Back-to-School Financing Guide

A Financial Aid Guide Book for Midlife and Older Women Seeking Education and Training
Financing Back to School

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Introduction

The cost of an education has risen steadily over the last 15 years and is projected to continue to do so. Putting together a package of assistance is the only way many people can handle the financing. To accomplish this goal, you will need both focus and determination. On the other hand, it’s a lot easier than it used to be! Before the days of lap tops, on-line searches and college web sites, a person looking for financial aid had to type and send letters to various potential money sources and wait for the snail mail to get information, and application and an answer. To search the financial aid directories and guides, a potential student had to go to the library and read, or if the library did not have a copy of the desired guide, order it, pay for it and wait for it to come in the mail. Today most of the information you need is right in front of you, available on the net, waiting for you to click, read, and apply.

Financing Back to School will help you on your way. This guide does not pretend to have all the answers or all the available websites, but it will give you a good start by listing useful websites and offering real-life tips and pointers as you go about financing your own “back to school.”

Finally, this guide does not pretend to have all the answers or all the available websites, but it will give you a good start by helping find useful websites and giving you useful tips and pointers as you go about Financing Back-To-School. Let’s get started.

Section 1: “Starting Now” starts you thinking with some challenges, some opportunities, and some tips for moving through the process.

Section 2: “That’s Where the Money Is: Federal Funding Sources” shows you how to go about exploring the largest source of student funding—the Federal Government.

Section 3: “In the State Where You Live: State Funding Sources” comes a little closer to home and offers some suggestions for finding state-based funding.

Section 4: “For Women Only: Scholarships Specifically for You” provides a catalogue of some of the resources specifically for women.

Section 5: “Education and Service to Your Country: The Military” outlines some of the opportunities offered by the various military services.

Section 6: “Cut Your Educational Expenses: Five Good Options” offers five ways to cut your educational expenses.

Section 7: “And, That’s Not All: Additional Websites to Explore” lists, by category, more websites that can be useful in your search for financing.

Section 8: “Financing Vocabulary: Some Terms Worth Knowing” hands you some nuts and bolts—some terms you’ll need to know as you go through the process of financing the next step of your education.
Section 1/ Starting Now

Financing Back-to-School is written for those of you midlife and older women who are thinking about starting, returning to and/or completing your education, but aren’t quite sure how you feel about being a student and more to the point, not clear on how you’re going to pay for it.

Challenges: As a returning student you face special challenges. Most likely, you already have multiple responsibilities--caring for children and/or a spouse and older family members, working at a job that pays the bills and just doing what you do to keep it all together; and now you are seriously considering going on to school.

Remember, starting or returning to school is an investment in yourself that it will pay off in the long run. And, take heart; you are not alone. Adult learners are everywhere. They are attending school full-time, part time, on-campus, off-campus, and often through distance education. The U.S. Department of Education estimates that 90 million individuals participate in some form of adult education each year, including training and basic education offered outside traditional higher education. Additionally,

- 40 percent of today’s students are age 25 or older;¹
- 57 percent of all students enrolled in “degree granting institutions” are women;
- 12 percent of all students are women over age 35. (This is twice as many older women as there were in 1990.)²

Opportunities: In today’s super-competitive world of work, a technical certificate or college degree offers many opportunities.

- More job opportunities. Depending on your field of interest, employers may require that you have a college degree or technical certification before they will consider hiring or promoting you.
- The chance to move up. Are there opportunities in your field of interest, but you are stuck in your current position? If you want to get better job or move to the next level where you are, a certificate or degree may give you that boost; for example, advancing from Licensed Practical Nurse to Registered Nurse or Physician’s Assistant.


² Digest of Educational Statistics: 2006, Table 177.
• **Greater earning power.** Jobs that don't require degrees or certification also tend to pay less. The Bureau of Labor Statistics reports that in 2007:

  - Median weekly earnings of full-time women workers age 25 and over without a high school diploma was $368 for women (and $472 for men).
  - Women who were high school graduates (no college) had median weekly wages of $512, (men earned $697).
  - Median weekly earnings for workers with a bachelor’s degree (and no additional education) were $868 for women (and $1,141 for men).³

• **Better protection against today’s economic “adjustments.”** The unemployment rate among people who have a professional degree is lower than for those with just a high school diploma or who haven't finished high school. In 2003, unemployment was 4 percent for those with an associate's degree; 3.3 percent for those with a four-year degree. It was 5.5 percent for those who completed high school; and 8.8 percent for those who had not completed high school.

• **More protection for your future.** Jobs that require certificates or degrees are more likely to provide benefits such as health insurance and pension and savings opportunities.

**What Do I Do Now?**

A specialist in financial aid, Gail Schlachter, offers five strategies for starting and moving through the financial aid process:⁴

1. **Think positively.** Don’t assume you make too much money or are too old. Don’t worry that yours was not a sterling academic career. Many programs are not focused on financial need. State and Federal programs are prevented, by law, from age discrimination.
2. **Be selective.** Read the eligibility requirements carefully. Only apply if you qualify.
3. **Apply early.** It’s never too early to start applying for financial aid.
4. **Sell yourself.** Why should you be chosen for this scholarship or grant? Emphasize what makes you different (and better) than other candidates.

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⁴ Available at: [grossmont.gcccd.cc.ca.us/fa/scholarships/scholarships_weblinks_books.asp](http://grossmont.gcccd.cc.ca.us/fa/scholarships/scholarships_weblinks_books.asp) - 21k -
5. **Stay in Contact.** After you have applied, stay in touch with the organization(s). If you have more information or additional materials that you did not send with

“The most difficult part is diligence, but the harder you work at the search, the more options you will find.”


**Section 2/ Where the Money Is:** Federal Funding Sources

**The U.S. Department of Education (DoE)**

If you need financial aid for college or a career school, the U.S. Department of Education is the first place to go. The Department of Education’s Federal student aid programs are the largest source of student aid in America. These programs provide more than $80 billion a year in grants, loans, and work-study assistance to more than 10 million students. If you’re interested in being one of them, read on for an overview; and then take a look at the Department of Education, *Guide to Federal Student Aid* available at: http://studentaid.ed.gov/students/publications/student_guide/2007-2008/english/glance.htm

**Grants, Loans, and Work-study Assistance**

There are numerous types of grants, loans, and work study programs that are available to students of all ages through the U.S. Department of Education. Each has different rules and requirements. The first step you need to take is to fill out the FAFSA.

**What is the FAFSA and why do I need one?**

The *Free Application for Federal Student Aid (FAFSA)* is the form used by most of the two and four-year colleges, universities and career schools for the awarding of Federal student aid and most state and college aid. Over 9 million students applied for student aid using the FAFSA this academic year.
The FAFSA could be your way to receiving a scholarship you didn’t even know existed. The information you provide when you fill out the FAFSA form helps to determine your financial need. (It does not necessarily mean you will receive a particular amount of aid.)

It works this way: 1) You go to the FAFSA site; 2) You fill out the application; 3) Your application results are transmitted to the school(s) you list on your FAFSA; 4) and the school(s) use the information to determine the amount of financial aid that you are eligible to receive.

Many states and schools also use the FAFSA information to award aid from their own programs. Note: Some states and schools also may require you to complete additional applications.

Completing and submitting a FAFSA is free, and you may file electronically or on paper. You may be surprised about how much aid you qualify for. For full information about FAFSA and the form itself go to: http://www.fafsa.ed.gov/

**Department of Education Grants**

Receiving a Federal grant generally means that you do not have to pay the money back—you can just concentrate on your education. There are four types of student grants offered by the Department of Education. More complete information on these grants can be found at: http://studentaid.ed.gov/students/publications/student_guide/2007-2008/english/typesofFSA_grants.htm.

1. **Federal Pell Grants.** These grants are considered the base of Federal student financial aid to which aid from other Federal and non-Federal sources might be added. Pell Grants are generally designated for students who have not yet earned a bachelor's or professional degree and who demonstrate financial need according to criteria set by the U.S. Department of Education. Note: The amount of other student aid you might qualify for does not affect the amount of your Pell Grant.

2. **Federal Supplemental Educational Opportunity Grants (FSEOGs).** These grants provide additional amounts (generally less than the Pell) to undergraduate students with “exceptional” financial need. These awards range from $100 to $4,000. Unlike the Pell Grant, however, the amount you receive from a FSEOG can be affected by the amount of other aid you receive. Note: If you think you might qualify for an Opportunity Grant, it is important that you apply early. Each school participating in the FSEOG program receives a certain amount of
FSEOG funds each year from the DoE. When those funds have been given out for that year, no more awards can be made.

3. **Academic Competitiveness Grant (ACG).** This grant program, new in 2006–07, is for full-time undergraduate students in their first two years in an “Eligible Program” (generally this means a program that leads to an academic, professional, or vocational degree or certificate, or other recognized credential) who receive Federal Pell Grants and are U.S. citizens.

4. **National Science and Mathematics Access to Retain Talent Grant (National SMART Grant).** Also a new program, SMART grants are for third and fourth year undergraduate students who are studying physical, life, or computer sciences, engineering, technology, mathematics or a critical-need foreign language; and have at least a 3.0 cumulative GPA.

**Department of Education Federal Work-Study**

This Federal need-based program provides part-time jobs for graduate and undergraduate students so they can earn money to help pay education expenses. Jobs can be on or off campus and students are paid at least Federal minimum wage. The program encourages community service work and work related to the student's course of study. The students may be employed by: the institution itself; a Federal, state, or local public agency; a private nonprofit organization; or a private for-profit organization. More information is available at: [http://www.ed.gov/programs/fws/index.html](http://www.ed.gov/programs/fws/index.html)

**Department of Education Loans**

Unlike grants, **loans must be repaid and with interest**. Usually, the lowest interest rates will be on Federal Government and state loans. For more complete information on these types of loans, go to: [http://studentaid.ed.gov/students/publications/student_guide/2007-2008/english/typesofFSA_loans.htm](http://studentaid.ed.gov/students/publications/student_guide/2007-2008/english/typesofFSA_loans.htm).

**Federal Perkins Loan.** The maximum loan amount for undergraduates is $4,000 and for graduate and professional degrees the maximum is $6,000. There is no minimum. The interest charged on this loan is 5 percent for both undergraduate and graduate students; payment is owed to the school that made the loan.
Federal Family Education Loan (FFEL) and the Federal Direct Loan (Stafford Loans) the DoE also administers the FFEL Program and the William D. Ford Federal Direct Loan (Direct Loan) Program. Both the FFEL and Direct Loan programs consist of what are generally known as Stafford Loans (for students) and Plus Loans (for parents). These loans are guaranteed by the Federal government and are based on financial need.

You can borrow from $2,625 to $5,500 a year, and, depending on what year of school you are in, you may borrow for as long as you are at least a part-time student. The interest rate is capped at 8.25 percent. The government pays the interest not only while you are in school but also during the six-month grace period before you begin to repay the loan.

Under the Direct Loan Program (Stafford Loans), the funds for your loan come directly from the Federal government. Funds for your FFEL will come from a bank, credit union, or other lender that participates in the program. Eligibility rules and loan amounts are identical under both programs, but repayment plans differ. Like any private sector loan, your credit history may have an influence on whether you qualify for these loans. You also may need to have a co-signer.

If you decide you need to take a loan and you are deciding among lenders, here are six pointers:

**Six Things to Compare when Choosing a Lender**

- Ability of lender to service all your loans.
- Interest rates and terms: Although these are very similar for the federal loan programs, some lenders do offer better terms or discounts.
- Loan application processes: Can you apply online? Is instant loan approval offered?
- Repayment plans: some are simple, others complex.
- Benefits for borrowers who pay on time or make loan payments electronically.
- Grace periods and penalties for late payments.

Source: U.S. Department of Education
While the U.S. Department of Education (DoE) provides more than 60 percent of student aid, however, it is not the only source for financing your education. Most states have resources for students. The states’ Adult Education Programs provide students with opportunities to develop or upgrade their skills so they may qualify for further education, job training and better jobs. The states’ Higher Education and Financial Aid agencies provide information on each state's education programs, colleges and universities, financial aid assistance programs, grants, scholarships, continuing education programs, and career opportunities.

The individual states provide a wide range of scholarship and grant programs. Some target specific minority groups, others focus on critical workforce needs, or certain segments of the population. Most states give their own residents a break on tuition and most provide some sort of assistance with finding a way for you to pay for your education.

To give you an idea of the some of special state opportunities that are available take a look at what the following states offer and then do your own search starting with the state-by-state higher education web sites listed below:

Arkansas

- Arkansas Single Parent Scholarships provide supplemental financial assistance to those single parents living in Arkansas who are pursuing a course of instruction that will improve their income-earning potential. For more information go to: [http://www.aspsf.org/students.html](http://www.aspsf.org/students.html).

Connecticut

- Senior Citizen Tuition Waiver is available for those over age 62. Older residents of Connecticut may take courses and earn degrees tuition free at Connecticut public colleges. For information go to: [http://www.ctdhe.org/EEIC/pdfs/SeniorCitizen.pdf](http://www.ctdhe.org/EEIC/pdfs/SeniorCitizen.pdf)
Idaho

- Public Safety Officer Dependent Scholarship is available to dependents of full-time Idaho public safety officers who were employed in Idaho and who were killed or disabled in the line of duty. Dependents are eligible to attend an Idaho postsecondary institution with a full waiver of fees. For more information write: dana.kelly@osbe.idaho.gov.

Kansas

- Nursing Service Scholarship is designed to encourage enrollment in nursing programs by Kansans committed to practicing in Kansas. Recipients sign agreements to practice nursing at specific facilities one year for each year of scholarship support. For more information go to: http://www.kansasregents.org/financial_aid/nursing.html.

Maryland

- The Higher Education Commission holds a series of “Money for College” events for potential students to learn more about financial aid programs available. For a calendar go to: http://www.mhec.state.md.us/higherEd/about/Meetings/EventCalendar.asp.

Minnesota

- The Minnesota Indian Scholarship program awards scholarships to eligible students who have one-quarter Indian ancestry and whose college costs are not met through federal and state grants and other scholarships. For more information, go to: www.getreadyforcollege.org/indianscholarship.

New Hampshire

- Workforce Incentive Program provides forgivable loans to students who become students in various shortage areas such as mathematics, nursing, special education, and languages. For more information go to: http://www.nh.gov/postsecondary/financial/WIP.html.

North Dakota

- Senior citizens, peace officers, and fire fighters are just some of the groups of students who are eligible for tuition or other fees to be waived for some programs if certain conditions are met. For more information see: http://www.ndus.edu/students/financial-aid/.
STATE AGENCIES

Alabama
Alabama Commission on Higher Education
P.O. Box 302000
Montgomery, AL 36130-2000
Phone: (334) 242-1998
Toll-Free: (800) 960-7773
Toll-Free Restrictions: AL Residents Only
Fax: (334) 242-0268
Email: deborah.nettles@ache.alabama.gov or tim.vick@ache.alabama.gov
Website: http://www.ache.state.al.us/Students&Parents/PayingforCollege.htm

Alaska
Alaska Commission on Postsecondary Education
P.O. Box 110505
Juneau, AK 9981-0505
Phone: (907) 465-2962
Toll-Free: (800) 441-2962
Fax: (907) 465-5316
TTY: (907) 465-3143
Email: customer_service@acpe.state.ak.us
Website: http://alaskadvantage.state.ak.us/

Arizona
Arizona Commission for Postsecondary Education
Suite 550
2020 North Central Avenue
Phoenix, AZ 85004-4503
Phone: (602) 258-2435
Fax: (602) 258-2483
Email: aosborn@azhighered.gov or acpe@azhighered.gov
Website: http://www.azhighered.gov/home.aspx

Arkansas
Arkansas Department of Higher Education
114 East Capitol
Little Rock, AR 72201-3818
Phone: (501) 371-2000
Fax: (501) 371-2001
Email: finaid@adhe.arknet.edu
Website: http://www.arkansashighered.com/financial.html
California
California Student Aid Commission
P.O. Box 419027
Rancho Cordova, CA 95741-9027
Phone: (916) 526-7590
Toll-Free: (888) 224-7268
Fax: (916) 526-8004
Email: studentsupport@csac.ca.gov
Website: http://www.csac.ca.gov/

Colorado
Colorado Commission on Higher Education
Suite 1200
1380 Lawrence Street
Denver, CO 80204
Phone: (303) 866-2723
Fax: (303) 866-4266
Email: CCHE@state.co.us
Website: http://www.state.co.us/cche/ and
http://www.state.co.us/cche/finaid/students/stateaid/types.html

Connecticut
Connecticut Department of Higher Education
61 Woodland Street
Hartford, CT 06105-2326
Phone: (860) 947-1800
Toll-Free: (800) 842-0229
Fax: (860) 947-1310

e-mail: info@ctdhe.org or lnegro@ctdhe.org
Website: http://www.ctdhe.org/

Delaware
Delaware Higher Education Commission
Fifth Floor
Carvel State Office Building
820 North French Street
Wilmington, DE 19801
Phone: (302) 577-5240
Toll-Free: (800) 292-7935
Fax: (302) 577-6765
Email: dhec@doe.k12.de.us or mlaffey@doe.k12.de.us
Website: http://www.doe.state.de.us/high-ed/
District of Columbia
State Education Office (District of Columbia)
Suite 350 North
441 Fourth Street, NW
Washington, DC 20001
Phone: (202) 727-6436
Toll-Free: (877) 485-6751
Fax: (202) 727-2834
TTY: (202) 727-1675
Email: seo@dc.gov
Website: http://www.seo.dc.gov/seo/cwp/view,a,1225,Q,559688.asp

Florida
Florida Department of Education
Office of Student Financial Assistance
1940 North Monroe Street, Suite 70
Tallahassee, FL 32303-4759
Phone: (850) 410-5200
Toll-Free: (800) 366-3475
Email: osfa@fldoe.org and OSFASStudentLoans@fldoe.org
Website: www.floridastudentfinancialaid.org/osfahomepg.htm

Georgia
Georgia Student Finance Commission
Loan Services
2082 East Exchange Place
Tucker, GA 30084
Phone: (770) 724-9000
Toll-Free: (800) 505-4732
Fax: (770) 724-9089
Email: info@gsfc.org or stephanieg@gsfc.org
Website: http://www.gsfco.org/

Hawaii
Hawaii State Postsecondary Education Commission
Room 109J
2444 Dole Street
Honolulu, HI 96822-2302
Phone: (808) 956-6624
Fax: (808) 956-0798
Email: ckawasak@hawaii.edu
http://www.enotes.com/scholarships-loans/hawaii-state-postsecondary-education-commission
Idaho
Idaho State Board of Education
P.O. Box 83720
650 West State Street
Boise, ID 83720-0037
Phone: (208) 334-2270
Fax: (208) 334-2632
Email: board@osbe.idaho.gov or tracie.bent@osbe.idaho.gov
Website: http://www.boardofed.idaho.gov/scholarships/index.asp

Illinois
Illinois Student Assistance Commission
1755 Lake Cook Road
Deerfield, IL 60015-5209
Phone: (847) 948-8500
Toll-Free: (800) 899-4722
Fax: (847) 831-8549
TTY: (847) 831-8326
Email: collegezone@isac.org or JEckley@isac.org
Website: http://www.collegezone.com/ and
http://www.illinoismentor.org/FinAid/scholarship_search/v3browse.asp

Indiana
State Student Assistance Commission of Indiana
Suite 500
150 West Market Street
Indianapolis, IN 46204-2811
Phone: (317) 232-2350
Toll-Free: (888) 528-4719
Toll-Free Restrictions: IN residents only
Fax: (317) 232-3260
Email: grants@ssaci.state.in.us
Website: http://www.ssaci.in.gov/

Iowa
Iowa College Student Aid Commission
Fourth Floor
200 10th Street
Des Moines, IA 50309
Phone: (515) 725-3400
Toll-Free: (800) 383-4222
Toll-Free Restrictions: IA residents only
Fax: (515) 725-3401
Email: info@iowacollegeaid.org or keith.greiner@iowa.gov
Website: http://www.iowacollegeaid.gov/ and
http://www.iowacollegeaid.gov/commissioncentral/schgrants/.
Kansas
Kansas Board of Regents
Curtis State Office Building, Suite 520
1000 SW Jackson Street
Topeka, KS 66612-1368
Phone: (785) 296-3421
Fax: (785) 296-0983
Email: bfincher@ksbor.org or rrobinson@ksbor.org
Website: http://www.kansasregents.org/financial_aid/awards.html.

Kentucky
Kentucky Higher Education Assistance Authority
P.O. Box 798  Frankfort, KY 40602-0798
Phone: (502) 696-7200
Toll-Free: (800) 928-8926
Fax: (502) 696-7496
TTY: (800) 855-2880
Email: inquiries@kheaa.com
Website: http://www.kheaa.com/
for adult learners http://www.kheaa.com/website/kheaa/adults?main=2

Louisiana
Louisiana Office of Student Financial Assistance
P.O. Box 91202
Baton Rouge, LA 70821-9202
Phone: (225) 922-1012
Toll-Free: (800) 259-5626
Fax: (225) 922-0790
Email: custserv@osfa.state.la.us
Website: http://www.osfa.state.la.us/

Maine
Finance Authority of Maine
P.O. Box 949
Augusta, ME 04332-0949
Phone: (207) 623-3263
Toll-Free: (800) 228-3734
Fax: (207) 623-0095
TTY: (207) 626-2717
Email: education@famemaine.com
Website: http://www.famemaine.com/education/ScholarshipSearch.asp.
Maryland
Maryland Higher Education Commission
Suite 400
839 Bestgate Road
Annapolis, MD 21401-3013
Phone: (410) 260-4500
Toll-Free: (800) 974-0203
Toll-Free Restrictions: MD residents only
Fax: (410) 260-3200
TTY: (800) 735-2258
Email: osfamail@mhec.state.md.us
Website: http://www.mhec.state.md.us/financialAid/index.asp.

Massachusetts
Massachusetts Board of Higher Education
Room 1401
One Ashburton Place
Boston, MA 02108-1696
Phone: (617) 994-6950
Fax: (617) 727-6397
Email: bhe@bhe.mass.edu or cmccurdy@osfa.mass.edu
Website: http://www.osfa.mass.edu/.

Michigan
Michigan Student Financial Services Bureau
P.O. Box 30047
Lansing, MI 48909-7547
Toll-Free: (800) 642-5626 x37054
Fax: 517-241-0155
Email: sfs@michigan.gov or osg@michigan.gov
Website: http://www.michigan.gov/studentaid

Minnesota
Minnesota Office of Higher Education
Suite 350
1450 Energy Park Drive
St. Paul, MN 55108-5227
Phone: (651) 259-3901
Toll-Free: (800) 657-3866
Fax: (651) 642-0675
TTY: (800) 642-0597
Email: ohe@state.mn.us or karen.buehre@state.mn.us
Website: http://www.ohe.state.mn.us/
Mississippi
Mississippi Office of Student Financial Aid
3825 Ridgewood Road
Jackson, MS 39211-6453
Phone: (601) 432-6647
Toll-Free: (800) 327-2980
Toll-Free Restrictions: MS residents only
Fax: (601) 432-6527
Email: commissioner@ihl.state.ms.us or llesbo@ihl.state.ms.us
Website: http://www.ihl.state.ms.us/

Missouri
Missouri Department of Higher Education
3515 Amazonas Drive
Jefferson City, MO 65109
Phone: (573) 751-2361
Toll-Free: (800) 473-6757
Fax: (573) 751-6635
TTY: (800) 735-2966
Email: info@dhe.mo.gov
Website: http://www.dhe.mo.gov/payingforcollege.shtml

Montana
Montana University System
46 North Last Chance Gulch
P.O. Box 203201
Helena, MT 59620-3201
Phone: (406) 444-6570
Fax: (406) 444-1469
Email: srosette@montana.edu or lybrown@montana.edu
Website: http://www.mus.edu/ or http://mt.gov/education.asp

Nebraska
Nebraska Coordinating Commission for Postsecondary Education
Suite 300
140 North Eighth Street
P.O. Box 95005
Lincoln, NE 68509-5005
Phone: (402) 471-2847
Fax: (402) 471-2886
Email: angela.dibbert@ccpe.ne.gov or marshall.hill@ccpe.ne.gov
Website: http://www.ccpe.state.ne.us/publicdoc/ccpe/financialaid.asp
Nevada
No information available.

New Hampshire
New Hampshire Postsecondary Education Commission
Suite 300
3 Barrell Court
Concord, NH 03301-8543
Phone: (603) 271-2555
Fax: (603) 271-2696
TTY: (800) 735-2964
Email: pedes@pec.state.nh.us
Website: http://www.state.nh.us/postsecondary/financial/index.html

New Jersey
Higher Education Student Assistance Authority (New Jersey)
P.O. Box 540
4 Quakerbridge Plaza
Trenton, NJ 08625-0540
Phone: (609) 588-3226
Toll-Free: (800) 792-8670
Fax: (609) 588-7389
TTY: (609) 588-2526
Email: jiacovelli@hesaa.org or amaglione@hesaa.org
Website: http://www.hesaa.org/

New Mexico
New Mexico Higher Education Department
1068 Cerrillos Road
Santa Fe, NM 87505-1650
Phone: (505) 476-6500
Toll-Free: (800) 279-9777
Fax: (505) 476-6511
TTY: (800) 659-8331
Email: highered@state.nm.us or carlottam.abeyta@state.nm.us
Website: http://fin.hed.state.nm.us/

New York
New York State Higher Education Services Corporation
99 Washington Avenue
Albany, NY 12255
Phone: (518) 473-1574
Toll-Free: (888) 697-4372
Fax: (518) 474-2839
TTY: (800) 445-5234
Email: webmail@hesc.org
Website: http://www.hesc.org/
North Carolina
North Carolina State Education Assistance Authority
P.O. Box 13663
Research Triangle Park, NC 27709-3663
Phone: 919-549-8614
Toll-Free: 866-866-2362
Toll-Free Restrictions: NC residents only
Fax: 919-549-8481
Email: programinformation@cfnc.org
Website: http://www.cfnc.org/
For adult learners: http://www1.cfnc.org/Adult_Learner/Adult_Learner_Home.aspx

North Dakota
North Dakota University System
North Dakota Student Financial Assistance Program
Department 215
600 East Boulevard Avenue
Bismarck, ND 58505-0230
Phone: (701) 328-4114
Fax: (701) 328-2961
Email: ndus.office@ndus.nodak.edu
Website: http://www.ndus.edu/students/

Ohio
Ohio Board of Regents
State Grants and Scholarships Department
P.O. Box 182452
Columbus, OH 43218-2452
Phone: (614) 466-7420
Toll-Free: (888) 833-1133
Fax: (614) 752-5903
Email: cshahid@regents.state.oh.us or regents@regents.state.oh.us
Website: http://regents.ohio.gov/

Oklahoma
Oklahoma State Regents for Higher Education
Suite 200
655 Research Parkway
Oklahoma City, OK 73104
Phone: (405) 225-9100
Toll-Free: (800) 858-1840
Fax: (405) 225-9230
Email: studentinfo@osrhe.edu or rrichardson@osrhe.edu
Website: http://www.ok.highered.org/student-center/financial-aid/applying.shtml
Oregon
Oregon Student Assistance Commission
Suite 100
1500 Valley River Drive
Eugene, OR 97401
Phone: (541) 687-7400
Toll-Free: (800) 452-8807
Fax: (541) 687-7419
Email: publicinformation@mercury.osac.state.or.us
For scholarship applications: www.getcollegefunds.org
Website: http://www.osac.state.or.us/

Pennsylvania
Office of Postsecondary and Higher Education (Pennsylvania)
Department of Education
333 Market Street
Harrisburg, PA 17126
Phone: (717) 787-5041
Fax: (717) 772-3622
TTY: (717) 783-8445
Email: mkrapsho@state.pa.us
Website: http://www.pdehighered.state.pa.us/higher/site/default.asp

Pennsylvania Higher Education Assistance Agency
1200 North Seventh Street
Harrisburg, PA 17102-1444
Phone: (717) 720-2800
Toll-Free: (800) 692-7392
Toll-Free Restrictions: PA residents only
Fax: (717) 720-3914
TTY: (800) 654-5988
Email: granthelp@pheaa.org or loanhelp@pheaa.org
Website: http://www.pheaa.org/
Rhode Island
Rhode Island Office of Higher Education
301 Promenade Street
Providence, RI 02908-5748
Phone: (401) 455-9300
Fax: (401) 455-9345
TTY: (401) 455-9331
Email: ribghe@etal.uri.edu or carriuol@etal.uri.edu
Website: http://www.ribghe.org/
Rhode Island Higher Education Assistance Authority
560 Jefferson Boulevard
Warwick, RI 02886-1371
Phone: (401) 736-1100
Toll-Free: (800) 922-9855
Fax: (401) 732-3541
TTY: (401) 734-9481
Email: info@rihea.org
Website: http://www.rihea.org/

South Carolina
South Carolina Commission on Higher Education
Suite 200
1333 Main Street
Columbia, SC 29201
Phone: (803) 737-2260
Fax: (803) 737-2297
Email: brogers@che.sc.gov
Website: http://www.che.sc.gov/StudentServices/FinancialAid.htm

South Dakota
Board of Regents (South Dakota)
Suite 200
306 East Capitol Avenue
Pierre, SD 57501-5245
Phone: (605) 773-3455
Fax: (605) 773-5320
Email: maryl@sdbor.edu or info@sdbor.edu
Website: http://www.sdbor.edu/euc/information/financial_aid.htm
Tennessee
Tennessee Higher Education Commission
Parkway Towers
Suite 1900
404 James Robertson Parkway
Nashville, TN 37243-0830
Phone: (615) 741-3605
Fax: (615) 741-6230
Email: lovella.carter@state.tn.us
Website: http://www.state.tn.us/thec/

Texas
Texas Higher Education Coordinating Board
P.O. Box 12788
Austin, TX 78711-2788
Phone: (512) 427-6101
Toll-Free: (800) 242-3062
Toll-Free Restrictions: Outside Austin metro area
Fax: (512) 427-6127
Email: grantinfo@thecb.state.tx.us
Website: http://www.thecb.state.tx.us/ and http://www.hhloans.com/

Utah
Utah Higher Education Assistance Authority
Board of Regents Building, The Gateway
60 South 400 West
Salt Lake City, UT 84101-1284
Tel: (801)321-7294
Toll Free: 877-336-7378
Fax: (801) 321-7299
E-mail: uheaa@utahsbr.edu
Website: www.uheaa.org

Vermont
Vermont Student Assistance Corporation
10 East Allen Street
P.O. Box 2000
Winooski, VT 05404-2601
Phone: (802) 655-9602
Toll-Free: (800) 642-3177
Fax: (802) 654-3765
TTY: (800) 281-3341
Email: info@vsac.org
Website: http://services.vsac.org/ilwwcm/connect/VSAC
Virginia
State Council of Higher Education for Virginia
James Monroe Building, 9th Floor
101 North 14th Street
Richmond, VA 23219
Phone: (804) 225-2600
Fax: (804) 225-2604
Email: KirstenNelson@schev.edu or todmassa@schev.edu
Website: http://www.schev.edu/students/Payforcollege.asp

Washington
Washington State Higher Education Coordinating Board
P.O. Box 43430
917 Lakeridge Way
Olympia, WA 98504-3430
Phone: (360) 753-7800
Fax: (360) 753-7808
Email: info@hecb.wa.gov or belmav@hecb.wa.gov
Website: http://www.hecb.wa.gov/financialaid/index.asp

West Virginia
West Virginia Higher Education Policy Commission
Suite 700
1018 Kanawha Boulevard, East
Charleston, WV 25301
Phone: (304) 558-0699
Fax: (304) 558-1011
Email: schumaker@hepc.wvnet.edu or noland@hepc.wvnet.edu
Website: http://www.hepc.wvnet.edu

Wisconsin
Wisconsin Higher Educational Aids Board
Suite 902
131 West Wilson Street
Madison, WI 53703
Phone: (608) 267-2206
Fax: (608) 267-2808
Email: cassie.weisensel@heab.state.wi.us or nancy.wilkison@heab.state.wi.us
Website: http://heab.state.wi.us/programs.html
Section 4/ Midlife and Older Women: Scholarships for People with Experience

Assess Yourself. As you begin your search for financing it would be worth looking at the new The Department of Labor site called career voyages http://www.careervoyages.gov/. It provides information on careers, latest career fields in demand, how to get the training you need for the job you want, and where to look for a job. It also has links to possible financial aid through each of the high growth career sites.

Websites Listing Opportunities for Women

The Women's Opportunity Award's intent is to assist mature women who need additional skills, training and education to upgrade their employment status in order to enter or return to the job market. Applicant should be the head of her household with financial responsibility for her dependents, indicate that specific training is necessary to enter or re-enter the job market, demonstrate financial need and be entering vocational or technical training, or be completing an undergraduate degree. For more information contact: http://www.soroptimistncr.org/woap.htm or Women's Opportunity Award Soroptimist International of the Americas, Two Penn Center Plaza, Suite 1000, Philadelphia, PA 19102.

START

Scholarships for Single Parents

Arkansas Single Parent Scholarship is set up to assist poor single parents who are Arkansas residents to complete their post-secondary education in preparation for skilled employment. Go to their website at: http://www.aspsf.org/about.html.

Ford Opportunity Program was established to assist Oregon residents who are single parents, more than $11,000 awarded to 50 undergraduates attending Oregon college. The scholarship is not a set amount, but is calculated to cover 90% of each student's college costs that are not met by other resources. http://www.tfff.org/main/Scholarships/FordOpportunityProgram/tabid/113/Default.aspx

Raise the Nation awards grants and scholarships to single parent women and their children. Raise The Nation provides money directly to the Colleges, Universities and student loan providers for the purpose of helping single women complete and pay for their education. Raise the Nation also offers assistance for childcare, books and other
basic needs. Scholarships are awarded twice a year and distribution of funds is directly related to success in fundraising. For information go to: http://www.raisethenation.org/

**The Sunshine Lady Foundation - Women's Independence Scholarship Program** (WISP) was created to help formerly battered women overcome barriers to the education necessary for their becoming employable and financially stable. The primary intent is to help single mothers with young children who have the greatest financial challenges (childcare costs, etc.) to gain work skills so they can support their families. Support is available for full or part-time students attending an accredited vocational, community college or four year degree program. http://www.sunshineladyfdn.org/about.html

**Women’s Opportunity Award Soroptimist International of the Americas**, offers scholarships for women who provide the primary financial support for their families, and who are enrolled in or have been accepted to a vocational/skills training program or an undergraduate degree program. Applicants must demonstrate financial need, and cannot have already earned an undergraduate degree. For more information go to: http://www.soroptimist.org/awards/awards.html.

**The R.O.S.E. Fund** Scholarship program for women who are survivors of domestic violence attending colleges or universities in New England. For more information: Website: www.rosefund.org (click on "programs")

**Scholarships for Women Interested in Art**

National League of American Pen Women, Inc. (NLAPW) sponsors an Art Scholarship for Mature Women. The applicant must submit description of background, proposal for use of money, and three prints (4x6 or larger) of work in any medium: oil, water color, original works on paper, sculpture, or photography. Photographs should be submitted as 4x6 or larger prints. For more information contact: http://www.americanpenwomen.org

**Scholarships for Women Interested in the Sciences**

**Association for Women Geoscientists, Puget Sound Chapter** —awards $1000 to a female undergraduate student attending Washington State College and majoring in geosciences. The goal is to encourage the participation of women in the geosciences; to exchange education, technical, and professional information; and to enhance the professional growth and advancement of women in the geosciences. http://www.awg.org/eas/pugetsound.html.

**Society of Women Engineers** distributed more than $400,000 to 130 women graduate and undergraduate students majoring in computer science/engineering last academic year. Scholarships and fellowships range from $1,000 to $10,000 each. Go to: http://www.SWE.org.
Scholarships for Women Interested in Health

The Foundation of National Student Nurses Association awards scholarships and grants to qualified nursing students. For more information go to: http://www.nsna.org/foundation/scholarships/undergrad.asp.

Scholarship Program for Former Soviet Union Émigrés Training in the Health Sciences — Up to $5000 awarded to varied number of female undergraduate and graduate students from former Soviet Union.

Scholarships from Individual Schools

Hollins a Virginia liberal arts college for women has a “Horizon” program established for women returning to school. To be considered as a Horizon student, you must have been out of high school for a minimum of five to six years. Hollins awards $18 million annually in financial aid and scholarships. Some special scholarships are available for Horizon students: Hearst Foundation Scholarship is for first-year Horizon students with merit and need; Betty Francis Trinkle Freeman ’52 Scholarship honors Horizon students for their academic achievement and is awarded according to financial need; Lucy Levis Hazlegrove ’79 Scholarship honors Horizon students for their academic achievement and is awarded according to financial need.

For more information go to: http://www.hollins.edu/admissions/ugradadm/horizon/horizon.htm.

University of Maryland

University of Arizona Gloria Feigenbaum Scholarship for Women Returning to School was created to provide support for women who have previously attended a post-secondary educational institution, but have had to interrupt their education for two or more years. For this $1,500 scholarship, candidates must apply and be accepted at the University of Arizona as either full- or part-time students and demonstrate FASFA financial need. http://accounting.eller.arizona.edu/master/GFScholarship_Description.aspx.

Scholarships for Those Returning to School

Fresh Start Scholarship (established through Wilmington Women In Business) awards between $750 and $2000 each year to up to 10 women undergraduate students attending a Delaware college. This Program was designed to provide financial incentive and mentoring assistance to a woman returning to school after at least a two-year break, to improve her life and opportunities. See more at: http://www.wwb.org/freshstart.html.
Scholarships from Foundations and Organizations

AARP Foundation Women's Scholarship Program is designed for women ages 40 and over. Special consideration is given to women who are returning to the workforce after an extended absence, women who are in jobs with insufficient pay, or women with significant financial responsibility for one or more grandchildren. For more information go to: www.aarpfoundationwlc.org.

The American Association of University Women Educational Foundation is one of the world's largest sources of funding for graduate women. There are five fellowship and grant programs, each of which has separate application details, eligibility requirements and deadlines.

- **American Fellowships** women doctoral candidates completing dissertations and scholars seeking funds for postdoctoral research leave or for preparing completed research for publication. [http://www.aauw.org/education/fga/fellowships_grants/american.cfm](http://www.aauw.org/education/fga/fellowships_grants/american.cfm).
- **Career Development Grants** support women who hold a bachelor's degree and who are preparing to advance their careers, change careers, or re-enter the work force. [http://www.aauw.org/education/fga/fellowships_grants/career_development.cfm](http://www.aauw.org/education/fga/fellowships_grants/career_development.cfm).
- **Community Action Grants** provide seed money to individual women, AAUW branches and AAUW state organizations, as well as local community-based nonprofit organizations for innovative programs or non-degree research projects that promote education and equity for women and girls. [http://www.aauw.org/education/fga/fellowships_grants/community_action.cfm](http://www.aauw.org/education/fga/fellowships_grants/community_action.cfm).
- **International Fellowships** are awarded for full-time graduate or postgraduate study or research to women who are not U.S. citizens or permanent residents. Supplemental grants support community-based projects in the fellow's home country. [http://www.aauw.org/education/fga/fellowships_grants/international.cfm](http://www.aauw.org/education/fga/fellowships_grants/international.cfm).
- **Selected Professions Fellowships** are awarded to women who are U.S. citizens or permanent residents and who intend to pursue a full-time course of study (during the fellowship year) in designated degree programs where women's participation traditionally has been low. [http://www.aauw.org/education/fga/fellowships_grants/selected.cfm](http://www.aauw.org/education/fga/fellowships_grants/selected.cfm).

American Legion Auxiliary Non-Traditional Student Scholarship is for either a non-traditional student returning to the classroom after some period of time in which his/her formal education was interrupted; or a student who has had at least one year of college and is in need of financial assistance to pursue an undergraduate degree. The applicant for this $1,000 scholarship must be a member of the American Legion, Auxiliary or Sons of The American Legion. For more information go to: [http://www.legion-aux.org/nontraditional.aspx](http://www.legion-aux.org/nontraditional.aspx).

The Business and Professional Women’s Foundation (BPW) Foundation established the Career Advancement Scholarship Program to provide financial assistance to disadvantaged women seeking to further their education. Scholarships are provided to women who wish to advance in their careers, or are soon to enter or re-enter the
workforce. The Foundation has awarded more than $6 million in scholarships, grants, and loans to over 8,000 women seeking to improve their lives. For more information go to their web site at: http://www.bpwusa.org/i4a/pages/index.cfm?pageid=3381.

**P.E.O. Program for Continuing Education** was established to provide need based grants to women in the United States and Canada whose education has been interrupted and who find it necessary to return to school to support themselves and/or their families. They must show a need for assistance with financial expenses. For more information go to:  http://www.peointernational.org/about/pce-fact-sheet.pdf

**Executive Women International** sponsors **Adult Students in Scholastic Transition (ASIST)** The programs are coordinated by the participating EWI Chapters. Each chapter has its own deadline date for submitting an application, so contact a chapter near you to obtain their timeline for the application process. Applications should be submitted to the President of a participating EWI Chapter. To find a chapter near you go to the main site and search for your location. http://www.executivewomen.org/scriptcontent/aboutus/scholarship.cfm .

**Patsy Takemoto Mink Education Foundation** Gives educational support awards and small scholarships (up to $2,000 each) to low-income women, especially mothers, pursuing technical, undergraduate or graduate education. For more information see: www.ptmfoundation.net

**Talbots Women's Scholarship Fund Scholarship** awards are based primarily on financial need and previous achievements for women who earned their high school diploma or GED at least 10 years ago. Only applicants seeking a bachelor's degree from a four-year college or university are eligible to receive a $10,000 award. For more information go to: http://www1.talbots.com/about/scholar/scholar.asp

**Jeannette Rankin Foundation** grants to low-income women who are U.S. Citizens, 35 or older, enrolled in, or accepted to, an accredited school for the Fall term, and who are pursuing a technical or vocational education, an associate's degree, or a first bachelor's degree. For more information go to: http://www.rankinfoundation.org/
Section 5/ Education and Service to Your Country: The Military

Today, approximately 1.4 million men and women are serving in our military—approximately 15 percent of whom are women.  If you are among them or you are a spouse or son or daughter of someone who is serving or has served in the military there are numerous educational opportunities for you.

Active Service Members

The military offers soldiers, sailors, marines, guardsman, and airmen several programs to support their education including up to 100% Tuition Assistance (TA) for college during off hours. Each of the services has its own rules and criteria for eligibility. If you are in the military and are interested in these opportunities, talk with your service representative or go to the “Military.com” site that provides an excellent service by service resource in its Tuition Assistance Program Overview available at:
http://education.military.com/money-for-school/tuition-assistance/tuition-assistance-ta-program-overview. You just follow the links to your service--Air Force, Army, Navy, Marines, Coast Guard, National Guard and Reserves--and explore what is available to you.

The same web site, Military.com has a scholarship search page for those who are in or those who are veterans of the military. You will be asked to include your name, service affiliation and other information about yourself.
http://aid.military.com/scholarship/search-for-scholarships.do. As the site observes: “Not applying for scholarships is like turning down free money."

The Department of Veterans Affairs (VA)

The Department of Veterans Affairs (VA) was established more than 60 years ago to provide programs for the men and women who have served. Today, the VA offers a wide variety of scholarships, loans, fellowships and grants for both veterans and their dependents. Generally, if you serve between two and three years in the military service, you and your eligible family members may receive education benefits from the GI Bill.

"Not applying for scholarships is like turning down free money."

**Veterans.** Many different types of education programs are offered to veterans under the GI Bill. For example: Institutes of Higher Learning, non-college degree programs, on-the-job and apprenticeship training and many more.

**Survivors and Dependents.** GI Bill also offers the Survivors’ and Dependents’ Educational Assistance Program (DEA). DEA provides up to 45 months of education and training benefits to eligible dependents of certain veterans. These benefits may be used for degree and certificate programs, apprenticeships, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances. To qualify for this program you must be the son, daughter, or spouse of:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A veteran who died from any cause while such service-connected disability was in existence.
- A service member missing in action or captured in line of duty by a hostile force.
- A service member forcibly detained or interned in line of duty by a foreign government or power.
- A service member who is hospitalized or receiving outpatient treatment for a service connected permanent and total disability and is likely to be discharged for that disability.

If you are a spouse, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran. For spouses of service members who died on active duty, benefits end 20 years from the date of death. For more information go to: [http://www.gibill.va.gov/GI_Bill_Info/benefits.htm#DEA](http://www.gibill.va.gov/GI_Bill_Info/benefits.htm#DEA) or contact the local VA Regional Office for additional assistance by dialing toll-free, 1-888-442-4551.

**The Department of Labor and the Department of Defense**

**Military Spouse Career Advancement Accounts** might be just the program for you if you are a military spouse looking to advance your education in a field that provides the portability necessary for military spouses’ frequent moves.

The Department of Labor and the Department of Defense are working together on demonstration projects on military bases in eight states to help military spouses to get training and education to have portable careers – careers in occupations such as, book keeper, childcare worker, database analyst, or emergency medical technician. For more information go to: [http://caa.milspouse.org/Guide/Begin/](http://caa.milspouse.org/Guide/Begin/).
Colleges and Universities

Many colleges and Universities have created scholarships just for veterans and their family members. You can explore those possibilities through searching the websites of the schools you are interested in or searching the web for “veterans’ scholarships.” Here are some examples of what is available.

**Grantham University** in Kansas City, Missouri is offering scholarships that include a special tuition rate and all required textbooks and software to both those who have served in the United States Military and their family members. For more information go to: 1.800.955.2527 or militaryadmissions@grantham.edu.

**Wesleyan University** has 10 scholarships dedicated to helping veterans cover the gap between the cost of tuition and expenses and their GI Bill benefits. The scholarships are needs based and awarded to veteran students who would otherwise not be able to afford to attend Wesleyan. To learn more, visit the Middletown, Connecticut university's website at: [http://www.wesleyan.edu/admission/](http://www.wesleyan.edu/admission/).

**The University of Maryland** has a number of scholarships for the military and their family members. The Veterans of the Afghanistan and Iraq Conflicts Scholarship Program is designed to provide financial assistance to United States armed forces personnel who served in the Afghanistan or Iraq Conflicts, and their sons, daughters, or spouses who are current high school seniors, and full-time and part-time, degree-seeking undergraduate students enrolled in an eligible accredited Maryland postsecondary institution. For more information go to: [http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_vaic.asp](http://www.mhec.state.md.us/financialAid/ProgramDescriptions/prog_vaic.asp) or contact Contact: Linda Asplin, Phone: 410-260-4563, E-mail: lasplin@mhec.state.md.us.

**The Marlin and Cleva Hartman Scholarship at Clarion University** is for a son or daughter of a U.S. veteran. For additional information about this scholarship or to donate additional money to the scholarship, contact Dave Katis, Clarion University Advancement, Haskell House, Clarion University, Clarion, PA, 16214, telephone 814-393-1843, e-mail dkatis@clarion.edu.

Associations and Organizations

There are numerous associations and organizations that represent current and former members of the military and their families. Many of these groups offer scholarship opportunities. If you or a member of your family is or was in the military check out these possibilities—some of which are listed below.
The Blinded Veterans Association (BVA) offers spouses and dependent children of blinded veterans a chance to continue their education through the Kathern F. Gruber Scholarship Program. Note: membership in BVA is not required. For more information write the BVA National Headquarters, Attn: Kathern F. Gruber Scholarship Program, 477 H Street, NW, Washington, DC 20001-2694 or address an email to: bjoness@bva.org.

The BVA Auxiliary also offers Renee Feldman scholarships to attend vocational school, community college, college, or university to spouses and dependent children of blinded veterans. Note: membership in BVA is not required. For information, write to Barbara Stocking, BVAA Scholarship Chair, 3801 Coco Grove Ave., Miami, FL 33133. Potential applicants may also call Barbara at 305-446-8008.

The Military Order of the Purple Heart provides scholarship opportunities to those who are direct descendants of members of the Military Order of the Purple Heart or a veteran killed in action who did not have the opportunity to join the Order. For more information go to: http://www.purpleheart.org/scholarship-information.html.

The National Military Family Association (NMFA) has devoted a section of their website to military spouse education and scholarships. For this comprehensive on-line guide go to: http://www.nmfa.org/site/PageServer?pagename=home_military_spouse_education_resource_guide

Paralyzed Veterans of America (PVA) has a scholarship program for PVA members and their families who want to reach their post-secondary education goals as either part- or full-time students. For further information got to: info@pva.org

- No more than 60 cumulative semester/credit hours by the end of the 2005 term. (Please send transcript after receiving grades for the current term).
- Minimum cumulative GPA of 2.0
- Integrity and perseverance in overcoming adversity
- U.S. citizenship or be in the process of becoming a U.S. citizen
Section 6/ Five Ways to Cut Your Educational Expenses

All the evidence supports the advice to “get going” on your education now, because the cost of going to school is increasing every year. In 1995-96 the average cost for one year of college at a public four-year institution was $7,014 and at a private 4-year institution, it was $17,612. Average tuition and required fees for one year at a 4-year public institution in 2005-06 totaled $12,108 per year. The average tuition and fees for a 4-year private institution was $27,317.

1. Two-year Institutions.

If those high dollar figures have scared you into thinking about giving up, don’t! There is still good news. There are more than 11 million students attending two-year post-secondary educational institutions in the U.S. The average in-state cost for one year was $1,935. These schools, sometimes called “community” or “junior” colleges, offer certificate programs (generally, less than two years of work), professional technical programs (terminal associate degrees), and transfer programs (associate of Arts and Associate of Science degrees). These institutions are primarily public or state supported. They are small, medium and large. They are located in cities, suburbs and rural areas. And, the students are all ages and all economic backgrounds: 59 percent are women, 16 percent are age 40 or older, and 17 percent are single parents.

The American Association of Community Colleges has a fast and easy way to find out about the community colleges near you. Go to their webpage at: http://www2.aacc.nche.edu/research/index.htm, and click on “Community College Finder.” Then click on the state(s) you are interested in. A directory of the community colleges in each state is provided with web links to the individual schools.

Accreditation. Always check the accreditation of any two-year college in which you are interested. (Don’t take their word for it.) Attending an accredited school is very important, especially if you are planning to transfer your credits from a two-year college to a four-year institution. Nearly all the community colleges and private two-year institutions in the United States are accredited by the same agencies that assess the four-year colleges and universities in their geographical area.

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6 http://nces.ed.gov/programs/digest/d06/tables/dt06_320.asp
7 http://www2.aacc.nche.edu/research/index.htm
The U.S. Department of Education provides a searchable database of postsecondary institutions and programs accredited by accrediting agencies or state approval agencies recognized by the U.S. Secretary of Education. This database includes approximately 6,900 postsecondary educational institutions and programs. Use this site to check on the schools you are interested in: http://ope.ed.gov/accreditation.

2. Distance Learning or On-Line Education

Distance or on-line learning is one of the most flexible ways for you to go to school, particularly if you are caring for children or family members, if you are in the paid labor force, or if you are doing both. You can avoid commuting; and you can work at your own pace and you can study at a time convenient to you. **Generally, these courses are less expensive than the courses offered on college campuses.**

**Accreditation.** Unfortunately, not all on-line degrees and certificates are the same. Just as in any other purchase, you need to beware of scams. It would be a shame to invest your time and hard-found money and end up with a diploma that didn’t help you meet your goals. Like a bricks and mortar school, a legitimate on-line program will be accredited by an agency recognized by the Council on Higher Education Accreditation (http://www.chea.org). The national and regional lists of accrediting agencies can be found via a number of sources including the U.S. Department of Education’s list of approved distance learning accreditation agencies.

One of the free sites that offers a catalogue of on-line education institutions is: http://www.onlineeducationfacts.com/online-education-facts/articles.htm. You can contact the school to inquire about financial assistance.

3. Life Experience Credit. A person’s life experiences do not require registration and payment to a school or university, yet in some cases those experiences may show skill and knowledge in a particular area. Most accredited colleges and universities do not give degrees or certificates based solely on life experience. However, some schools do have criteria to assess your past experience and combine it with educational work toward a degree or certificate. An example of this is Thomas Edison State College in Trenton New Jersey. The college works closely with various branches of the military to see that military experience counts toward a degree.
What might count for something:

Military experience

Earlier education

Training received from an employer or from a contractor of an employer

Participation as a leader in professional organizations

Participation as a volunteer in community service

4. Employer Funding. Many corporations and government agencies pay tuition reimbursement for certificate or University courses and degree programs. To find out if your employer will pay for you go to school, contact your HR representative

5 Work-study Programs at your school. Can you afford to work part-time rather than full time?–Often colleges and universities have work-study programs available. this generally means you work at the college for a certain number of hours per term to pay a part of your tuition. You may also find work in your area of interest that could help in your studies. For information about the Federal Work-Study program see Chapter 5 on Federal Financing.
Section 7/ And, That’s Not All: Additional Websites to Explore

Combing through all the lists and websites that cover student financial aid can be overwhelming. While this guide cannot possibly cover all the websites available, the following lists provide further information on some of the more prominent web sites and scholarships in specific categories.8

Just because you can be categorized as a “returning woman,” don’t neglect checking scholarships listed under other categories as well. Look under vocational areas associated with your field of interest. Check the organizations with which you are affiliated. Look into business, trade, professional, union, fraternal, religious, military, veteran, ethnic and ancestral organizations, clubs and associations and check for scholarships that may be offered by these organizations. The possibilities are wide open.

What follows are some examples of what is available.

Other Websites and Links to Financial Aid

General Financial Aid Information

- The American Council on Education's College Is Possible page has a glossary of financial aid terms, information on major programs, and links to additional resources. Don’t be put off by the fact that the site is directed at “youth development.” There is lots of good information available.

- GovBenefits is GovBenefits.gov is the official benefits website of the U.S. government, with information on over 1,000 benefit and assistance programs. It is free and easy-to-use. It helps you to find ways to pay for your education and training. You answer a series of questions about yourself. Then, GovBenefits gives you a list of government benefits for which you may be eligible. Finally, GovBenefits gives you information about how to apply.

Personal Financial Aid Websites

The following websites help you search for financial aid online that is geared to you. They are all free services, however many require that you set up a profile to access their information — your interests, your employment, your grades and the like. Then, they match your responses to their scholarship database. Free is good, however, don’t forget that the information you provide over the internet is not secure and if you use "free"

8 Inclusion on any of the lists in this document does not mean that AARP endorses the site, its sponsor(s), or its products.
services you may receive unsolicited mail or phone calls from those involved in the business of financial aid.

- **www.brokescholar.com** is free, but you have to register with some personal information.
- **www.fastweb.com** is free, but you have to register with some personal information.
- **www.petersons.com** is free, but you have to register with some personal information.
- **www.scholarships.com** is free, but you have to register with some personal information.
- **www.scholarsite.com** is free and asks only for your zip code.

Some Other Scholarship Opportunities Listed by Category:

**Adult and Non-traditional Scholarship Opportunities**

**Abilene Christian University** offers a list of adult and non-traditional scholarships with their websites. You do not have to register—just go to the site and click on the various scholarships.


**American Legion Auxiliary Non-Traditional Student Scholarship** is for either a non-traditional student returning to the classroom after some period of time in which his/her formal education was interrupted; or a student who has had at least one year of college and is in need of financial assistance to pursue an undergraduate degree. The applicant for this $1,000 scholarship must be a member of the American Legion, Auxiliary or Sons of The American Legion. For more information go to:


**Health Career Opportunities**

**The Health Alliance** of greater Cincinnati supports the education and development of future health care professionals through their scholarship program. Go to:


**Health Career Connection-Resources** offers a listing of scholarships available for careers in the health field. Go to: [http://www.healthcareers.org/main/resources.htm](http://www.healthcareers.org/main/resources.htm).
The Indian Health Service (IHS) has three interrelated scholarship programs to train the professional health personnel necessary to staff IHS health programs serving the Indian people. For more information on these scholarship programs see: http://www.ihs.gov/JobsCareerDevelop/DHPS/Scholarships/Scholarship_index.asp.

The U.S. Department of Health and Human Resources, Health Resources and Services Administration, Bureau of Health Professionals has on its website an excellent “Student Assistance” section that outlines scholarships and loans available for those studying in the medical/health care professions. You can find it by going to: http://www.bhpr.hrsa.gov/.

Minority Opportunities


The American Geological Institute administers the Minority Participation Program Geoscience Student Scholarships designed for ethnic-minority students in the geosciences. The description of this opportunity may be found at: http://www.agiweb.org/mpp/.


The Development Fund for Black Students in Science and Technology (DFBSST) provides scholarships to African-American undergraduate students enrolled in scientific or technical fields of study at Historically Black Colleges and Universities (HBCUs). It is available at: http://dfbsst.dlhjr.com/.

The Government Finance Officers Association of the US and Canada offers The Minorities in Government Finance Scholarship to an upper-division undergraduate or graduate student enrolled in a course of study preparing for a career in state and local government finance. For more information go to: http://www.gfoa.org/index.php?option=com_content&task=view&id=96&Itemid=107.

Hispanic Association of Colleges and Universities offers a series of scholarships and programs for Hispanic students. Information is available at: http://www.hacu.net/hacu/HACU_Student_Programs_EN.asp?SnID=1402166865.

The Hispanic Scholarship Fund has a series of scholarship programs available for Hispanic student of all levels. Note: there is a scholarship program for those transferring
form a community college. For more information go to: http://www.hsf.net/Scholarships.aspx.

The National Association of Hispanic Publications Foundation has a scholarship directory for Hispanics that is available on line and in CD format. It is available at: http://www.scholarshipsforhispanics.org/.

Xerox offers The Technical Minority Scholarship Program for students pursuing a career in technology. For more information go to: www.xerox.com.

People with Disabilities


The University of Washington offers a guide for students with disabilities who are searching for funding. The guide includes Federal funding sources as well as state programs and other scholarships listed by disability. It is available at: http://www.washington.edu/doit/Brochures/Academics/financial-aid.html.

Labor Unions

The Union Plus Scholarship Data Base describes scholarships, with details about eligibility, application deadlines and contact information. It includes the major scholarship programs available through the local unions and is a good place to start a search for financial aid for higher education. The database is available at: http://66.109.241.150/unionplus/scholarship.html.

Reference Books

As is the case with websites, there are numerous books for returning students and financial aid. Below are two good examples.

Directory of Financial Aids for Women, 2007-2009. Gail A. Schlachter and R. David Weber. This 560 page hardcover guide identifies billions of dollars in financial aid and funding that has been set aside primarily or exclusively for women. It can be purchased for $45.00. For a further description go to: http://www.rspfunding.com/catalog/item/1414261/872134.htm.
Scholarships for Re-entry Students: Grants and Retraining Assistance for Adults Returning to College. This report is 89 pages, including a financial aid planner and worksheets. It can be purchased for $39.95. For a further description go to: http://www.adultstudentgrants.com/.

Don’t purchase financial aid reference books until you’ve checked on whether they will be useful to you. Your local library probably carries most of them or will order them for you if you ask.