



## **Southwest Career and Technical Academy**

# **FIND MONEY FOR COLLEGE BY APPLYING FOR FINANCIAL AID AND SCHOLARSHIPS**

**THIS GUIDE IS TO ASSIST YOU IN APPLYING FOR FINANCIAL AID AND SCHOLARSHIPS.  
PLEASE ALSO CONSULT THE "FINDING MONEY FOR COLLEGE POWER POINT SLIDE ON  
THIS FLASHDRIVE FOR MORE INFORMATION.**

# What about paying for college?

**Financial Aid** is a general term encompassing all different sources of money to help you pay for your college education. It includes grants, scholarships, loans, and work study. As you apply to each college, be aware of financial aid deadlines for each school. **Students who are not US citizens CAN get financial aid! See your counselor!**

A **Grant** is free money that you get from the federal government (Pell Grant), or your college. You get grants because your family is needy financially and you qualify academically and/or residentially, and you do not have to pay the money back.

A **Scholarship** is free money that you get from your college or an outside agency because you have done something special—you have great grades, you have volunteered, you are talented in some way, you are an athlete, you are a member of a certain group, you want to pursue a certain career, etc. You can get scholarships directly from your college, or apply for them on your own. There will be scholarships available in the College & Career Center. Lists of scholarships will be published every few weeks so that you will be aware of opportunities to apply. **You never need to pay any person or company to find scholarships for you!** There are many scam operators who prey on needy students. **If you are unsure about a scholarship you have heard about, bring it to your counselor to check if it is legitimate.**

**College Work Study** programs are jobs that are given to you by the college so that you may earn money while you are attending their campus. You may also choose to get or keep your own jobs that you may already have. A portion of what you earn goes towards your tuition.

A **Loan** is money that is loaned to you or your parents by the federal government, private institutions, or the college. Loans must be paid back. If taking out a low interest student loan is the only way that you can go to college, take out a loan! Your education is the best investment you can make for your future. Most people do not hesitate to take out a loan for a car or a house, but may balk at taking out a loan for their future success.

## Types of Financial Aid

Grants – free money given by government or college

Scholarships – free money given by schools or organizations

Work Study – federal program for on-campus jobs, pay is better than minimum

Loans – both for students and parents, subsidized & unsubsidized

## **FUNDING YOUR COLLEGE EDUCATION BEGINS WITH:**

**FAFSA** – Free Application for Federal Student Aid

- Based on family income & number of people in family
- Family income information goes onto **FAFSA**
- Make use of parent financial information from previous year (since parents may not file for 2010 before February 2nd deadline, you can use data from 2008 tax return) Questions refer to specific lines on tax return.
- NO GPA REQUIREMENT!
- May qualify for Pell Grant - ~\$5,500 for next school year (11-12)
- Must be completed every year
- FAFSA MUST BE COMPLETED and SIGNED ONLINE
- Parents and Students must OBTAIN A PIN for your Electronic Signature at [www.pin.ed.gov](http://www.pin.ed.gov)
- Must complete/submit both forms by February 1, 2011 to meet Priority deadlines for UNLV and UNR.

# How Financial Aid Works

Get a PIN for you and your parents at [www.pin.ed.gov](http://www.pin.ed.gov) or at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

Fill out your FAFSA online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) or mail in a blue and purple paper FAFSA by March 2<sup>nd</sup>. Keep a copy for your records!

If you are applying to certain private colleges, you may need to fill out a CSS PROFILE form at [www.collegeboard.com](http://www.collegeboard.com). There is a built-in fee waiver on the form. If your college doesn't require a Profile form, celebrate—that's less work for you!

Apply for private scholarships! Check out scholarships websites on the next page: There are tons of free scholarship search websites—get busy and apply!

You will receive a STUDENT AID REPORT (SAR) from the FAFSA [online in a few days if you filed it online and through the mail in a few weeks if you mailed out a paper FAFSA] and a CALIFORNIA AID REPORT (CAR) from the Cal Grant [through the mail]. Check both forms to make sure they are correct and look for the EFC [Expected Family Contribution] in the upper corner of the first page to see how much your family is supposed to contribute towards the cost of your college.

If there are corrections to be made, fix them online [for the FAFSA, go to [www.fafsa.ed.gov](http://www.fafsa.ed.gov) and use your PIN number to access your personal FAFSA; for Cal Grant corrections, use the form they send you with your CAR.]

From every college you list on your FAFSA that admits you, you will receive a FINANCIAL AID AWARD LETTER, usually by April. Compare your award letters to find out if you can afford the college that you want to go to. You may need to apply for student loans if your family has not saved money for your college education and the free grant and scholarship money doesn't cover all of your expenses. Send in your Statement of Intent to Register (SIR) by **May 1** for 4 year colleges to let them know that you are coming there. You may have to include a deposit.

Your money from all sources will arrive in an account with your name on it at your college. The college will take out the money you owe them for fees and tuition (and housing if you live on campus) and write you a check for the remainder!

# SOURCES OF SCHOLARSHIP INFORMATION

*Please be aware that the titles of some of these books may change from year to year.*

- A's & B's of Academic Scholarships.* Octameron Press.  
*Best Buys in College Education.* Barron's.  
*Black Student's Guide to Scholarships.* Beckham Books.  
*Cash for College: Ultimate Guide to College Scholarships.* Harper Paperbacks.  
*College Costs and Financial Aid Handbook.* The College Board.  
*College Student's Guide to Merit and Other No-Need Funding.* Reference Service Press.  
*Free \$ for College for Dummies.* IDG Books Worldwide Inc.  
*College Money Handbook, 2009.* Peterson's Guides.  
*Complete College Financing Guide.* Barron's.  
*Dan Cassidy's Worldwide College Scholarship Directory.* Career Press.  
*Don't Miss Out — The Ambitious Student's Guide to Financial Aid.* Octameron Associates.  
*Financial Aid for African Americans, 2009-2011.* Reference Service Press.  
*Financial Aid for Asian Americans, 2009-2011.* Reference Service Press.  
*Financial Aid for Hispanic Americans, 2009-2011.* Reference Service Press.  
*Financial Aid for Native Americans, 2009-2011.* Reference Service Press.  
*Financial Aid for the Disabled and Their Families, 2008-2010.* Reference Service Press.  
*Financing College.* Kiplinger Publishing.  
*Fiske Guide to Getting into the Right College.* Random House.  
*Free Money for College.* L. Blum.  
*High School Senior's Guide to Merit and Other No-Need Funding, 2008-2010.* Schlachter.  
*How to Find a Scholarship Online.* McGraw-Hill.  
*Meeting College Costs: What you need to know before your child and your money leave home.* College Board.  
*Minority & Women's Complete Scholarship Book.* Student Services, LLC.  
*Money for College: A Guide to Financial Aid for African-American Students.* Plume.  
*Parents' Guide to Paying for College.* College Board.  
*Peterson's Paying Less for College.* Peterson's Guides.  
*Paying for College Without Going Broke, 2010.* Princeton Review.  
*Peterson's College Money Handbook 2009.* Peterson's.  
*Peterson's Scholarship Almanac.* Peterson's.  
*Scholarships for Study in the USA & Canada.* Peterson's Guides.  
*Scholarships, Grants, & Prizes, 2010.* Peterson's Guides.  
*Sports Scholarships & College Athletic Programs.* Peterson's Guides.  
*Student Athletes' Guide to College.* Princeton Review.  
*The Hispanic Scholarship Directory.* National Assn of Hispanic Publications/WPR.  
*The Scholarship Advisor.* The Princeton Review.  
*The Scholarship Book.* Prentice Hall.  
*The Scholarship Handbook 2010.* The College Board.  
*The 2005 Hispanic Scholarship Directory.* WPR. Publishers.  
*Winning a Sports Scholarship.* Barricade Books, Inc.

# Free Local and National Scholarship Search Engines on the Web

<http://www.axaonline.com>

CCSD Guidance and Counseling  
[www.ccsd.net/cpd/guidance/guidance](http://www.ccsd.net/cpd/guidance/guidance)

The Clark County Public Education Foundation  
[www.ccpef.org](http://www.ccpef.org)

Ed Fund  
[www.edfund.org](http://www.edfund.org)

FAFSA on the Web  
[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Fastweb  
[www.fastweb.com](http://www.fastweb.com)

Finaid (Financial Aid Info. Page)  
[www.finaid.org](http://www.finaid.org)

Funding Your Education (U.S. Dept. of Education)  
<http://studentaid.gov/>

Kaplan Inc.  
[www.kaplan.com](http://www.kaplan.com)

Meritaid.com  
<http://meritaid.com>

National Fraud Information Center  
[www.fraud.org](http://www.fraud.org)

Nellie Mae's Loan Link  
[www.nelliemae.org](http://www.nelliemae.org)

Nevada Career Information System  
[www.nvcis.intocareers.org](http://www.nvcis.intocareers.org) User Name: ncis Password: nevada

Princeton Review  
[www.princetonreview.com](http://www.princetonreview.com)

Sallie Mae  
[www.salliemae.com](http://www.salliemae.com)

Scholarships.com  
[www.scholarships.com](http://www.scholarships.com)

Super College  
[www.supercollege.com](http://www.supercollege.com)

United Negro College Fund  
[www.uncf.org](http://www.uncf.org)

Western Undergraduate Exchange (WUE)  
[www.wiche.edu/sep/wue](http://www.wiche.edu/sep/wue)

<http://www.scholarshipexperts.com/>  
Scholarship Experts - One of the best, most comprehensive free online scholarship searches available to students, parents, and educators.

<http://www.scholarship-monkey.com/>  
Scholarship Monkey - claims a data base of one million scholarships with a value in excess of \$3.5 billion. If that's not enough reason to give this site a shot, how often do you get a monkey to talk to you?

<http://www.latinocollegedollars.org/>  
Latino College Dollars  
Scholarships for Latino students regardless of immigration status.

<http://www.blackexcel.org/link4.htm/>  
Scholarship Gateway—huge list of minority scholarships and resources.

<http://www.adventuresineducation.org/Scholarships/index.cfm/>  
Adventures in Education - Students can conduct a keyword search of a data base containing 10,000

scholarships.

<http://www.brokescholar.com/>

Broke Scholar has a data base with more than 650,000 scholarships with a total value of more than \$2.5 billion.

[http://www.collegeanswer.com/paying/scholarship\\_search/pay\\_scholarship\\_search.jsp](http://www.collegeanswer.com/paying/scholarship_search/pay_scholarship_search.jsp)

College Answer - Sponsored by Sallie Mae, they use the Scholarship Experts data base.

[http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

College Board Scholarship Search - The College Board's free scholarship search utilizes a database of more than 2,300 sources of college funding totaling almost \$3 billion in scholarships and aid.

[https://www.collegedata.com/cs/search/scholar/scholar\\_search\\_tmpl.jhtml](https://www.collegedata.com/cs/search/scholar/scholar_search_tmpl.jhtml)

College Data - This free scholarship search allows students to save results in a "data locker".

<http://www.collegefunds.net/>

CollegeFunds - Their website says, "CollegeFunds.net helps you hunt down the most ideal student loan, scholarships and other financial aid resources available to you!"

<https://www.collegeplanning.nelnet.net/login/Login.aspx?ReturnUrl=/petersons/ScholarshipSearch.aspx/>

Nelnet College Planning - A college planning site which includes a free scholarship finder.

<http://www.collegescholarships.com/>

College Connection Scholarships - This service provides free scholarship searches and personalized scholarship application letters.

<http://www.collegetoolkit.com/Scholarship/Main.aspx/>

College Tool Kit - These folks allow you to search for scholarships by geography, heritage, religion, extra curriculars, family affiliation, high school, or scholarship name.

<http://www.discovernursing.com/scholarship-search/>

Discover Nursing Scholarship Search - If you are or will be studying nursing, give this free scholarship search a try. You will probably find more nursing scholarships here than in any other source.

<http://www.ecampustours.com/payingforcollege/scholarshipsandgrants/freescholarshipsearch.htm/>

eCampus Tours - The eCampusTours search uses a database of more than 10,000 scholarship programs that distribute awards worth more than \$36 million.

[http://www.financialaidofficer.com/scholarship\\_search/](http://www.financialaidofficer.com/scholarship_search/)

Financial Aid Officer - This free scholarship search engine lists scholarships worth \$1.45 billion.

<http://www.fastaid.com/>

FastAid - These folks say they are, "The World's largest and oldest private sector scholarship database".

<http://www.fastweb.com/>

Fast Web - very large database of free scholarships

<http://www.findtuition.com/scholarships/>

Find Tuition - This free scholarship search site lists \$24 billion in scholarships.

<http://www.freescholarshipguide.com/>

Free Scholarship Guide - These folks offer an online scholarship search and a free downloadable scholarship guide.

<http://www.freschinfo.com/search-main.php/>

Free Scholarship Search - This site doesn't list as many scholarships as some sites, but it's very well done and lists some awards not often found elsewhere.

<http://www.gocollege.com/>

Go College - Their search encompasses 800,000 individual awards worth over \$2.8 billion in scholarships, and they say they maintain a strict privacy policy.

[http://www.myfreedegree.com/?from=%2F&tp\\_campaign\\_id=66&traffic\\_id=51172786/](http://www.myfreedegree.com/?from=%2F&tp_campaign_id=66&traffic_id=51172786/)

myfreedegree - Their database contains "billions of dollars of college scholarships and financial aid awards", including some for bowlers, knitters, C students, cartoonists, etc.

<http://www.nextstudent.com/scholarship-search/scholarship-search.asp/>

Next Student - According to their site, they give you free access to a database "of more than 42,000 college funding sources comprised of more than 2.4 million individually awarded scholarships valued at over 3.4 billion dollars".

<http://www.petersons.com/finaid/file.asp?id=806&sponsor=1&path=ug.pfs.scholarships/>

Scholarship Central - This Thomson-Peterson's scholarship search includes 1.7 million awards valued at approximately \$8 billion.

<http://www.scholarship-page.com/>

The Scholarship Page - Started by a student in 1997, this site primarily featured engineering scholarships, but has since expanded to include others.

<http://www.scholarships.com/>

Scholarships.com - This site claims a "scholarship database of 3,000 sources worth up to \$3 billion."

<http://www.scholarshipscanada.com>

Scholarships Canada - These folks call their site "Canada's most comprehensive scholarship portal".

<http://www.studentawards.com/canlearn/>

Can Learn - Another Canadian free scholarship search site.

<http://www.scholarsite.com/>

Scholar Site - Their introduction reads, "Welcome to ScholarSite.com, the site that allows you to search for scholastic financial aid quickly and accurately, without forcing you to lose time and privacy by entering personal information."

<http://www.schoolsoup.com/>

School Soup - Their scholarship data base lists \$32 billion in scholarships.

<https://studentaid2.ed.gov/logon.asp/>

Student Aid on the Web - A U.S. Department of Education sponsored free online scholarship search.

<http://www.studyabroadfunding.org/>

Study Abroad Funding - Their website says, "Our comprehensive database of study abroad scholarships, fellowships, and grants can help make your dream of studying abroad a financial possibility and a profound reality." Scholarship searches can be conducted by country or subject.

<http://www.supercollege.com/scholarships/scholarships.cfm/>

Super College - An online scholarship search sponsored by Harvard educated folks who publish books on college planning.

<http://www.uncf.org/forstudents/scholarship.asp/>

United Negro College Fund Scholarship Search - A free online scholarship search sponsored by the United Negro College Fund.

<http://www.collegenet.com/mach25/app/>

College Net/Mach 25 - Allows you to search through 600,000 awards for scholarship matches.

<http://scholarships.fatomei.com/>

Nationally Coveted Scholarships and Fellowships - Not really a scholarship match program but a very good site that lists undergraduate, graduate and postdoctoral awards.

<http://www.iefaf.org/>

International Education Financial Aid - The IEFA website was created to be a resource for financial aid, college scholarship and grant information for US and international students wishing to study abroad.

[www.4scholarships.4anything.com/](http://www.4scholarships.4anything.com/)

4Scholarships.com - Directory of Scholarship Resources

Part of the 4Anything network, this catalog of resources for students offers a list of scholarship opportunities and organizations.

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

College Quest Search for a college and see a step-by-step guide to financial aid.

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

Scholarship Research Network Express

Provides an overview of the topic of financial aid, and offers links to federal, state and private programs. Find a FAQ.

[www.scholarship-page.com/](http://www.scholarship-page.com/)

Scholarship Page

Browse the database of scholarships, or search for a specific one. Provides an opportunity for companies or organizations to add a scholarship.

[www.cns.gov/](http://www.cns.gov/)

Corporation for National Service

Strengthen communities through service, with application forms for posting. Links to AmeriCorps, and Learn and Serve America.

[www.petersons.com/resources/finance.html/](http://www.petersons.com/resources/finance.html/)

Petersons.com

Articles address scholarship myths and financial aid trends. Includes a glossary of terms.

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

The Princeton Review Financial Experts

Free online scholarship search-find thousands of reliable scholarships worth millions of dollars in aid.

[www.collegefund.org/](http://www.collegefund.org/)

American Indian College Fund

Foundation started by 30 tribal colleges seeks to provide financial aid for Native American students across the US. Find a list of schools.

[www.americorps.org/](http://www.americorps.org/)



#### AmeriCorps

Learn about this national service organization, and find details about membership and funding.

[www.gmsp.org/](http://www.gmsp.org/)

#### Gates Millennium Scholars Program

Billion dollar grant from the pockets of Bill and Melinda Gates supports the higher educational needs of high-achieving minorities.

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

#### Go College

Perform a college and financial aid search to figure out the best combination of academics and affordability.

[www.embark.com/fa/schol/art/allabt.stm/](http://www.embark.com/fa/schol/art/allabt.stm/)

#### Embark.com - Scholarships

Defines various funding types, and provides a search function to locate scholarships.

[www.finaid.org/finaid/focus/lgb.html/](http://www.finaid.org/finaid/focus/lgb.html/)

#### Financial Aid for Lesbian, Gay and Bisexual Students

Visitors to this site will find a listing of gay and lesbian financial aid resources for university funding.

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

#### College Scholarship Information

How will you pay for college? Use CollegeView's scholarship search to explore thousands of national, local and school-specific scholarships and awards. Registration may be required.

[www.jackierobinson.org/](http://www.jackierobinson.org/)

#### Jackie Robinson Foundation

Organization helps African-American students find college scholarships. Learn about its programs and sponsors.

[www.galaxy.einet.net/hytnet/OTHo23.html/](http://www.galaxy.einet.net/hytnet/OTHo23.html/)

#### MOLIS - Minority On-line Information Service

Get information on African-American and Hispanic educational resources. Includes scholarships and institutional details.

[www.shaman.unm.edu/enan/home.htm/](http://www.shaman.unm.edu/enan/home.htm/)

#### Educational Native American Network

ENAN was the first computer network devoted to American Indian Education and as such is often called the "Grandfather of Indian Networking."

[www.findarticles.com/cf\\_dls/moFWK/n4\\_v19/21260637/p1/article.jhtml/](http://www.findarticles.com/cf_dls/moFWK/n4_v19/21260637/p1/article.jhtml/)

#### Hispanic Times - Fieldnotes on Minority Scholarships

Features fieldnotes and news about organizations, scholarships and help for minority professionals. Access information on fellowships.

[www.allnursingschools.com/faqs/scholarships.php/](http://www.allnursingschools.com/faqs/scholarships.php/)

#### Nursing Scholarships and Nursing Grants - All Nursing Schools

Use this resource on nursing scholarships and nursing grants to learn how to fund a education.

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

#### International Scholarships Online

Provides a searchable database of grants, scholarships, and loan programs available for students preparing to study abroad.

[www.webmem.com/Scholarships.html/](http://www.webmem.com/Scholarships.html/)

#### UCGALA Scholarships

University of California Gay and Lesbian Alumni Club offers scholarships to GLB student leaders as well as strong supporters of gay issues.