tax return (i.e. an adoptive parent, a guardian, a foster parent, etc.).
- ◆ Has children who receive more than half their care from the student (including TANF/WIC/food stamps).
- ◆ Is or was in legal guardianship, or an emancipated minor, as determined by state of legal residence.
- ◆ Is an unaccompanied youth who is homeless or at risk of homelessness, as determined by a high school homelessness liaison or director of a homeless shelter/transitional program.
 - "Unaccompanied youth" means the student was not in the care of a parent or legal guardian while he was homeless and the student is under 21 OR still enrolled in high school.
 - If the student does not have documentation from a high school homelessness liaison or from a shelter, the student should fill out the FAFSA as an independent student and contact the financial aid office at the college.

The school might ask for documentation supporting the claim to be an independent student. For example, copies of court orders, birth/death certificates, tax returns, etc. may be needed.

Deadlines for Students

The FAFSA becomes available in early January each year, and there are different deadlines for different programs.

Aid Program	Deadline Information
Federal student aid	Check http://www.fafsa.ed.gov/index.htm for the deadline for applying for financial aid for the upcoming academic year.
State student aid	You can find state deadlines at www.fafsa.gov or on the paper or PDF FAFSA .
College or career school aid	Check the school's website or contact its <i>financial aid office</i> . School deadlines are usually early in the year (often in February or March).
Other financial aid	Some programs other than government or school aid require that you file the FAFSA. For instance, a student cannot obtain certain private scholarships unless they are eligible for a Federal Pell Grant—and the student cannot determine whether they are eligible for a Pell <i>Grant</i> unless they file a FAFSA. If the private scholarship's application deadline is in early to mid-January, the student will need to submit your FAFSA before that deadline.

It is a good idea to file the FAFSA as soon as it is available so the student does not miss out on opportunities. The student will have to fill out the FAFSA every year they are in school in order to stay eligible for federal student aid.

DC Tuition Assistance Grant (DC TAG)

DC TAG is a program designed to increase postsecondary options for students who are residents of the District of Columbia. The programs are run through the Office of the State Superintendent of Education (OSSE). It is important to note that students must apply to DC TAG each year and award funds may be exhausted before the late June application deadline. Please have your student apply as early as possible.

DC TAG Awards Amounts:

1. Up to \$10,000 per academic year (a maximum of \$5,000 per semester) toward the difference between in-state and out-of-state tuition at public colleges and universities in the US, Guam and Puerto Rico (awards will be reduced for less than full-time enrollment) for a lifetime maximum of \$50,000. Awards are limited to a maximum of six (6) years from the date of the first semester the student begins receiving DC TAG funding.
2. Up to \$2,500 per academic year (a maximum of \$1,250 per semester) for four-year private HBCUs, nationwide, and private colleges and universities in the Washington, DC metropolitan area, for a lifetime maximum of \$12,500. Awards are limited to a maximum of six (6) years from the date of the first semester the student begins receiving DC TAG funding.

All awards will be reduced for students attending part-time. No funds are available for summer semesters, mini-terms, or non-accredited online classes.

Eligibility Requirements

- ◆ A U.S. citizen or have eligible non-citizen status;
- ◆ A District of Columbia resident at least twelve (12) consecutive months prior to the applicant's first time in college and continued residency throughout the applicant's college matriculation;
- ◆ Not in default status with federal student loans;
- ◆ A high school graduate or a General Equivalency Diploma (GED) recipient;
- ◆ Attending an eligible school;
- ◆ Be accepted for enrollment in or working towards a first undergraduate degree on at least a half-time basis;
- ◆ Maintain satisfactory academic progress as defined by the host institution;
- ◆ Has not earned a bachelor's degree;
- ◆ Is not a professional or graduate-level degree candidate;
- ◆ Be 26 years old or younger;
- ◆ Have DC taxable income that does not exceed \$1,000,000 annually.

The list of eligible institutions can be found at <http://osse.dc.gov/service/dc-tuition-assistance-grant-dc-tag-eligible-institutions>.

Application Requirements

The DC OneApp is the online application college-bound District residents use to apply for funding from the District of Columbia's Tuition Assistance Grant. Please check the following link for more information on DC TAG: <http://osse.dc.gov/dctag>. For more information on the DC OneApp please see Section III.C.iv. DC OneApp.

The DC OneApp is part of a three-step process that requires:

1. Completing the DC OneApp at <https://dconeapp.dc.gov/>
2. Completing the FAFSA.
3. Bringing in the DC OneApp required supporting documents to OSSE Higher Education Financial Services – visit <http://osse.dc.gov/service/dctag-get-funding-college> to obtain checklist of required supporting documents.

DEADLINE:

- ◆ The DC TAG application for the 2018-2019 school year deadline is June 30.
- ◆ The DC TAG application for the 2019-2020 school year will open on February 1, 2019.
- ◆ Once the application deadline passes, OSSE will not accept DC TAG applications or supporting documents.
- ◆ **Check OSSE's website for information regarding official deadlines for the 2019-2020 school year: <https://osse.dc.gov/dctag>**

For more information please call or visit Higher Education Financial Services at the below:

Postsecondary and Career Education

OSSE | www.osse.dc.gov

1050 First Street, NE, 5th Floor, Washington, DC 20002

Main number: (202) 727-2824

Toll-free: (877) 485-6751

D.C. Education and Training Voucher (ETV) Program

D.C. Education and Training Voucher Program offers funds to foster youth and former foster youth to enable them to attend colleges, universities and vocational training institutions. In the District of Columbia, the grant is administered by the Office of Youth Empowerment (OYE).

Students may receive up to \$5000 a year for four years as they pursue higher education. The funds may be used for tuition, books or qualified living expenses.

- ◆ ETV funds are allocated and prioritized to pay for:
 - Tuition
 - Balances due at school
 - On-campus room and board (for students no longer in CFSA care);
 - Meal cards
 - Books and school supplies
 - One computer package
 - Federal Student Loans
 - Study abroad through qualifying schools.
- ◆ Once these expenses have been covered, ETV funds may be allocated to cover:
 - Rent
 - Food
 - Transportation
 - Health Insurance Premium Costs
 - Disability Services
 - Childcare Expenses

These funds are available on a first-come, first-served basis to students out of the D.C. foster care system. The award is based on the student's unmet financial need (determined from the school's published total cost of attendance and the amount of other financial aid the student is receiving). That is, ETV funds are awarded only after all other sources of funding have been applied to a student's need. Students should submit their ETV application as early as possible to receive the greatest possible allocation.

Eligibility Requirements

- ◆ The student must be a current or former foster student who was either:
 - in CFSA foster care on or after their 15th birthday
 - OR
 - was placed in guardianship status from foster care after their 16th birthday
 - OR
 - adopted from foster care with the adoption finalized after their 16th birthday.
- ◆ Be a U.S. citizen or qualified non-citizen.
- ◆ Have personal assets (bank account, car, home, etc.) worth less than \$10,000.

- ◆ Be at least 18 but younger than 21 to apply for the first time. Students may reapply for ETV funds, if they have a current grant, up to the age of 23.
- ◆ Have been accepted into or be enrolled in a degree, certificate or other accredited program at a college, university, technical, vocational school. To remain eligible for ETV funding, you must show progress toward a degree or certificate.
- ◆ Completed FAFSA Application.

Application Requirements

Applicants must complete the ETV application, which includes documentation each semester that is sent directly from the school to ETV confirming enrollment, the cost of attendance (COA) and unmet need.

There are two steps to the ETV application. Both must be completed.

- ◆ Begin by downloading the required paperwork, which includes a Financial Aid Form you sign and give to your school's financial aid office to forward.
- ◆ Download forms at: <http://www.fc2sprograms.org/washington-d-c/>
- ◆ Complete online application at <http://www.fc2sprograms.org/washington-d-c/> and click "HERE" to begin the application process, to create an account, which is required. The process takes about 45 minutes to complete.

Each student must apply every year. Funds for the fall semester only become available in October, so students should secure a letter from OYE for their school's financial aid office.

DC College Access Program (DC CAP) Last Dollar Award

DC CAP is a program that provides counseling and financial assistance to students who may not otherwise have access to postsecondary education. The DC CAP Last Dollar Award provides scholarships of up to \$2,000 per year to graduates of DC public high schools to help make up the difference between a student's resources and financial aid and the cost of attendance.

Eligibility Requirement

The student must be a graduate of a DC Public High School or public charter high school from 2009 to the present:

- ◆ Anacostia
- ◆ Ballou
- ◆ Ballou STAY
- ◆ Banneker
- ◆ Booker T Washington PCS
- ◆ Capital City PCS
- ◆ Cardozo
- ◆ Cesar Chavez (Capitol Hill)
- ◆ Cesar Chavez (Parkside)
- ◆ Columbia Heights Educational Campus (Formerly Bell)
- ◆ Coolidge
- ◆ Duke Ellington
- ◆ Dunbar
- ◆ Eastern
- ◆ Friendship Collegiate Academy
- ◆ Hospitality PCS
- ◆ IDEAL PCS
- ◆ I.D.E.A PCS
- ◆ KIPP PCS
- ◆ Luke C. Moore
- ◆ Maya Angelou (Evans)
- ◆ Maya Angelou (Shaw)
- ◆ McKinley Technology
- ◆ National Collegiate PCS
- ◆ Options PCS
- ◆ Perry Street Prep PCS (Formerly Hyde PCS)
- ◆ Phelps
- ◆ Roosevelt
- ◆ Roosevelt STAY
- ◆ School Without Walls
- ◆ SEED PCS
- ◆ Spingarn SHS
- ◆ Spingarn STAY
- ◆ Thurgood Marshall PCS
- ◆ Washington Latin PCS
- ◆ Washington Math Science & Technology PCS
- ◆ Washington Metropolitan High School
- ◆ Wilson
- ◆ Woodson

Application Requirements

- ◆ A completed DC CAP Authorization form, available at www.dccap.org/hs-students/last-dollar-award.
- ◆ FAFSA and DC TAG Applications

- ◆ Submit copies of the following: Student Aid Report (SAR), Financial Aid Award Letter, and grades for the previous semesters/years in college.

There is an additional requirement that the student maintain a grade point average of 2.0. Students whose GPA falls below a 2.0 are encouraged to contact the Retention Office for academic counseling.

Last Dollar Award Priority Deadlines are May 31 for entering freshmen and upperclassmen renewals for the Fall.

For more information visit <http://www.dccap.org/college-students/last-dollar-award>.

Overview of DC OneApp

The DC OneApp is the online application college-bound District residents use to apply for funding from the District of Columbia's Tuition Assistance Grant (DC TAG).

Why Should Students Apply

Completion of the DC OneApp application is the first step for students to be eligible to receive DC TAG funding which expands higher education options for college-bound residents of the District of Columbia.

Application Requirements

The DC OneApp is part of a three-step process that requires:

1. **Completing the DC OneApp** at <https://dconeapp.dc.gov/>
2. **Completing the FAFSA** at <http://www.fafsa.ed.gov>
 - a. OSSE states that applicants requiring assistance with FAFSA or Student Aid Report (SAR) can contact the Education Opportunity Center, 1233 20th Street, NW, Suite 600, Washington, DC 20036, (202) 741-4730 or visit Reach4Success, Martin Luther King Jr. Memorial Library, 901 G Street, NW, Washington, DC 20001, (202) 393-1100
3. **Providing the DC OneApp Required Supporting Documents to OSSE Higher Education Financial Services**
 - a. Supporting Documentation which are required are updated each year, for 2018-19 they can be found here: <http://osse.dc.gov/service/dc-oneapp-required-supporting-docs> (NOTE –It is advisable to check back on the OSSE website <http://osse.dc.gov/service/dc-oneapp-service> to get the find the most up to date list of supporting documentation).

The list as of publication includes:

 - i. Domicile Verification – verifying that you live in DC which can include any of:
 1. Certified D-40 Tax Return that is submitted electronically via DC OneApp website. A certified copy of D-40 Tax Return can be obtained at the D.C. Office of Tax and Revenue, 1101 4th Street, Washington, DC 20004.
 2. 12-month TANF or DC Food Stamps
 3. Ward of Court Letter dated 2018
 4. 12-month history of Social Security Disability Income (SSDI) or Social Security Income (SSI) Document
 - ii. DC OneApp Form – (including the Affirmation/Legal Disclaimer Statement) which can be obtained at <https://dconeapp.dc.gov/>.
 - iii. One of the following:
 1. Current Utility Bill
 2. Bank or Mortgage Statement
 3. Pay Stub
 4. Utility Letter from Landlord or Rental Office Letterhead Stating Utilities Included in the Rent
 - iv. Student Aid Report (SAR)

- v. Citizenship Documentation – Need ONE of the following ONLY if you are NOT a US Citizen
 1. Permanent Resident Card or Alien Registration Receipt Form
 2. Certificate of Citizenship or Naturalization
 3. 1-94 Arrival Departure Record or computer generated 1-94A
- vi. Applicants who are wards of the DC Court must provide:
 1. Ward of the Court verification letter;
 2. One Student Aid Report (SAR); and
 3. Affirmation/Legal Disclaimer Statement with applicant’s signature.

Deadline

- ◆ The application deadline for DC TAG (and corresponding DC OneApp) is June 30, 2018.
- ◆ The DC TAG application for the 2019-2020 school year will open on February 1, 2019.
- ◆ Once the application deadline passes, OSSE will not accept applications or support documents.
- ◆ **Check OSSE’s website for information regarding DEADLINES for the 2018-2019 school year.**

OSSE has DC OneApp Counselors which state that they are available to help students make good college choices, understand and apply for college financial aid, and learn how to be successful in college.

- ◆ DC OneApp Counselors can be reached at (202) 727-2824, toll free at (877) 485-6751, or TDD at (800) 752-6096.
- ◆ They can also be reached by email – select the appropriate counselor based on the student’s last name.

Counselor Name	Email Addresses	Phone Numbers	Students First Initial of Last Name
Lincois Anderson	Lincois.Anderson@dc.gov	202-719-6646	A, B, D, E
Melanie Fleming	Melanie.Fleming@dc.gov	202-741-6406	C, S
Tiffany Williams	Tiffany.Williams@dc.gov	202-741-6403	J, K, L, O, P, Q, R
Sirwalter Hemphill	Sirwalter.Hemphill@dc.gov	202-654-6106	F, G, H, I, M, N
Scott Gilbert	Scott.Gilbert@dc.gov	202-741-6411	T, U, V, W, X, Y, Z

Scholarships Overview

Finding scholarships is easy; finding the *right* scholarship can be like finding a needle in a haystack. There are thousands of scholarships from all kinds of organizations, and each has a different set of eligibility qualifications, a different dollar value, different renewal criteria, and different deadlines. The only two pieces of advice that will always apply to every student are a) start researching early, and b) meet every deadline.

Students should identify the characteristics that are most likely to make them attractive applicants to particular kinds of scholarships. Some scholarships are merit-based; students with high grades should apply to these first. Others are based on community service or leadership, while still others are linked to particular religious or community organizations, national or ethnic backgrounds, choice of major or career, or geographical location. Many scholarships combine one or more of these factors with financial need. By identifying individual traits, students will be able to conduct more productive scholarship searches for scholarships based on these traits. The more traits a student can identify, the more scholarships they may be eligible for.

For example:

“William”

- African American male
- From Washington DC
- High school in Prince George’s County
- Was in foster care
- 3.0 GPA
- Volunteers with Boys & Girls Club
- Teen parent

“Yvonne”

- Hispanic female
- High school in Washington DC
- Was adopted
- Active in Baptist church
- Wants to study engineering
- Dire financial need

Scholarship search engines can be found by doing a quick internet search, but scholarship scams are not uncommon. No one should ever pay for scholarship information. Make sure any scholarship information or offer is legitimate. Remember, the point is to look for multiple scholarships which meet one or several characteristics, not to try to find one that matches the student in EVERY respect. Students should take good notes on each scholarship they are eligible for, including amount, deadline, and required documents, so they can approach their scholarship applications in an organized way.

Try these free sources of information about scholarships:

- ◆ the financial aid office at a college or career school
- ◆ a high school or TRIO counselor
- ◆ the U.S. Department of Labor's FREE scholarship search tool:
<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>
- ◆ federal agencies: <http://studentaid.ed.gov/node/4/#aid-from-the-federal-government>
- ◆ state grant agency:
http://wdcrocolp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SGT
- ◆ your library's reference section
- ◆ foundations, religious or community organizations, local businesses, or civic groups
- ◆ organizations (including professional associations) related to the field of interest
- ◆ ethnicity-based organizations
- ◆ employers for the student or family members

One of the most important parts of a scholarship application is the recommendation letter. Students should identify potential recommenders in their junior year of high school; the more of a relationship they have with the recommender, the better the letter will be. Recommenders can be teachers, guidance counselors, TRIO or other program advisors, coordinators of volunteer or church programs, employers, or anyone else who can speak to that student's strengths. It is important to clearly set what the focus of the scholarships being applied for, the rationale for that choice, the deadline for the letter, and the format of the letter. It is often helpful to follow up with the student's resume and details about where and how to send the letter.

Students should pay very careful attention to deadlines and make sure that all documents (including letters, transcripts, and essays) reach the appropriate person by the required deadline. Starting early is crucial!

Also pay attention to the renewal information for each scholarship. Some are granted once for four years, while others require students to reapply every year. When considering the overall financial aid package from a given institution, think about what that package will look like if a particular scholarship is removed (or the student loses eligibility). In nearly all cases, receiving a scholarship will alter how much other aid is made available. If the scholarship status changes, students should notify their financial aid officer as soon as possible so their package can be adjusted.

For more information visit - <http://studentaid.ed.gov/types/grants-scholarships/finding-scholarships> or <http://www.gocollege.com/goscholarshipsearch/>

See also, <http://studentaid.ed.gov/types/scams> - US Department of Education, Avoiding Scams

Scholarships Resources

Here are some helpful websites to look for scholarships:

- ◆ **College Board's Scholarship Search** - <https://bigfuture.collegeboard.org/scholarship-search>
- ◆ **Career One Stop's Scholarship Search** - <http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>
- ◆ **FastWeb Scholarships** - http://www.fastweb.com/content/featured_scholarships (to access more information and be matched with scholarships that fit your information, you will need to register and it's free).
- ◆ **CollegeScholarships.Org's Scholarship Search** - <http://www.collegescholarships.org/> (you don't need to login and can browse scholarships by different criteria).
- ◆ **Peterson's College Scholarship Search** - <http://www.petersons.com/college-search/scholarship-search.aspx> (the scholarship search engine will require you to create an account - but this is a necessary step to help you to refine your searches).

The Shawn Carter Scholarship Foundation - unique in that it offers scholarships to single mothers, children who attend alternative schools, students who have earned a GED, students with grade point averages of 2.0 and students who have previously been incarcerated, etc., but desire a higher educational opportunity.

- ◆ **Eligibility Requirements:**
 - To be eligible for a scholarship, an applicant must be a US Citizen, 25 years or younger, with at least a 2.0 GPA, who also falls under one of the following categories:
 1. High School Senior
 2. Student who has received their GED diploma
 3. Undergraduate college student pursuing his/her first undergraduate degree
 4. Vocational school student
- ◆ Complete application online - <http://www.shawncartersf.com/scholarship-fund/>
- ◆ Deadline for the 2019-2020 school year: April 30, 2019 (application opens April 1, 2019)

Foster Care to Success Program

- ◆ All Foster Care to Success scholarships are awarded based on a combination of merit and need, and funding levels are determined based on cost of attendance and availability of other resources. Awards range from \$1,500 to \$6,000 per academic year, and are renewable for up to five years if a student remains eligible.
- ◆ **Eligibility Requirements:**
 - have been in public or private foster care for the 12 consecutive months prior to their 18th birthday; **OR** have been adopted or placed into legal guardianship from foster care after their 16th birthday; **OR** they must have been orphaned for at least one year at the time of their 18th birthday.
 - have been accepted into or expect to be accepted into an accredited, Pell-eligible college or other post-secondary school.
 - be under the age of 25 on March 31 of the year in which they apply if they have not previously received scholarship funding from FC2S.

- have been in foster care or orphaned while living in the United States. U.S. citizenship is not required.
- ◆ For more information, including information about application deadlines (typically January 1 – March 31, annually) and information on different scholarship programs, visit: www.fc2success.org

Horatio Alger Scholarship Program

- ◆ Provides financial assistance to students who have exhibited integrity and perseverance in overcoming personal adversity and who aspire to pursue higher education. Horatio Alger offers national scholarships, state scholarships, career and technical scholarships, and targeted scholarships.
- ◆ **Eligibility Requirements:**
 - be enrolled full time as a high school senior in one of the listed counties, progressing normally toward graduation, and planning to enter college no later than the fall following graduation;
 - have a strong commitment to pursue and complete a bachelor's degree at an accredited institution located in the United States (students may start their studies at a two-year institution and then transfer to a four-year institution);
 - critical financial need (\$55,000 or less adjusted gross income per family is required)
 - involvement in co-curricular and community activities;
 - be a citizen of the United States; and
 - be a resident of the District of Columbia, Virginia or Maryland.
- ◆ Visit <https://scholars.horatioalger.org> for more information on the required forms and application deadlines.

Kappa Epsilon Lambda Education Foundation, Inc. Scholarship

- ◆ Eligibility Requirements:
 - Must be a resident of Prince George's County.
 - Must be a prospective graduate of a high school. Prospective graduates must have applied for admission to a Junior College or Four Year College/University.
 - Must have a minimum 2.2 cumulative grade point average on a 4.0 scale.
- ◆ For more information on the application requirements visit - <http://www.kelef1906.org/scholarships.html>

Gates Millennium Scholars Program

- ◆ Funded by a grant from the Bill & Melinda Gates Foundation, established in 1999 to provide outstanding African American, American Indian/Alaska Native, Asian Pacific Islander American, and Hispanic American students with an opportunity to complete an undergraduate college education in any discipline area of interest. The average award is \$12,785.
- ◆ **Eligibility Requirements:**
 - African American, American Indian/Alaska Native, Asian & Pacific Islander American or Hispanic American;
 - A citizen, national or legal permanent resident of the United State;
 - Attained a cumulative high school GPA of 3.3 on an unweighted 4.0 scale or have earned a GED;
 - A high school senior;

- Demonstrated leadership abilities through participation in community service, extracurricular or other activities; and
- Meet the Federal Pell Grant eligibility criteria.
- ◆ Online Application – <http://www.gmsp.org/>
- Application Consists of:
 - ◆ Student Application (Nominee Personal Information Form)
 - ◆ Educator’s evaluation of the student’s academic record (Nominator Form)
 - ◆ Evaluation of the student’s community service and leadership activities (Recommender Form)
- ◆ Application period open in the fall one year prior to enrollment.

Thurgood Marshall College Fund (TMCF) Scholarships

- ◆ Provides merit-based scholarships to students seeking financial assistance to complete their education. Scholarships are awarded annually to students meeting the TMCF eligibility criteria. Awards are made each semester and based on a verification process designed to ensure that academic expectations are being met and that there is an unmet financial need. The average award is \$3,100.00 per student per semester.
- ◆ **Eligibility Requirements:**
 - Minimum cumulative GPA of 3.0 on a 4.0 scale;
 - Apply for financial aid using the FAFSA
 - Attend one of the 47 TMCF Member Schools;
 - U.S. citizen or legal permanent resident with a valid permanent resident card or passport stamped I-551;
 - Demonstrate leadership qualities and service experience; and
 - Be recommended by a faculty or staff member of your current school.
- ◆ For more information, including application components visit - <http://tmcf.org/our-scholarships/about-scholarships>.

College Success Foundation - DC Achievers Scholarship & DC Leadership 1000 Scholarship

- ◆ **DC Achievers Scholarship**
 - Multifaceted scholarship program that supports students from six high schools (Anacostia, Ballou, HD Woodson, Maya Angelou-Evans Campus Public Charter, Thurgood Marshall Academy, and Friendship Collegiate Public Charter) in Washington, DC with a high percentage of low-income students.
 - Visit: <https://www.dccollegesuccessfoundation.org/scholarships/achievers/eligibility> for eligibility requirements.
- ◆ **DC Leadership 1000 Scholarship**
 - Scholarship program is funded by individuals, foundations, or businesses and provides four-year scholarships to deserving students from Washington DC who need assistance attending college. Scholarships are generally \$5,000 per year for up to five years for a maximum of \$25,000.
 - Eligibility Requirements:
 - ◆ Must be a high school senior, actively working to prepare academically for admission to a four-year college, demonstrating academic potential through your commitment to classroom work, and assignments.
 - ◆ Must have a 2.75 GPA or higher.

- ◆ Must plan to be or already pursuing a four-year undergraduate degree.
- ◆ Must be eligible for the federal Pell Grant program. Must file a FAFSA (Free Application for Federal Student Aid), if eligible to apply. If not eligible to submit a FAFSA, alternative financial information must be submitted.
- ◆ Must attend or have graduated from a District of Columbia Public School or District of Columbia Public Charter High School. If applying for the Washington Redskins Charitable Foundation Scholarship, you must attend a DCPS, DCPCHS or a Prince George's County public high school.
- ◆ For more information on the application process visit - <http://www.dccollegesuccessfoundation.org/> and select "Scholarships."

The Herb Block Scholarship

- ◆ The Herb Block Scholarship provides financial assistance to high school graduates, community college students, and adult learners who wish to continue their studies at Washington, DC area community colleges.
- ◆ The scholarship is "last dollar" (amount awarded must complete the total cost of attendance in the grant year after all other aid is considered) valued at up to \$8,000 per academic year and not to exceed \$16,000 over the life of the scholarship.
 - The actual award amount for each recipient is determined in conjunction with the school's financial aid office and is based on a student's financial need after all other resources are considered.
- ◆ The award covers tuition, mandatory fees, books, and supplies, as well as limited transportation and on-campus childcare expenses.
- ◆ Scholarship recipients can renew their scholarships for up to five years.
- ◆ One hundred scholarships are granted every year; fifty for the fall semester and fifty for the spring semester.
- ◆ For more information on the application process visit - <http://herbblockfoundation.org/scholarships>.

Scholarship Resources for Undocumented Youth

- ◆ <http://www.thedream.us/>
- ◆ <https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/scholarships-for-undocumented-students/>
- ◆ https://www.maldef.org/assets/pdf/FINAL_2018-2019_MALDEF_Scholarship_List_102717.pdf



SCHOLARSHIPS FOR HIGH SCHOOL SENIORS

	Scholarship	Requirements	Deadline	Amount	Link
1	Excellence Through Ethics Essay Contest	Essay on ethical dilemma	1/1	\$5,000	www.ja.org/ethics
2	Carmen Mercer Scholarship	African American senior, planning to attend a 4-year college and major in education, financial need	1/1	\$2,000	N/A
3	Legacy Awards	Children/grandchildren of Elks	1/9	\$4,000	http://www.elks.org/enf/scholars/legacy.cfm
4	The Most Valuable Student Scholarships	Citizen, leadership, financial need	1/9	\$1,000 - \$15,000	http://www.elks.org/enf/scholars/ourscholarships.cfm
5	Ron Brown Scholarship	Leadership, Community service, Financial need	1/9	\$10,000 for four years	http://www.ronbrown.org/
6	Mensa Scholarship Essay Scholarship	Reside in a local MENSA group area, complete the essay process	1/15	\$300 - \$1,000	http://www.mensafoundation.org/AM/Template.cfm?Section=Scholarships1
7	National Society of Black Engineers Scholarships	Engineering major, 3.0 GPA	1/23	\$500 - \$7500	http://national.nsbe.org/Programs/Scholarships/tabid/84/Default.aspx
8	The Roothbert Fund Scholarships	Live in one of 16 states on the east coast, person motivated by spiritual values, high scholastic achievement and/or education majors	1/31	\$2,000-\$3,000	http://www.roothbertfund.org/scholarships.php
9	WAL*MART COMMUNITY SCHOLARSHIP	2.5 GPA, strong academic record, financial need, community involvement	1/31	\$1,000	http://www.walmartfoundation.org/
10	E. Wayne Kay Community College Scholarship	Plans to major in a manufacturing engineering technology, 3.0 GPA, plans to enroll in a community college	2/1	at least \$1,000	http://www.sme.org/cgi-bin/smeefhtml.pl?foundation/scholarships/fsfccsa.htm&&SEF&
11	Hugh B. Sweeny Achievement Award	Membership in Junior Achievement, graduating senior, 3.0 GPA	2/1	\$5,000	http://www.ja.org/programs/programs_schol_hugh.shtml
12	Joe Francomano Scholarship	3.0 GPA, Participation in JA, young entrepreneur	2/1	\$20,000	http://www.ja.org/programs/programs_schol_joe.shtml
13	Society of Manufacturing Engineers Education Foundation Family Scholarship	3.0 GPA, 1000 SAT and/or 21 ACT, plan to pursue a manufacturing engineering degree from an accredited college, parent or grandparent must be an SME member	2/1	at least \$1,000	http://www.sme.org/cgi-bin/smeefhtml.pl?foundation/scholarships/fsfsmef.htm&&SEF&
14	United States National Peace Essay Contest	Grades 9-12, judged on essay	2/1	\$1,000 - \$10,000	http://www.usip.org/ed/npec/index.html
15	Walt Disney Company Foundation Scholarship	Business or Fine Arts Major, Participation in JA Economics or program	2/1	Full tuition at choice college	http://www.ja.org/programs/programs_schol_dis.shtml

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
16	Booker T. Washington Scholarship	High school senior, minority, planning work on a 4 year agricultural degree. Selection based on Academic Achievement, Community Leadership, Agricultural experience, FFA membership	2/1	\$5,000 or \$10,000	www.ffa.org
17	100 Black Men of America National Scholarship Program	Seniors in high school, GPA of 2.5 or higher, completed 50 hours of community service within the last 12 months	2/1	Range \$1,000-\$3,000	www.100blackmen.org
18	African American Future Achievers Scholarship Program	African American senior, Must plan to enroll at an accredited 2 or 4 year institution, GPA of 2.7 or higher, Financial need	2/1	\$1,000 per year	rmhc.org/what-we-do/rmhc-u-s-scholarship
19	American Chemical Society Scholars Program	African American, Hispanic, or Native American, GPA 3.0 or higher, financial need, majoring or planning to major in Chemistry, Biochemistry, Chemical engineer, or other Chemistry related fields such as Environmental Science, or Toxicology.	2/1	Up to \$5,000 per year	portal.acs.org
20	HSF/Wal-Mart Stores, Inc. High School Scholarship Program	3.0 GPA or higher; graduating high school seniors of Hispanic Heritage from selected geographic locations; planning to enroll or expecting to enroll full-time at a four-year institution or university and resident of DC or MD; Available to U.S. citizen	2/1	\$2,500	http://www.hsf.net
21	Roothbert Fund Inc.	Applicants must be enrolled or expecting full or part-time at a two-year or four-year or technical institution or university. DC, MD, VA resident; U.S. citizen	2/1	\$2,000 - \$3,000	http://www.roothbertfund.org
22	Safeway/Greater Washington Urban League Scholarship	2.7 GPA required; ACT/SAT test Scores; high school students who reside in the service area of the League; applicants must complete an essay on a subject selected by the sponsors and must have completed 90 percent of their community service requirement;	2/1	\$3,000	http://gwul.org
23	Daughters of the American Revolution Scholarships	21 different scholarships with varying scholarship requirements	2/15	\$1,000 - \$3,000	http://www.dar.org/natsociety/edout_scholar.cfm#general
24	Deca Scholarships	DECA involvement, GPA, work history	2/15	\$1,000-\$2,000	http://www.deca.org/student.html

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
25	KFC Colonel's Scholarship Program	2.75 GPA, plans to attend a public university or college, demonstrate financial need	2/15	up to \$20,000	www.kfcscholars.org
26	McDonald's Scholarships (Annual)	Resides in specified region	2/15	\$1,000	http://www.mcdonaldsnymetro.com/
27	USA Access Education Scholarships	Demonstrated financial need	2/15	\$1,500	http://www.usafunds.org/planning/access_to_education_scholarship/index.html
28	Horace Mann Scholarship Program	Child of Horace Mann employee, 3.0 GPA, 1100 SAT and/or 23 ACT	2/28	\$500 - \$5,000	http://www.horacemann.com/scholarship
29	National Institutes of Health Undergraduate Scholarships	Low-income students, 3.5 GPA, citizen, career in biomedical or health-related research	2/28	up to \$20,000	http://www.ugsp.nih.gov/home.asp?m=00
30	Joe Riley Youth Leadership Award	Leadership	3/1	1st Place - \$10,000; 2nd Place - \$8,000; 3rd Place - \$6,000; Honorable Mention - laptop	www.kiwanisdc.org
31	League of United Latin American Citizens (LULAC) National Scholarship Fund	Hispanic students, must be a U.S. citizen or legal permanent resident, demonstrate strong community involvement	3/1	\$250 - \$2,000	http://lulac.org/programs/education/scholarships/
32	PFLAG National Scholarship	Self-identified gay, lesbian, transgendered, or bisexual student	3/1	Varies	http://community.pflag.org/page.aspx?pid=370
33	Federal Employee Education Fund	Civilian federal and postal employees or family members, 3.0 GPA, academic merit	3/1	\$500 - \$5,000	http://www.feea.org/
34	Food Allergy & Anaphylaxis Network Scholarship Essay Contest	U.S. citizen, have a food allergy	3/1	\$1,500	http://www.fanteen.org/school/scholarship_contest.php
35	Earl Woods Scholarship	Academics, Community service	3/1	Up to \$5,000	http://web.tigerwoodsfoundation.org/programs/scholarships/index
36	American Association of Blacks in Energy National Scholarships	Minority high school seniors, GPA 3.0 and higher, "B" average in Mathematics and Sciences, planning to major in Business, Engineering, Technology, or Physical Sciences	3/1	\$3,000, or \$8,000	aabe.org/index.php?component=pages&id=4
37	Blacks at Microsoft Scholarships	High School senior, African American, GPA 3.3 or higher Planning to work on a bachelor degree in engineering, computer science, computer information systems, or selected business fields (such as finance, business administration, or marketing).	3/1	\$5,000 per year	www.microsoft.com

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
38	Buick Achiever Scholarship Program	High school senior, planning to major in accounting, business administration, engineering, design, ergonomics, finance, industrial hygiene, labor and industrial relations, and more (see link for detail), Selection based on financial need, academic achievements, education and career goals. (Special consideration is given to first generation college students, women, minorities, military dependents)	3/1	\$25,000 or \$2,000	www.buickacheivers.org
39	Charles L. Gittens Scholarship Award	High school seniors, GPA of 2.5 or higher, interested in a career in criminal justice, and majoring in a social science (e.g. technology, forensic investigation, or other criminal investigative studies)	3/1	\$1,500	www.noblenational.org
40	Cite Traditional Scholarships	African American senior, GPA 3.0 or higher, family income lower than \$75,000, must be planning to major in accounting, advertising, computer science, finance, industrial engineering, finance, information technology, marketing, or mathematics	3/1	\$3,000	www.forcite.org/forcite/scholarships.asp
41	Coast Guard Headquarters Blacks in Government Scholarship	High school senior graduating from the D.C. area, GPA 2.0 or higher	3/1	NA	www.bignet.org/regionalcghc/whatsnew.html
42	Cochran/Greene Scholarship	Female minority seniors graduating from a DC area high school, planning to attend a 2-year or 4-year college in any state, GPA 2.0 or higher, financial need	3/1	\$1,500	dcnoa.memberlodge.com
43	Cocker/Davis Scholarship	Male African American senior graduating from the DC area, GPA 2.5 or higher, planning to attend 2-4 year college or university, financial need	3/1	\$1,000	dcnoa.memberlodge.com
44	Davis and Sheila Garnett Leadership Scholarship	African American senior, graduating from a Washington DC high school area, planning to enroll into a 2-4 year college or university, GPA 2.5 or higher, financial need	3/1	\$1,000	dcnoa.memberlodge.com
45	Economic Club Scholarship	Maintain 2.5 GPA in college	3/1	\$5,000	http://www.economicclub.org/page.cfm/go/scholarship-program

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
46	Exxon Mobil Bernard Harris Math and Science Scholarships	Minority students; 3.0 GPA or higher; Acceptance to a four-year college or university in the next academic year; Pursuing a degree in Science, Technology, Engineering or Mathematics (STEM)	3/1	\$5,000	http://www.cgcs.org/cms/lib/DC00001581/Centricity/Domain/19/ExxonMobil%20%202012%20Scholarship%20Application.pdf
47	Sigma Delta Chi Scholarships	3.0 GPA or higher; Journalism major; must demonstrate financial need; applicants must be enrolled or expecting to enroll full-time at a four year institution or university in DC, MD, VA; Available to U.S. and non-U.S. citizens	3/1	\$4,000	http://www.sj.org/washdc/pro
48	Marine Corps Scholarships	Children of marines, income under \$77,000, 2.0 GPA	3/3	\$1,000 - \$10,000	http://www.marine-scholars.org/
49	Hispanic Scholarship Fund	Hispanic, 3.0 GPA, legal US residency	3/15	Average \$2,500	https://apply.hsf.net
50	Jackie Robinson Scholarship	Leadership, Community service, Financial need, 1000 SAT	3/15	\$7,500	http://www.jackierobinson.org/
51	NAACP Scholarships	Minimum 2.5 GPA, citizen	3/23	\$1000-\$5000	http://www.naacp.org/youth/scholarships/information/index.htm
52	Washington Teachers Union Scholarship	Future educators, 3.0 GPA	3/25	\$5,000/year up to 4 years	www.wtulocal6.org
53	Vincent Chin Memorial Scholarship	Membership in the Asian American Journalist Association, journalist major	3/28	\$5,000	http://www.aaja.org/programs/for_students/scholarships/
54	Jackie Robinson Foundation Scholarships	Leadership, citizen, financial need	3/31	up to \$7500	http://www.jackierobinson.org/
55	National Federation of the Blind Scholarships	Legally blind, participate in the NFB national conference, full-time student	3/31	\$3,000-\$12,000	http://www.nfb.org/nfb/scholarship_program.asp?SnID=55382898
56	Orphan Foundation of America	Been in foster care for at least 12 months, under age 25	3/31	up to \$10,000	http://orphan.org/index.php?id=30
57	Siemens Foundation Competition	Children of Siemens Foundation employees	3/31	\$2,000/year	http://www.siemens-foundation.org/
58	The David and Dovetta Wilson Scholarship Fund- (\$20 fee)	Financial need	3/31	\$1,000	http://www.wilsonfund.org/
59	Kappa Scholarship Endowment (KSEF)	Have a 2.5 GPA or higher, demonstrate financial need, school and community service involvement	3/31	varies	http://www.ksef-inc.com/

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
60	African American Community College Scholarship (6)	Planning to attend community college, GPA of 2.5 or higher, plan to serve the African American community after college, African American student	4/1	\$5,000 per year	N/A
61	CBC Spouses Visual Arts Scholarship	Minority high school seniors, GPA 2.5 or higher, Must be interested in preparing for a career in the visual arts	4/1	\$3,000	www.cbcfinc.org/scholarships.html
62	Claudette Ford Memorial Scholarship	DC resident, graduating senior from DC Public School or DC Public Charter School; acceptance at an accredited college/university, demonstrated interest in writing, journalism, or mass media communications, verification of financial need	4/1	up to \$2,000	http://oracleseffoundation.org/OSF_Docs/Applications.html
63	Leadership 1000	High school senior, 2.75 GPA or higher, planning or already pursuing a four-year undergraduate degree; PELL grant eligible, must attend DC Public School or DC Public Charter School	4/1	\$5,000 per year/up to 4 years	http://www.dccollegesuccessfoundation.org/page.aspx?pid=2258
64	Youth Entrepreneur of the Year	Started own business	4/8	\$1,000	http://www.myja.org/students/yeoty/
65	Frederick B. Abramson Memorial Scholarship	DC Student, 2.75 GPA, 1000 SAT, income under \$70,000	4/14	up to \$10,000	http://www.abramsonfoundation.org/scholarship/index.shtml
66	First in My Family Scholarship	Hispanic, 3.0 GPA, legal US residency	4/15	\$500 - \$5000	http://www.thesalliemaefund.org/smfnew/scholarship/first_family.html
67	Congressional Hispanic Scholarships	Active in community, legal resident, first-generation	4/16	\$2,500	http://www.chciyouth.org/
68	Cirilo A. McSween Scholarship	3.0 GPA, Business Major	4/30	\$2,500	http://www.pushexcel.org/scholarships/nyl.html
69	Jessie Jackson Sr. Fellows	3.0 GPA	4/30	\$5,000	http://www.pushexcel.org/scholarships/jj_fellows.html
70	League Foundation: Alternative Lifestyles Scholarships	Self-identified gay, lesbian, transgendered, or bisexual student, 3.0 GPA, community service	4/30	\$1,500 - \$2,500	http://www.leaguefoundation.org/scholarships/index.cfm
71	Ora Lee Sanders Scholarship	2.5 GPA	4/30	\$1,000	http://www.pushexcel.org/scholarships/ols_scholarship.html
72	The Hispanics Engineers National Achievement Award Conference	10th, 11th, and 12th grade students that have an interest in engineering, applied science, computer science and/or math	4/30	varies	http://www.greatmindsinstem.org/henaac/scholars/

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
73	Congressional Black Caucus Scholarships	2.5 GPA, leadership, resident of area or attend school in area served by CBC member	5/1	\$3,000	http://www.cbcfinc.org/CBC%20Spouses/Scholarships/index.html
74	Alphonso Deal Scholarship	High school senior Planning to major in Criminal Justice, US Citizen	5/1	not specified	www.blackpolice.org/scholarship.html
75	Center for Students Opportunity Scholarship	Minority high school seniors, first generation college student, demonstrates financial need	5/1	\$2,000	www.csopportunity.org/ss/oppsscholarship.aspx
76	Cheerios Brand Health Initiative Scholarship	Minority high school seniors, GPA 2.5 or higher, interested in preparing a career in medical or other health related field, must attend a high school in a Congressional district represented by a member of the Congressional Black Caucus.	5/1	NA	www.cbcfinc.org/scholarships.html
77	Congressional Black Caucus Spouses Education Scholarship	Minority high school seniors, GPA 2.5 or higher, must attend a high school in a Congressional district represented by a member of the Congressional Black Caucus.	5/1	NA	www.cbcfinc.org/scholarships.html
78	Shawn Carter Scholarship Foundation	High school seniors, undergraduate 2 yr or 4 yr college students, and students at vocational or trade schools, must be between 18-25 years old, have a minimum 2.5 GPA	5/1	varies	http://www.shawncartersf.com/apply/
79	The Links, Inc. Washington, DC Chapter Thomas Young Scholarship Award	3.0 or above GPA; SAT/ACT scores, essay; DCPS high school senior, resident of District of Columbia; U.S. citizen or Permanent Resident; demonstrate substantial financial need	5/1	\$2,000	See DC-CAP Advisor
80	DC HAPP	Future health care professionals	5/5	\$4,827 scholarship & \$1,000 stipend	http://www.gwumc.edu/dchapp/participate.html
81	Tylenol Scholarships	Future health care professionals	5/15	\$1,000 - \$5000	http://scholarship.tylenol.com/
82	Unmet Need Scholarship Program	2.5 GPA, Income under \$30,000	5/31	\$1,000-\$3,800	http://www.thesalliemafund.org/smfnew/scholarship/Unmet_need.html
83	Wells Fargo Scholarships	Enroll in CollegeSTEPS	5/31	\$1,000	http://www.wellsfargo.com/collegesteps
84	AWG Minority Scholarship	Minority women, pursuing a degree in geoscience, geophysics, geochemistry, hydrology, meteorology, planetary geology, physical oceanography, or earth science education	6/1	A total of \$6,000 will be awarded	www.awg.org/EAS/scholarships.html

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
85	Commitment to Excellence Scholarship Program	Resident of DC Public Housing, Economic Need, academic performance	6/1	\$1,000 - \$5,000	http://www.dchousing.org/department/resident_services.html
86	Team - DC Student Athlete Scholarship	Must reside in Washington metropolitan area; self-identify as lesbian, gay, bisexual or transgender student-athlete who has made a contribution to the sports.	6/1	a minimum of \$2,000	http://www.teamdcsports.com/scholarships
87	Do-Over Scholarship	Essay competition, age 13 or older, complete a scholarship profile	6/30	\$1,000	http://www.scholarshipexperts.com/applicant/showScholarshipApplication.htx?scholarshipAppld=10301&sourceId=publicApplyPage
88	U.S. Senate Youth Scholarship	Graduating H.S. junior or senior, first-time USSYP delegate, DC resident, US Citizen or Eligible Non-citizen, Elected or Appointed student body class President, VP, Secretary or Treasurer or Student Representative, 500 word essay and interview	8/1	\$5,000	http://osse.dc.gov/service/united-states-senate-youth-program-ussyp
89	Shout it Out Scholarship	Essay competition, age 13 or older, complete a scholarship profile	9/30	\$1,000	http://www.scholarshipexperts.com/applicant/showScholarshipApplication.htx?scholarshipAppld=10302&sourceId=publicApplyPage
90	YoungArts Scholarship Program	Compete in an artistic, musical, theatre, or writing category	10/1	\$100 - \$10000	http://www.nfaa.artsawards.org/
91	DC-CAP Kennedy Center Gala for the Performing Arts	Students with talent in instrument, voice, or dance submit applications to compete at the Kennedy Center for scholarship prizes	10/1	1st Place - \$10,000; 2nd Place - \$6,000; 3rd Place - \$4,000; Honorable Mention - \$2,000 (each)	See DC-CAP Advisor
92	MC Lyte/ University of Wisconsin Madison First Wave Scholarship	High school seniors applying to the University of Wisconsin, Madison; Interest and talent in spoken word and hip hop	10/1	\$100,000	http://hipopsisters.org/mclyte-first-wave-scholarship/
93	National Merit Scholarships	Citizen, qualifying score on PSAT	10/1	varies	http://www.nationalmerit.org/
94	Outstanding Students of America	3.0 GPA, community, school involvement	10/10	\$1,000	http://www.outstandingstudentsofamerica.com/index.html
95	STATE FARM INSURANCE Hispanic Scholarships	Majoring in Education, Hispanic	10/16	\$2,500	http://www.statefarm.com/foundati/hispanic.htm
96	Horatio Alger Association Scholarships	Critical financial need (under \$50,000), experience with overcoming obstacles, 2.0 GPA, citizen	10/30	\$1,000 - \$10,000	http://www.horatioalger.org/scholarships

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
97	Coca-Cola Scholars Program	3.0 GPA, leadership, academic achievement, extracurricular activities	10/31	\$10,000 - \$20,000	https://www.coca-colascholars.org/cokeWeb/index.jsp
98	Education Matters Scholarship	Essay competition, age 13 or older, complete a scholarship profile	10/31	\$5,000	http://www.scholarshipexperts.com/applicant/showScholarshipApplication.htx?scholarshipAppId=10360&sourceId=publicApplyPage
99	Superpower Scholarship	Essay competition, age 13 or older, complete a scholarship profile	10/31	\$1,000	http://www.scholarshipexperts.com/applicant/showScholarshipApplication.htx?scholarshipAppId=10300&sourceId=publicApplyPage
100	Why I Want to Go to College Essay Competition	Essay, Rap, Poem, Art Work about going to college	11/1	1st Place - \$2,500; 2nd Place - \$1,500; 3rd Place - \$1,000	See DC-CAP Advisor
101	Prudential Spirit of Community Award	Participation in a volunteer service activity, grades 5-12	11/2	\$1,000 - \$6,000	http://www.prudential.com/spirit
102	Washington Metropolitan Scholars Competition	3.5 GPA, resides in DC metro area, citizen, financial need	11/3	varies	http://www.wmscholars.org/
103	Intel Science Talent Search	Science research project	11/14	\$1,000 - \$100,000	http://www.sciserv.org/sts
104	Top Ten List Scholarships	Essay competition, age 13 or older, complete a scholarship profile	12/31	\$1,000	http://www.scholarshipexperts.com/apply.htx
105	Gates Millennium Scholarships (Annual)	Minority student, Pell-eligible, 3.3 GPA	1/11/13 (online)	covers all unmet need	http://www.gmsp.org/(hmfvi1fdxdi0nwbrpmbd45)/default.aspx
106	Mesothelioma Memorial Scholarship	Essay competition	1/14, 4/14, 7/14, & 10/14	\$500	http://www.straightforwardmedia.com/sfm/scholarship-programs/mesothelioma-memorial-scholarship/
107	Fridell Memorial Scholarship (Dale E.)	Essay competition	1/14, 4/14/, 7/14 & 10/14	\$1,000	http://www.straightforwardmedia.com/fridell/
108	Automotive Hall of Fame Scholarships	3.0 GPA or higher; Sincere interest in an automotive career	2/1 through 6/1	\$250 - \$5,000	http://www.automotivehalloffame.org/education/scholarship
109	Academic Major Based Scholarship of the United Negro College Fund (3)	Pursue a designated major at a UNCF-member institution, financial need, GPA of 2.5 or higher	Dates vary, depending upon the individual institution	Range \$500-\$7,500	www.uncf.org/forstudents/scholarship.asp
110	Herb Block Scholarship	High school graduate or have completed your GED; or currently enrolled at one of the participating community colleges and have completed fewer than 40 credits	Fall - 7/7 Spring - 11/10	up to \$16,000	http://www.herblockfoundation.org/scholarships
111	Project SEED Scholarship	Participation in a summer chemistry fellowship, economically disadvantaged, majoring in a chemically-related science	varies	up to \$5,000/year	http://portal.acs.org/portal/acs/corg/content?_nfpb=true&_pageLabel=PP_SUPERARTICLE&node_id=1603&use_sec=false&sec_url_var=region1

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	<u>Scholarship</u>	<u>Requirements</u>	<u>Deadline</u>	<u>Amount</u>	<u>Link</u>
112	September 11th Scholarship Funds	Parent(s) passed away during the Sept. 11, 2001 terrorist attacks	varies	varies	http://www.nasfaa.org/publications/2001/ARScholarshipFundsDetailed110701.html
113	Thurgood Marshall Scholarship Fund	3.0 GPA, 1650 SAT, 25 ACT	varies	average \$4,400 year	http://www.thurgoodmarshallfund.org/
114	United Negro College Fund Scholarships	2.5 GPA, unmet need	varies	varies	http://www.uncf.org/scholarships/OnlineScholarships.asp
115	Tuition Exchange Scholarships	Applicants must be enrolled or expecting to enroll full-time at a two-year or four-year institution or university. Applicants or parent of applicants must have employment or volunteer experience in teaching/education. Available to U.S. and non-U.S. citizens.	varies - visit website for more information	\$10,000 - \$21,000	www.tuitionexchange.org
116	Don't Be Trashy Scholarship	Must be a U.S. and Canadian citizen under the age of 25. Applicants must sign up on the sponsor's website and complete a recycling project	varies	varies	http://www.dosomething.org/trashy/prizes
117	SAE International Engineering Scholarship Program	Applicant must major in engineering, math, chemistry, physics, biology, technologies, and computer science; Endowed through SAE Foundation	Varies	Varies	http://students.sae.org/awdscholar/scholarships/

SCHOLARSHIPS FOR COLLEGE STUDENTS

	<u>Scholarship</u>	<u>Requirements</u>	<u>Deadline</u>	<u>Amount</u>	<u>Link</u>
1	Association of Women in Science	Female student, studying sciences, dedicated to research or teaching, 3.75 GPA, sophomore or junior	1/17	\$1,000	http://www.awis.org/careers/edfoundation.html
2	American Indian Scholarship	2.75 GPA, Native American student, undergraduate students given preference	2/1	\$500	http://www.dar.org/natsociety/edout_scholar.cfm#general
3	APS Minorities Scholarship Program	Minority Physics major, freshman or sophomore year	2/6	\$3,000	http://www.aps.org/programs/minorities/honors/scholarship/index.cfm
4	Greater Washington Society of CPAs Scholarship	3.0 GPA or higher; Available to accounting students. Available to U.S. citizens. Applicant must be enrolled or expecting to enroll full-time at a four-year institution or university; resident of District of Columbia and studying in the District of Columbia.	2/15	\$3,500-\$4,500	www.gwscpa.org
5	National Institutes of Health Undergraduate Scholarships	Low-income students, 3.5 GPA, citizen, career in biomedical or health-related research	2/28	up to \$20,000	http://www.ugsp.nih.gov/home.asp?m=00

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
6	League of United Latin American Citizens (LULAC) National Educational Services Centers GE Scholarship	Outstanding minority students with career interests in business or engineering. Open to Sophomores through Seniors in College interested in business or engineering majors this scholarship awards two \$5000 scholarships.	3/1	\$5,000	http://www.lnesc.org/site/353/Scholarships/GE-LNESC-Scholarship
7	Hispanic Scholarship Fund	Hispanic, 3.0 GPA, legal US residency	3/15	Average \$2,500	https://apply.hsf.net
8	Vincent Chin Memorial Scholarship	Membership in the Asian American Journalist Association, journalist major	3/28	\$5,000	http://www.aaia.org/programs/for_students/scholarships/
9	American Chemical Society Scholarships	African-American, Hispanic, or American Indian, freshman-junior year, 3.0 GPA in the sciences, majoring in a chemically-related science	3/31	up to \$3,000/year	http://portal.acs.org/portal/acs/corg/content
10	Davis-Putter Scholarship Fund	Student involved in civil right struggles, economic justice, international solidarity, or works to end other forms of oppression	4/1	up to \$8,000	http://www.davisputter.org/
11	Alpha Kappa Alpha Sorority Youth Partners Accessing Capital Scholarship, Xi Zeta Omega Chapter	3.0 GPA, Sophomore standing or above, member of AKA sorority, demonstrate financial need and/or high academic achievement	4/15	\$1,000-\$2,000	http://www.akaef.org/programsandinitiatives/
12	Alpha Kappa Alpha Sorority Merit Scholarship, Xi Zeta Omega Chapter	3.0 GPA, Sophomore standing or above, community service	4/15	\$1,000-\$2,000	http://www.akaef.org/programsandinitiatives/
13	Alpha Kappa Alpha Sorority Financial Need Scholarship, Xi Zeta Omega Chapter	2.5 GPA, Sophomore standing or above	4/15	\$750-\$2,000	http://www.akaef.org/programsandinitiatives/
14	Hope Scholarships and Lifetime Learning Credits	Freshman or sophomore status	4/15	tax savings	http://www.ed.gov/offices/OPE/PPI/HOPE/index.html
15	Congressional Hispanic Scholarships	Active in community, legal resident, first-generation	4/16	\$5,000	http://www.chciyouth.org/
16	Cirilo A. McSween Scholarship	3.0 GPA, Business Major	4/30	\$2,500	http://www.pushexcel.org/scholarships/nyl.html
17	Ora Lee Sanders Scholarship	Any year, 2.5 GPA	4/30	\$1,000	http://www.pushexcel.org/scholarships/ols_scholarship.html
18	Tylenol Scholarships	Future Health Care Professional, GPA	5/15	\$1,000 - \$5000	http://scholarship.tylenol.com/

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
19	American Society of Travel & Tourism	Travel/Tourism major, 2.5 GPA, US resident	7/27	varies	http://www.asta.org/Education/content.cfm?ItemNumber=2552&navItemNumber=614
20	Ayn Rand Institute	Essay on The Atlas Shrugged	9/17	\$50 - \$10,000	http://www.aynrand.org/contests
21	Accenture Scholarship for Minorities	Junior in College, Competitive GPA	12/1	\$2,500	http://careers3.accenture.com/Careers/US/CampusConnection/StudentPrograms/Scholarships_Minorities.htm
22	Manufacturing Engineering Scholarships	Majoring in a manufacturing engineering degree program, 2.5 GPA	varies	at least \$1,000	http://www.sme.org/cgi-bin/smeefhtml.pl?foundation/scholarships/schl_briefly.html&&SEF&

SCHOLARSHIPS FOR UNDERCLASSMEN STUDENTS

	Scholarship	Requirements	Deadline	Amount	Link
1	Discover Card Tribute Award Scholarships	11th grade, leadership, 2.75 GPA	1/31	\$30,000	http://www.discoverfinancial.com/community/scholarship.shtml
2	Best Buy Scholarship	2.5 GPA, full-time student, Volunteer experience, not a previous recipient; grades 9-11	2/15	\$1,000	https://bestbuy.scholarshipamerica.org/
3	DC College Savings Plan/DC-CAP 9th Grade "How I Am Preparing for College" Essay Contest	9th grade, essay competition, Parent must attend DC College Savings Plan Information Session at respective school	3/1	2 Winners per each ward (1-8); 1st Place - \$2,500, 2nd Place \$1,500	See DC-CAP Advisor
4	Ayn Rand Institute	Essay on Atlas, 9th or 10th grader	3/20	\$30 - \$2,000	http://www.aynrand.org/contests
5	Ayn Rand Institute	Essay on The Fountainhead, 11th grader	4/25	\$200 - \$10,000	http://www.aynrand.org/contests
6	Holocaust Remembrance Essay Contest	Grade 9-12, holocaust essay	4/30	\$300 - \$10,000	http://www.holocaust.hklaw.com
7	Prudential Spirit of Community Award	Participation in a volunteer service activity, grades 5-12	10/25	\$1,000 - \$6,000	http://www.prudential.com/spirit
8	Education Matters Scholarship	Essay competition, age 13 or older, complete a scholarship profile	10/31	\$5,000	http://www.scholarshipexperts.com/applicant/showScholarshipApplication.htx?scholarshipAppId=10360&sourceId=publicApplyPage

SCHOLARSHIPS FOR INTERNATIONAL STUDENTS

	Scholarship	Requirements	Deadline	Amount	Link
1	Core Annual Que Lleva Café' Scholarship	High school seniors accepted to a four year college/university, personal statement, community and extra-curricular activity involvement	2/1	varies	http://ca-core.org/que_lleva_cafe
2	Esperanza Fund	Student born outside US or both parents born outside US	3/1	\$5,000 - \$20,000	http://apps.esperanzafund.org/2012/

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
3	Fredikson & Bryon Foundation - Minority Scholarship	Currently enrolled, first-year law students of diverse backgrounds	3/1	varies	http://www.fredlaw.com/firm/scholarshipchecklist.htm
4	PFLAG National Scholarship	Self-identified gay, lesbian, transgendered, or bisexual student	3/1	varies	http://community.pflag.org/page.aspx?pid=370
5	QuestBridge College Prep Scholarship	High school junior with a strong academic record and an annual family income of less than \$60,000	3/1	varies	http://www.questbridge.org/for-students/cps-college-prep-scholarship
6	Davis-Putter Scholarship Fund	Student involved in civil right struggles, economic justice, international solidarity, or works to end other forms of oppression	4/1	up to \$8,000	http://www.davisputter.org/
7	NAJH Scholarships	High school seniors and college students with interest in the field of journalism	4/1	\$1,000 to \$5,000	http://nahj.org/scholarships/
8	Ayn Rand Institute	Essay competition on The Fountainhead, 11th and 12th grade students	4/25	\$200 - \$10,000	http://www.aynrand.org/contests
9	The Hispanics Engineers National Achievement Award Conference	10th, 11th, and 12th grade students that have an interest in engineering, applied science, computer science and/or math	4/30	varies	http://www.greatmindsinstem.org/henaac/scholars/
10	PRSSA Multicultural Affairs Scholarship Program	Registered, full-time student at an accredited college/university. PRSSA member preferred, but not required; major or minor in public relations	5/1	\$1,500	http://www.prssa.org/scholarships_competitions/individual/diversity/
11	The ElieWiesel Prize in Ethics Essay Contest	Ethics essay competition, Registered undergraduate full-time juniors or seniors at accredited four-year colleges or universities in the United States	12/3	1st Place - \$5,000, Second Place - \$2,500, 3rd Place - \$1,500, Two Honorable Mentions - \$500 each	http://www.eliewiesel.foundation.org/prizeinethics.aspx
12	Boces Genese Migrant Center Scholarships	Proof of acceptance into a college/university	varies	varies	http://www.migrant.net/migrant/scholarships.htm

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.



	Scholarship	Requirements	Deadline	Amount	Link
ADDITIONAL RESOURCES					
	Resources	Website			
1	Black Excel: The College Help Network	http://www.blackexcel.org/			
2	BlackStudents.com	http://blackstudents.blacknews.com/			
3	Council on Legal Education Opportunity (CLEO)	http://www.cleoscholars.com/index.cfm?fuseaction=Page.viewPage&pageId=526&parentID=524&nodeID=2			
4	FinAid.org	http://www.finaid.org			
5	Grants.gov	http://www.grants.gov/			
6	Scholarship America	http://scholarshipamerica.org			
7	ScholarshipsOnline.org	http://www.scholarshipsonline.org/			
8	SuperScholar	http://www.superscholar.org/scholarships/25-popular-college-scholarships/			
9	United Negro College Fund	http://www.uncf.org			

Please Note: Scholarship deadlines, eligibility requirements, application process change each year. Please see the scholarship website for the most recent information.

Federal Financial Aid Overview

Federal financial aid for college can broadly be broken into three groups: Grants, Loans, and Work Study. Each of these programs will be explained briefly below and fact-sheets regarding grant and loan programs follow. For more information visit <http://studentaid.ed.gov/types>.

Grants

Grants are awards to pay for education which never need to be paid back, as long as the student completes the requirements of the school term in which the grant was received. The programs are called Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), TEACH Grants, and United States Senate Youth Program (USSYP). They are described in-depth in the fact-sheets in CLC Practice Kit Section III.f.ii.

Loans

Loans are financial aid that will have to be paid back over time, although there are a variety of ways to do so. Loans can be “subsidized” or “unsubsidized” which affects how much interest the borrower will have to pay on the loans. The major loan programs are Perkins Loans, Direct subsidized, Direct unsubsidized, and Direct Plus loans, which are described in-depth in the fact-sheet in CLC Practice Kit Section III.e.iii. Included below are the amounts available for Direct Loans which differ for Independent Students (like foster youth) from the amounts available for Dependent Students, which are the amounts generally presented.

The U.S. Department of Education has two federal student loan programs:

- ◆ The William D. Ford Federal *Direct Loan* (Direct Loan) Program is the largest federal student loan program. Under this program, the U.S. Department of Education is the *lender*. There are three types of Direct Loans available for undergraduate students:
 - [Direct Subsidized Loans](#) are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school.
 - [Direct Unsubsidized Loans](#) are loans made to eligible undergraduate students, but in this case, the student does not have to demonstrate financial need to be eligible for the loan.
 - [Direct PLUS Loans](#) are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid.
- ◆ The [Federal Perkins Loan Program](#) is a school-based loan program for undergraduates and graduate students with exceptional financial need. Under this program, the school is *lender*.

How much money can a student borrow in federal student loans?

- ◆ If the student is an undergraduate student:
 - Up to \$5,500 per year in Perkins Loans depending on the financial need, the amount of other aid the student receives, and the availability of funds at the college or career school.
 - \$5,500 to \$12,500 per year in Direct Subsidized Loans and Direct Unsubsidized Loans depending on certain factors, including the student’s year in college.
- ◆ See Federal Loan Chart (CLC Practice Kit Section III.e.iii.1.)

Work Study

In determining the amount of aid needed through the FAFSA process, the total award in grants or loans may not be enough to cover the full cost of the education. The institution may offer a work-study grant, which is money to fund a job for the student, on or off campus, which will hopefully allow the student to concentrate on their studies while still earning enough money to pay all bills. For more information visit <http://studentaid.ed.gov/types/work-study>.

Federal Grant Programs

Pell Grants

Pell grants provide need-based aid to low-income students to promote access to post-secondary education. They do not need to be repaid. Award amounts may change from year to year. For the 2018–19 award year (July 1, 2018, to June 30, 2019), the maximum award is \$6,095. Please check the website (link below) on award amounts for the 2019-2020 school year. The amount awarded to any particular student depends on financial need, costs of attendance, and the student's enrollment status (full- or part-time).

Financial need is determined by a student's FAFSA. The federal government looks at the student's income (and assets if the student is independent), the parents' income and assets (if the student is dependent), the family's household size, and the number of family members (excluding parents) attending postsecondary institutions. Different assessment rates and allowances are used for dependent students, independent students without dependents, and independent students with dependents. The Student Aid Report (SAR) will notify the student if he or she is a Pell grant recipient.

Pell grant money is given directly to the student's institution by the federal government, and the school will either credit the funds to the student's account or pay the student directly. Students must be paid at least once per term.

The amount a student receives will depend on the student's:

- ◆ financial need,
- ◆ cost of attendance,
- ◆ status as a full-time or part-time student, and
- ◆ plans to attend school for a full academic year or less.

For more information visit <http://studentaid.ed.gov/types/grants-scholarships/pell>

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOGs are campus-based aid - participating schools receive a fixed amount of money every year from the federal government and priority goes to students who have the most financial need. Students receive between \$100 and \$4,000 per year, depending on need, other financial aid the student receives, and the availability of funds at a particular school. Unlike Pell grants, which are given to every eligible student, the FSEOG budget at each school is limited and once the money has been distributed, no further FSEOGs will be granted. In other words, FSEOG funds are first come, first served. Not all schools participate in FSEOG, so it is important for students to be in close contact with their school's financial aid office.

The FAFSA is the only application for the FSEOG. Because each school's financial aid office manages the funds, students should contact their financial aid officer early to find out when the school begins awarding FSEOGs and when they typically run out of money. Schools will either credit funds to a student's account or pay the student directly. Students must be paid at least once per term.

For more information visit <http://studentaid.ed.gov/types/grants-scholarships/FSEOG> .

TEACH Grant (Teacher Education Assistance for Higher Education)

A Teacher Education Assistance for College and Higher Education (TEACH) grant is different from other federal student grants because it requires the student to take certain kinds of classes in order to receive the grant and then to obtain a specific type of job to prevent the grant from converting into a loan.

The TEACH Grant Program provides grants of up to \$4,000 a year to students who are completing or plan to complete course work needed to begin a career in teaching. As a condition for receiving a TEACH Grant, the student must sign a TEACH Grant Agreement to Serve which agrees to (among other requirements):

- ◆ teach in a high-need field (including bilingual education and English language acquisition, foreign language, mathematics, reading specialist, science, and special education);
- ◆ teach at an elementary school, secondary school, or educational service agency that serves students from low-income families; and
- ◆ teach for at least four complete academic years within eight years after completing (or ceasing enrollment in) the course of study for which the student received the grant.

IMPORTANT: If the student does not complete the service obligation, all TEACH Grant funds received will be converted to a Direct Unsubsidized Loan. This loan must be repaid to the U.S. Department of Education, with interest charged from the date the TEACH Grant was disbursed (paid to the student or on his/her behalf).

To receive a TEACH Grant, the student must:

- ◆ Meet the [basic eligibility criteria for the federal student aid programs](#).
- ◆ Complete the FAFSA.
- ◆ Be enrolled as an undergraduate, post-baccalaureate, or graduate student at a school that participates in the TEACH Grant Program.
- ◆ Be enrolled in a TEACH-Grant-eligible program.
- ◆ Meet certain academic achievement requirements (generally, scoring above the 75th percentile on one or more portions of a college admissions test or maintaining a cumulative GPA of at least 3.25). For specific information about the academic requirements, talk to the *financial aid office* at the enrolled college or career school.
- ◆ Receive [TEACH Grant counseling](#) that explains the terms and conditions of the TEACH Grant service obligation. Each student must complete counseling each year that they receive a TEACH Grant.
- ◆ Sign a TEACH Grant Agreement to Serve.

For more information visit <http://studentaid.ed.gov/types/grants-scholarships/teach> .

United States Senate Youth Program

The United States Senate Youth Program is a unique educational experience for outstanding high school students interested in pursuing careers in public service. Two student leaders from each state, the District of Columbia, and the Department of Defense Education Activity will spend a week in Washington experiencing their national government in action. Student delegates will hear major policy addresses by Senators, cabinet members, officials from the Departments of State and Defense and directors of other federal agencies, as well as participate in a meeting with a Justice of the U.S. Supreme Court. In addition, each delegate will also be awarded a \$5,000 College Scholarship for undergraduate studies, with encouragement to pursue coursework in history and political science. To apply, visit <https://osse.dc.gov/united-states-senate-youth-program-ussyp-application-0>.

Eligibility Criteria - for the purposes of the District of Columbia, candidates must be:

- ◆ A graduating High School Junior or Senior
- ◆ A first time USSYP delegate
- ◆ A resident of the District of Columbia (based on parent/legal guardian's residency)
- ◆ A U.S. citizen or eligible non-citizen
- ◆ Enrolled in a Public, Public Charter, or private school in the District of Columbia
- ◆ Must be one of the following: An elected or appointed student body class President, Vice President, Secretary, Treasurer or Student Representative

For more information visit <http://osse.dc.gov/service/united-states-senate-youth-program-ussyp>.

Repayment of Your Student Loans

Student loans are real loans, just like car loans or mortgages. A student must repay a student loan even if financial circumstances become difficult. Student loans cannot be cancelled because a student did not get the education or job he expected or because the student did not complete his education (unless he could not complete his education because the school closed).

Repaying Student Loans

A student needs to make payment to his loan servicer (the company that handles billing and other services for student loans). Each loan servicer has its own payment process, so the individual loan servicer can provide information on how or when to make a payment. A student is responsible for staying in touch with his loan servicer. Visit the National Student Loan Data System (NSLDS®) to view information about all of the federal student loans a student has received and to find contact information for the loan servicer for a loan. (NOTE - private student loans are not federal loans and are not included in NSLDS). See http://www.nsls.ed.gov/nsls_SA/. If the student has Federal Perkins Loans, the student can contact the school where the Federal Perkins Loans were used for details about repayment. For privately owned Federal Family Education Loan (FFEL) Program loans, contact the lender for details about repayment options.

For most federal loans, a student does not have to begin repaying until after the student leaves college or drops below half-time enrollment. PLUS loans enter repayment once the loan is fully disbursed. A loan servicer must provide a student with a loan repayment schedule that states when the first payment is due, the number and frequency of payments, and the amount of each payment. Note that a student can pay more than the amount due each month for his loan.

A loan may have a grace period, which is a set of time after the student graduates, leaves school, or drops below half-time enrollment before the student must begin repaying his loan. The grace period can give a student time to select a repayment plan. Not all student loans have grace periods. Note that for most loans, interest will be accrued during the grace period.

A student is assigned a repayment plan when he begins repaying his loans. The repayment plan can be changed at any time and a student can contact his loan service to discuss repayment plan options or to change the repayment plan. For more information on different repayment plans for federal direct loans and FFEL program loans repayment plans, visit <http://studentaid.ed.gov/repay-loans/understand/plans>. Additionally, private lenders may offer flexible repayment plans or other flexible options, but they are not required to do so. They must at least fulfill any promised they have made about the types of options they offer.

If a student has multiple federal loans, then a student can consolidate them into a single Direct Consolidation Loan. However, it won't lower your interest rate or your monthly payments. For more information about consolidating federal student loans, visit <http://studentaid.ed.gov/repay-loans/consolidation>. Unlike federal student loans, one may be able to consolidate (or refinance) a private student loans at a lower interest rate. For more information on consolidating private student

loans, visit <http://www.consumerfinance.gov/askcfpb/625/should-i-consolidate-my-private-student-loans.html>.

Trouble Repaying Student Loans and Default

If a student is struggling to repay a student loan, then it is first important to know if it is a federal or private loan because options vary depending on the type of loan. One can use the National Student Loan Data System ([NSLDS](#)) to find out what federal loans the student has but one needs a personal identification number (PIN) to access the website. The student can also call the Federal Student Aid Information Center, 1-800-4-FED-AID, TDD 1-800-730-8913 to figure out what types of loans are outstanding. There isn't a central data base similar to NSLDS for private student loan information. A student can contact his lender or loan holder to get more information about private loans.

The [Consumer Financial Protection Bureau](#) has a private student loan ombudsman and an on-line [student loan assistant tool](#), which can help identify the type of loan a student has. Federal loans typically have names such as Stafford, Grad PLUS, Direct, or Perkins. Private loans are often issued by a bank, credit union, your school, or another lending institution and might use names like "private" or "alternative." For more information on repaying loans and options for repayment and if one is in default, visit <http://www.consumerfinance.gov/paying-for-college/repay-student-debt/#Question-1>.

If a student has trouble making a loan payment then he should contact his loan service as soon as possible. The student may be able to change his repayment plan that will allow the student have a longer repayment period or to one that is based on his income. The student may want to ask the loan servicer about options for deferment or forbearance. Deferment is a period for which repayment of the loan is temporarily delayed. Forbearance can occur if a student doesn't qualify for deferment and the loan servicer grants the student forbearance. With forbearance, a student may be able to stop making payment or reduce monthly payment for up to 12 months. For more information on deferment and forbearance for federal loans visit <http://studentaid.ed.gov/repay-loans/deferment-forbearance> and for information on deferment an forbearance for private loans visit <http://www.studentloanborrowerassistance.org/repayment/private-loans/private-loans-postponing-repayment/>.

If a student doesn't make a loan payment or makes the payment late, then the loan may eventually go into default, which occurs when a student fails to make payments on a student loan as scheduled according to the terms of the promissory note (the binding legal document a student signs when he takes out a loan). Defaulting a student loan can have serious consequences. A student's school, the financial institution that made or owns the loan, the loan guarantor, and/or the federal government can take action to recover the money a student owes. For information on how to avoid defaulting, visit <http://studentaid.ed.gov/repay-loans/default/avoid>.

If a student is required to make monthly payments on his federal student loan, then default occurs when he has failed to make a payment for 270 days. If a student is required to repay her federal student loan less than once a month, default occurs when she has failed to make a payment for 330 days. The government has extraordinary power to collect federal student loans and charge very large collection fees. The three most common government collection tools, Tax Refund Offsets, Administrative Wage Garnishment, and Federal Benefits Offsets, all occur outside of court. See:

<http://www.studentloanborrowerassistance.org/collections/government-collection-tools/>. It is less common for the government to sue to collect on student loans because it has so many tools to use outside of court. A private loan will not have this 270 (9 month) period prior to going into default. A private student loan usually goes into default as soon as a student has missed a single payment. The default period will be described in the loan contract. Lawsuits are the main collection tool that private lenders have. For more information on the consequences of defaulting, visit <http://www.studentloanborrowerassistance.org/collections/federal-loans/consequences-of-default-federal/>.

With federal student loans, there are some ways to set up a new repayment plan after a student has defaulted on his loan. A student is able to get out of default through rehabilitating or consolidating your loans. Loan rehabilitation occurs when the student and the Department of Education agree on a reasonable and affordable repayment plan. Loan consolidation allows a student to pay off the outstanding combined balance(s) for one or more federal student loan to create a new single loan with a fixed interest rate. Before considering these options, a student should evaluate whether you are eligible to cancel your loan. The student may also want to think about whether he has enough money to settle the student loan debt.

- ◆ For more information on consolidating student loans, visit <http://www.studentloanborrowerassistance.org/collections/federal-loans/getting-out-of-default-federal/consolidation/> or <http://studentaid.ed.gov/repay-loans/default/get-out>.
- ◆ For more information on rehabilitating student loans visit, <http://www.studentloanborrowerassistance.org/collections/federal-loans/getting-out-of-default-federal/rehabilitation/> or <http://studentaid.ed.gov/repay-loans/default/get-out>.
- ◆ For more information on getting out of default for federal loans visit <http://www.studentloanborrowerassistance.org/collections/federal-loans/getting-out-of-default-federal/>.

Unlike federal student loans, private student lenders are not required by law to offer “get out of default” programs. Some lenders may have these programs, so it’s a good idea to check with the lender. If they do offer this type of program, make sure to ask what the requirements are and whether the lender will remove adverse credit information if the program is completed successfully. For more information on resolving default for private loans visit <http://www.studentloanborrowerassistance.org/collections/private-loans/getting-out-of-default/>.

Forgiveness, Discharge, and Cancellation of Federal Loans

Direct Loan and FFEL Program Loan Forgiveness, Cancellation, and Discharge Summary Chart

If you have a Direct Loan or FFEL Program loan and you're ready to apply for forgiveness, cancellation, or discharge, you must contact your loan servicer. Here is a chart that lists the discharge condition and the amount of the loan that could be discharged, as well as, information about cancellation and loan forgiveness programs.

Discharge Condition	Amount Discharged	Notes
Borrower's total and permanent disability or death	100 percent	If you are a parent <i>PLUS loan</i> borrower, then the loan may be discharged if you die, or if the student on whose behalf you obtained the loan dies.
Bankruptcy (in rare cases)	100 percent	Cancellation is possible only if the bankruptcy court rules that repayment poses an undue hardship to the borrower.
Closed school (for borrowers who could not complete their program because the school closed while they were enrolled or borrowers who withdrew not more than 90 days before the school closed)	100 percent	For loans received on or after Jan. 1, 1986.
False loan certification (school falsely certified a borrower's eligibility to receive a loan)	100 percent	For loans received on or after Jan. 1, 1986.
False certification by reason of identity theft (loan was made as a result of the crime of identity theft, as determined by a court)	100 percent	Effective July 1, 2006.

<p>School does not make required return of loan funds to the lender</p>	<p>Up to the amount that the school was required to return.</p>	<p>For loans received on or after Jan. 1, 1986.</p>
<p>Full-time teacher for five consecutive years in a designated elementary or secondary school or educational service agency serving students from low-income families. Must meet additional eligibility requirements.</p>	<p>Up to \$5,000 (up to \$17,500 for elementary/secondary special education teachers and secondary math and science teachers) of the total loan amount outstanding after completion of the fifth year of teaching.</p> <p>Under the Direct and FFEL Consolidation Loan programs, only the portion of the consolidation loan used to repay eligible Direct Loans or FFEL Program loans qualifies for loan forgiveness.</p>	<ul style="list-style-type: none"> • For Direct Subsidized and Unsubsidized Loan and Subsidized and Unsubsidized Federal Stafford Loan borrowers with no outstanding balance on a Direct Loan or FFEL Program loan on Oct. 1, 1998, or who have no outstanding balance on a Direct Loan or FFEL Program loan on the date they received a loan after Oct. 1, 1998. • PLUS loans are not eligible. • To learn more about the eligibility requirements for teacher loan forgiveness and to find out whether your school or educational service agency where you teach is considered to serve low-income students, go to Teacher Loan Forgiveness.
<p>Loan forgiveness for public service employees (Direct Loan Program only)</p>	<p>100 percent of the remaining outstanding balance on an eligible Direct Loan.</p>	<p>For a borrower who is not in <i>default</i> and who makes 120 monthly payments on the loan after Oct. 1, 2007, under certain repayment plans, while the borrower is employed full-time in a public service job.</p> <p>You may not apply for forgiveness until after you have made all of the required 120 qualifying monthly payments.</p>

For more information visit <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>.

Federal Perkins Loan Cancellation and Discharge Summary Chart

If you have a Federal Perkins Loan, you must apply to the school that made the loan or to the loan servicer the school has designated. If you have any questions on Perkins Loan cancellation, contact the school or loan servicer.

Cancellation Conditions	Amount Forgiven
Borrower's total and permanent disability or death	100 percent
Bankruptcy (in rare cases— cancellation is possible only if the bankruptcy court rules that repayment would cause undue hardship)	100 percent
Closed school (before student could complete program of study); applies to loans received on or after Jan. 1, 1986	100 percent
Service in the U.S. armed forces in a hostile fire or imminent danger pay area	Up to 50 percent for borrowers whose active duty service ended before Aug. 14, 2008 Up to 100 percent for borrowers whose active duty service includes or began on or after Aug. 14, 2008
Full-time firefighter (for service that includes August 14, 2008 or began on or after that date)	Up to 100 percent
Full-time law enforcement or corrections officer	Up to 100 percent
Full-time nurse or medical technician	Up to 100 percent
VISTA or Peace Corps volunteer	Up to 70 percent
Librarian with a master's degree working in a Title I-eligible elementary or secondary school or in a public library serving Title I-eligible schools (for service that includes August 14, 2008, or began on or after that date)	Up to 100 percent
Full-time attorney employed in a federal public or community defender organization (for service that includes August 14, 2008, or began on or after that date)	Up to 100 percent
Full-time employee of a public or nonprofit child- or family-services agency providing services to high-risk children and their families from low-income communities	Up to 100 percent
Full-time staff member in the education component of a Head Start program	Up to 100 percent
Full-time staff member in a prekindergarten or child care program that is licensed or regulated by a state (for service that includes August 14, 2008, or began on or after that date)	Up to 100 percent
Full-time qualified professional provider of early intervention services for the disabled	Up to 100 percent

Full-time speech pathologist with a master's degree working in a Title I-eligible elementary or secondary school (for service that includes August 14, 2008, or began on or after that date)	Up to 100 percent
Full-time special education teacher of children with disabilities in a public or other nonprofit elementary or secondary school	Up to 100 percent
Full-time teacher of math, science, foreign languages, bilingual education, or other fields designated as teacher shortage areas	Up to 100 percent
Full-time special education teacher of children with disabilities in an educational service agency (for service that includes August 14, 2008, or began on or after that date)	Up to 100 percent
Full-time teacher in a designated educational service agency serving students from low-income families (for teaching service that includes August 14, 2008, or began on or after that date)	Up to 100 percent
Full-time faculty member at a tribal college or university (for service that includes August 14, 2008, or began on or after that date)	Up to 100 percent

For more information visit <http://studentaid.ed.gov/repay-loans/forgiveness-cancellation>.