



# **A Student's Guide to Financial Aid and Scholarships for the 2012-2013 Academic Year**

**Distributed by:  
The University of Pittsburgh  
Independent Living Core Team**

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# Introduction

Many young adults who are preparing to leave or are recently out of the child welfare system plan to enroll in a college, university or vocational training program. Students can major in a variety of areas, such as computer-aided design, business, social work, art, and teaching or even begin their studies for a medical degree! As soon as you make the decision to continue your education, the following questions often come to mind:

**How am I going to pay for my college tuition and other expenses?**

**Is there any financial aid available to assist me?**

**How am I going to find out if I am eligible to receive financial assistance?**

**How much financial assistance do I need?**

**Will I have to take out any loans that will have to be re-paid?**

This booklet will help you identify what kind of financial aid programs are available and give you instructions regarding applying for them. Please use the information in this booklet to locate information on financial aid. There are several toll-free numbers and websites that you can access. If you have any further questions, contact your caseworker, the person who coordinates the Independent Living Program in your area, or the PHEAA access partner for your county (pages 7-8).



**New** – Applicants are able to retrieve certain income-related data that is reported on their 2011 federal income tax return and automatically transfer that information to their 2012-13 Free Application for Federal Student Aid (FAFSA). If an applicant uses the FAFSA-IRS Data Retrieval Process, he/she should not manually enter tax return data on the FAFSA-on-the-Web application. If a student submits the FAFSA with estimated tax return information, he/she may log back in at [www.fafsa.gov](http://www.fafsa.gov) after filing his/her tax return, select the option to make corrections, and use the IRS data retrieval tool to access the information. **Note:** An applicant should allow time for the IRS to process his/her taxes – up to two weeks for e-filers and up to six weeks for paper filers – before completing the FAFSA. Those students who file the paper FAFSA will automatically be selected for verification of income by the federal government, which can lead to payment delays.

## **What's inside?**

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## Average Tuition and Fees (Projected for 2012-13)

School	Tuition and Fees	Room & Board
Four Year Public College	\$7,278	\$8,547
Four Year Private College	\$28,249	\$9,415
Community College	\$2,779	\$8,166
Two Year Private College	\$17,081	\$9,415
Business, Trade, or Technical School	\$16,658	\$9,415

# CHAPTER 1

## FINANCIAL AID

### I. WHAT IS FINANCIAL AID?

Financial aid is money from sources other than your family that is used to pay for higher education. It might include Grants, Loans, Scholarships, or Work-Study Awards.

#### **A. Who can be eligible for student aid programs?**

- ◆ Anyone with demonstrated financial need, except for some loan programs that are open to everyone regardless of financial need;
- ◆ Anyone with a high school diploma or a General Education Diploma (GED);
- ◆ Anyone who is enrolled as a regular student working toward a degree or certificate in an eligible program;
- ◆ Any U.S. Citizen or eligible non-citizen;
- ◆ Anyone with a valid social security number.

#### **B. How can I apply for financial aid?**

For most need-based programs, the most important form you need to complete is called the **Free Application for Federal Student Aid (FAFSA)**. This form needs to be filled out before applying for any other forms of financial aid programs.

#### **C. How do I submit my information on the FAFSA?**

You can submit your FAFSA by:

- ◆ Filing the FOTW worksheet or apply directly over the Internet at [www.fafsa.gov](http://www.fafsa.gov)
- ◆ Completing the “FAFSA on the Web” (FOTW) Worksheet, which was mailed to all high school seniors who took the SAT or ACT after July 1, 2010.
- ◆ **NOTE:** Before you begin the FAFSA application, you should obtain your Personal Identification Number (PIN) at [www.PIN.ed.gov](http://www.PIN.ed.gov). This four-digit number remains the same throughout a student’s college years.

- ◆ For more information, go to [www.studentaid.ed.gov/completefafsa](http://www.studentaid.ed.gov/completefafsa) . The U.S. Department of Education also has a toll-free phone line at **1-800-4-FED-AID (1-800-433-3243) or 1-800-801-0576 (FAFSA customer service)**

**Note:** Foster or substitute care youth currently in care or young adults previously in foster or substitute care after age 13 or those adopted after age 13 are considered “**independent**” for financial aid purposes, and your eligibility will be determined based only on your financial information. Be sure to mark “**yes**” to the Question 52 - “At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?” if it applies to you. Emancipated minors, those with legal guardians and those youth determined as homeless should answer “**yes**” to the appropriate eligibility questions (Questions 53-57). A “**yes**” answer for any of these questions means that youth will be considered “**independent**” for financial aid purposes.

**FAFSA electronic or paper forms for the 2012 – 2013 school year can be submitted after January 1, 2012 but must be filed by June 30, 2013. FAFSA electronic applications must be filed on or before 8 p.m. July 1, 2013. **NOTE: 98% of all FAFSA's are filed on-line. If you file your FAFSA electronically, you will receive a confirmation number at the time you submit your FAFSA. If you don't get a confirmation number, your form was not received!****

Submission of the FAFSA is the first step in determining your eligibility for the federal and state financial aid programs. **BE AWARE that other financial aid programs and each educational institution may have different deadlines.** You should identify the **financial aid priority deadline** dates of all post-secondary schools you are interested in attending. (For example, Penn State's deadline is February 28; the University of Pittsburgh and the Pennsylvania State System of Higher Education priority deadline is March 1.) You must make sure that you comply with the earliest filing **deadline** date of those schools. If you received financial aid last year, you should automatically receive a Renewal Reminder to apply for financial aid for the coming year via e-mail or regular mail if you do not have a valid e-mail address. **You must reapply each year.**

You should receive a Student Aid Report (SAR) about one month after submitting your FAFSA. (The FAFSA's student question sections and the SAR are highlighted in blue for 2012-2013. Parent information is highlighted in purple.) You must review the SAR carefully and submit any necessary corrections promptly. If you have not received your SAR four weeks after submitting the FAFSA, you should contact the U.S. Department of Education at 1-800-4FED-AID (1-800-433-3243) to verify that your application was received.



## CHAPTER 2

# PHEAA: Pennsylvania Higher Education Assistance Agency

### I. WHAT IS PHEAA?

Students of all ages enroll in higher education with the help of several state and federal grants and loan programs administered by the ***Pennsylvania Higher Education Assistance Agency (PHEAA)***. PHEAA is a full-service student financial aid organization providing affordable and efficient access to higher education. This organization works with many schools and community and government lenders to forge lasting partnerships to help students achieve their educational goals.

### II. HOW CAN I CONTACT PHEAA?

You can get information on PHEAA by going online at [www.pheaa.org](http://www.pheaa.org) or by calling the toll-free PHEAA State Grant number at **1-800-692-7435** or by contacting one of the PHEAA Higher Education Access Partners listed in this Guide (see next two pages). PHEAA offers many ***Grants and Work-Study Programs and is a student loan servicer.***

#### **A. PHEAA Higher Education Access Partners**

PHEAA has regional offices across the Commonwealth. Each office has assigned counties. Regional access partners can answer questions about federal, state, and PHEAA-administered programs - including eligibility requirements, application procedures, and important **deadlines**. Feel free to contact your county's access partner for information. See the next two pages for a list of PHEAA access partners and the counties that they serve.

## Western Pennsylvania

### Julie Salem—Western Manager

Higher Education Access Partner

Email: [jsalem@pheaa.org](mailto:jsalem@pheaa.org)

Phone: (814) 322-2563

### Higher Education Access Partners:

Region	Counties	Contact
Allegheny County	Allegheny	Kimberly McCurdy <a href="mailto:kmccurdy@pheaa.org">kmccurdy@pheaa.org</a> 724.734.8550
Northwest	Cameron, Clearfield, Crawford, Elk, Forest, Jefferson, McKean and Venango	Marian Hargrave <a href="mailto:mhargrav@pheaa.org">mhargrav@pheaa.org</a> 724.614.3823
Northwest	Clarion, Erie, Mercer and Warren	Amy Sloan <a href="mailto:asloan@pheaa.org">asloan@pheaa.org</a> 724.977.3662
South Central	Bedford, Blair, Cambria, Franklin, Fulton, Huntingdon, Juniata, Mifflin and Somerset	Dan Wray <a href="mailto:dwray@pheaa.org">dwray@pheaa.org</a> 814.889.1056
Southwest	Armstrong, Beaver, Butler, Indiana and Lawrence	Wendy Dunlap <a href="mailto:wdunlap@pheaa.org">wdunlap@pheaa.org</a> 724.831.7317
Southwest	Fayette, Greene, Washington and Westmoreland	Jayeann Harr <a href="mailto:jharr@pheaa.org">jharr@pheaa.org</a> 412.904.8545

## Eastern Pennsylvania

**Don Shade—Eastern Manager**  
 Higher Education Access Partner  
 Email: [dshade@pheaa.org](mailto:dshade@pheaa.org)  
 Phone: (570) 220-2112

### Higher Education Access Partners:

Region	Counties	Contact
Cumberland Valley	Adams, Cumberland, Dauphin, Perry and York	Carol Handlan <a href="mailto:chandlan@pheaa.org">chandlan@pheaa.org</a> 717.514.9038
Cumberland Valley	Berks, Lancaster and Lebanon	Sonya Mann McFarlane <a href="mailto:smannmcf@pheaa.org">smannmcf@pheaa.org</a> 570.220.0473
North Central	Bradford, Centre, Clinton, Columbia, Lycoming, Montour, Northumberland, Potter, Snyder, Sullivan, Tioga and Union	Marla Kane <a href="mailto:mkane@pheaa.org">mkane@pheaa.org</a> 570. 220.0473
Northeast	Carbon, Lackawanna, Luzerne, Monroe, Pike, Schuylkill, Susquehanna, Wayne and Wyoming	Cathy Caffrey <a href="mailto:ccaffrey@pheaa.org">ccaffrey@pheaa.org</a> 570. 592.1209
Philadelphia	Philadelphia	LaVonne Clark <a href="mailto:lclark@pheaa.org">lclark@pheaa.org</a> 856.425.4136
Southeast	Chester, Lehigh, Montgomery and Northampton	Michael Burke: <a href="mailto:mburke@pheaa.org">mburke@pheaa.org</a> 215.205.5451
Southeast	Bucks, Delaware and Montgomery	Frances McKeown <a href="mailto:fmckeown@pheaa.org">fmckeown@pheaa.org</a> 215.801.7097

# CHAPTER 3

## What are Grants?

Grants are monies awarded to students, based on their financial need, that do not need to be paid back. In order to receive the grants annually, each student must be making “academic progress” for minimum credits earned and grade point averages according to the school’s published policy. There are three major grants: the ***Federal Pell Grant, Federal Supplemental Educational Opportunity Grant (FSEOG), and State (PHEAA) Grant.***

### **I. WHAT ARE FEDERAL PELL GRANTS?**

Federal Pell Grants are awarded only to undergraduate students and do not need to be repaid. Pell Grant awards are currently from \$890 - \$5500 annually, depending on your family’s income, cost of education and enrollment status. You must apply for a Federal Pell Grant using a FAFSA form (see pages 4-5 above). All other need-based financial assistance will be added after your Federal Pell Grant has been determined.

#### **A. How can I be eligible?**

- ◆ The U.S. Department of Education uses a standard formula to evaluate the information you report. When you apply for financial aid the formula used produces an Expected Family Contribution (EFC) number. Your Student Aid Report (SAR) contains this number and will tell you if you’re eligible.

#### **B. How can I get information on the Federal Pell Grant?**

Information is available at: [www.ed.gov/programs](http://www.ed.gov/programs)

**C. For 2012-13, Pell Grants are available for study year-round. There is an 18 semester limit for Pell Grant awards.**



## WHAT IS THE FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)?

The FSEOG is for undergraduates with exceptional financial need -- students with the lowest Expected Family Contributions (EFCs) -- and is part of Federal Campus-Based Programs. The FSEOG awards range between \$100 and \$4000 annually.

### **A. Who is eligible?**

- ◆ Anyone with financial need:
  - Based on the funding level of the school you plan to attend.
  - Determined by the policies of the financial aid office at the school an individual plans to attend.
  - Priority is given to recipients of Federal Pell Grants.

### **B. How can I get information on the Federal Supplemental Educational Opportunity Grant (FSEOG)?**

Go online: [www.ed.gov/programs](http://www.ed.gov/programs)

This website will also answer some of the common questions like “How much grant funding can I receive?” or “How will I be paid?”

## III. WHAT IS THE STATE (PHEAA) GRANT?

The Pennsylvania State Grant is for eligible Pennsylvania residents who are in need of financial aid to attend a PHEAA-approved post-secondary school as an undergraduate student. The Pennsylvania Higher Education Assistance Agency (PHEAA) grant maximum award is currently \$4348 for a full-time student at a Pennsylvania school. Part-time students currently receive a maximum PHEAA Grant of \$2174. **Note: The application deadline is May 1, 2012 for the 2012-2013 academic year for renewal applicants and first-time applicants enrolling in a four-year course of study. First-time applicants for certified two-year programs can apply to PHEAA until August 1, 2012.**

### **A. Who is eligible?**

- ◆ Anyone with financial need;
- ◆ Anyone enrolled at least on a half-time basis in a PHEAA-approved undergraduate program of study. Students must earn through classroom instruction at least 50% of the total credits/clock hours required for completion of the program of study. Students interested in on-line degrees should first check with PHEAA to make sure that the program is eligible for funding.
- ◆ Any high school graduate or the recipient of a GED;
- ◆ Renewal applicants must meet academic progress guidelines to continue to receive aid;
- ◆ **Note:** First-time applicants for PHEAA grants **must** also complete a PHEAA State Grant Form if they provide their e-mail. For 2012-13, applicants can access this form directly from the FAFSA confirmation – there is a link in the middle of the page. The PHEAA State Grant form asks questions not on the FAFSA, but which are required by Pennsylvania. At this time, students must print and return the signed PHEAA State Grant Form certification section.
- ◆ **PHEAA Account Access** is now available on-line for filing and corrections. If students don't complete the State Grant Form correctly or have incomplete applications, they will be required to complete a Status Notice Form before their grant will be awarded.
- ◆ PHEAA State Grants are available for summer study. A separate application is required.

### **B. How can I get information on the State Grant?**

1. Go online: [www.pheaa.org](http://www.pheaa.org) or [www.aessuccess.org](http://www.aessuccess.org)
2. Click on: **Students**
3. Click on: **State Grants**

### **C. PHEAA Factsheets**

1. PHEAA sends informational factsheets each December to all seniors who take the SAT or the ACT prior to July 1 of their senior year. These factsheets help to explain eligibility for PHEAA grants and other aid programs from Pennsylvania.



# CHAPTER 4

## What are Loans?

Loans are another form of financial aid; they are different from grants and scholarships in that **they must be repaid with interest.** There are many loan programs from which students can borrow money but there are two major federal loan programs accessible to students no matter where they attend college that also have low interest rates: *the **Federal Perkins Loan*** and *the **Federal Direct Stafford Loan.***

### I. WHAT IS THE FEDERAL PERKINS LOAN?

The Federal Perkins Loan is for students who are going to college or in graduate school who have financial need. The specific college a student plans to attend can give the student money but the student must repay this loan to his/her school. The Federal Perkins Loan is one of the federally-funded campus-based programs.

#### **A. How can I be eligible?**

- ◆ Depending on when you apply, your level of financial need, and the funding level of the school, you can borrow up to \$5500 for each year of undergraduate study and up to \$8000 for each year of graduate study. The interest rate is fixed at 5.0%

#### **B. How can I get information on the Federal Perkins Loan?**

Go online: [www.ed.gov/programs](http://www.ed.gov/programs)

### II. WHAT IS THE FEDERAL DIRECT STAFFORD LOAN?

The Federal Direct Stafford Loan is a long term, low interest loan program, either subsidized or unsubsidized, and made directly by the US Department of Education. This program provides a student with the potential to borrow increasing amounts of money each school year. First year undergraduate students can receive \$3500, and then \$4500 in the second year and \$5500 for each remaining year. There is also additional unsubsidized eligibility of \$2000 per year for dependent students. The additional unsubsidized eligibility for

“independent” students (see note on page 5) is \$6000 for the first and second years and \$7000 for each remaining year. The interest rate is 6.8% for loans issued after July 1, 2012.

**A. Who is eligible?**

- ◆ Anyone who completed a Free Application for Student Aid (FAFSA) form for the appropriate academic year they are planning to attend school;
- ◆ Any U.S. Citizen or eligible non-citizen;
- ◆ Anyone accepted for enrollment in a participating school - or if enrolled, making satisfactory academic progress;
- ◆ Anyone classified, at minimum, as a half-time student working toward a degree or certificate;
- ◆ Anyone not in default on an educational loan or who owes any education grant refunds.
- ◆ Note that there is an aggregate (maximum) borrowing limit of \$31,000 – maximum of \$23,000 subsidized. Students borrowing the maximum loan amount each year will have limited eligibility left should they need a fifth year to complete a degree.

**B. How can I get information on the Federal Direct Stafford Loan?**

1. Go online: [www.studentloans.gov](http://www.studentloans.gov)
2. You can also request information about the Federal Stafford Loan program from the trade/technical school or the college or university that you plan to attend.
3. Information on the Federal Stafford Loan program is also available from banks or other savings institutions in your area.

**C. What if I choose to go to a school or college out of state?**

1. The Federal Direct Stafford Loan program is available in all 50 states and the District of Columbia. Loans are made directly from the US Department of Education. All loans are the same regarding interest and repayment regardless of which school the student attends.

**D. What if I need additional loans to help pay for college costs?**

1. Although students are discouraged from borrowing unless necessary, there are additional loan programs available, such as the Direct PLUS Parent Loan for Undergraduate Students (PLUS) and the Direct Consolidation Loan Program. Go to [www.studentloans.gov](http://www.studentloans.gov) for more information about these programs and repayment terms.

# CHAPTER 5

## What are Work-Study Programs?

A work-study program is an employment program which provides funds to students which are earned by working at an on-campus or off-campus location to help pay for school costs.

PHEAA coordinates several work-study programs. The two major work-study programs are ***State Work-Study Program*** and ***Federal Work-Study Program***.

### **I. WHAT IS THE STATE WORK-STUDY PROGRAM?**

The Pennsylvania State Work-Study Program (SWSP) provides Pennsylvania students with job opportunities in for-profit or not-for-profit settings. An individual can gain actual career-related, on-the-job work experience during the summer and/or academic year and at the same time, earn money to meet today's costs for higher education. Students can earn up to \$3600 for the academic year and \$3600 for each summer of employment.

#### **A. Who is eligible?**

- ◆ Pennsylvania residents enrolled in a Pennsylvania higher education institution as a full-time student and in a program of study at least two years in length;
- ◆ Anyone who is a State Grant or subsidized federal loan recipient;
- ◆ Anyone able to benefit from a career-related work experience in a high-tech or community service job;
- ◆ Anyone who does not owe a State Grant refund and is not in default on any student loan.

#### **B. How can I get information on the State Work-Study Program?**

- ◆ Go online: [www.aessuccess.org](http://www.aessuccess.org) or [www.pheaa.org](http://www.pheaa.org)
- ◆ Or, contact the Student Aid Office at your post-secondary institution.
- ◆ **Deadline for 2012 SWSP summer employment is June 30, 2012.**

## II. WHAT IS THE FEDERAL WORK-STUDY PROGRAM?

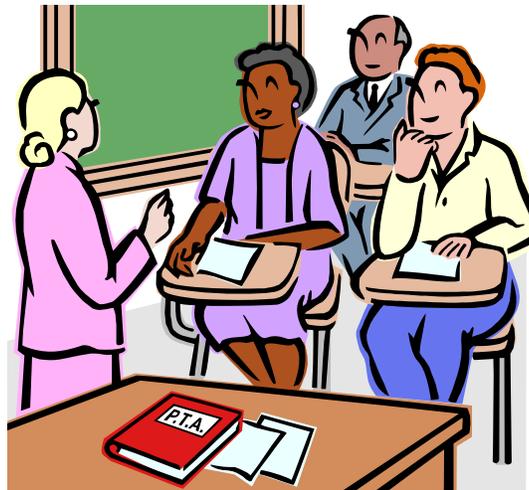
The Federal Work-Study Program is part of Federal Campus-Based Programs. It provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. Students are paid at least minimum wage.

### **A. How can I be eligible?**

- ◆ The number of work-study hours awarded to you depends on your financial need, the amount of other aid you receive, and the availability of funds at the school that you plan to attend. You are paid for the hours that you actually work.
- ◆ Students interested in community service positions with not-for-profit employers should also inquire at their college's Financial Aid Office about availability of jobs through the Federal Work Study Community Service Program. Positions are paid at the federal or state minimum wage rate, whichever is higher.

### **B. How can I get information on Federal Work-Study Programs?**

- ◆ Go online: <http://www.ed.gov/programs>



# CHAPTER 6

## What are Scholarships?

Scholarships provide money to students to finance their education. Scholarship monies do not need to be repaid and are given to students by special interest groups to reward achievement in areas such as academics, athletics, music, art, or other fields or to a particular group of youth. There are many different types of scholarships. Here are two scholarship programs specifically for youth in foster care: ***Pennsylvania State Resource Family Association (PSRFA) Scholarship for Higher Education*** and the ***Foster Care to Success Scholarship***. Check out other programs at: [www.independentlivingpa.org](http://www.independentlivingpa.org) or [www.educationplanner.org](http://www.educationplanner.org)

### **I. WHAT IS THE PENNSYLVANIA STATE RESOURCE FAMILY ASSOCIATION (PSRFA) SCHOLARSHIP?**

The PSRFA is a statewide association which helps to address the needs and concerns of foster parents and foster children. It is represented by parents and professionals who work in the area of foster care.

#### **A. Who is eligible?**

- ◆ The scholarship program is open to high school seniors who are presently in care through a private or public foster care agency in Pennsylvania or whose parents are “active” members of the Pennsylvania State Resource Family Association, and who will be continuing their education. Each year, a pre-determined number of \$500 scholarships and one \$1000 scholarship are given to youth in need. They are selected by the PSRFA scholarship committee through a competitive process. The scholarship is a one-time grant and is awarded for the first year of continued education.

#### ◆ **B. How can I get more information on the PSRFA Scholarship?**

1. Go on-line to: <http://www.psrfa.com>

## II. WHAT IS THE FOSTER CARE TO SUCCESS (FORMERLY: ORPHAN FOUNDATION OF AMERICA) SCHOLARSHIP?

The Foster Care to Success Scholarship fund offers undergraduate awards from \$500 to \$5000 for academic or vocational training beyond high school to youth formerly and currently in foster care throughout the United States who are under the age of 25. This program receives no government funds. Since 1991, they have given out over \$1.5 million in scholarships to youth in 46 states. The scholarship monies are raised through private individual contributions, donations from corporations, and fundraisers and through a partnership with Casey Family Programs.

### **A. Who is eligible?**

- ◆ Anyone in foster care for at least one year at the time of their 18<sup>th</sup> birthday or high school graduation;
- ◆ Any unmarried individuals under the age of 25;
- ◆ Anyone with a GPA of at least 2.0 from the preceding year (senior year of high school, or previous year in college);
- ◆ Anyone enrolled, or planning on enrolling, in a college or technical institution;
- ◆ Anyone who has not been adopted.

### **B. How can I get the information on the Foster Care to Success Scholarships?**

1. Go online: <http://fc2success.org>

Anyone can photocopy this scholarship application but no faxed or e-mailed application submissions will be accepted. Applications or questions can be directed to:

Foster Care to Success  
21351 Gentry Drive  
Suite 130  
Sterling, VA 20166  
Phone 571. 203. 0270  
Fax 571. 203. 0273

## Scholarship Application Tips

1. Use free scholarship search sites such as [www.educationplanner.org](http://www.educationplanner.org) to find various scholarships for which you may qualify. You can search by academic interests, talents (sports, music, arts, etc.), geographic region and by ethnic background.
2. Never pay for a scholarship search or to complete and file an application. If you see the word “Guarantee” walk away.
3. Be aware of scams. Never provide a credit card number, Social Security Number or bank information. Avoid unsolicited scholarship requests, especially from agencies that you don’t know.
4. Talk to your guidance counselor or financial aid counselor about scholarships that are locally-based. The secretary or administrative assistant in these offices usually is a great source of information and help, too.
5. Don’t ignore smaller scholarship programs or ones that require an essay. There is often less competition for these awards; your chances of success may be greater.
6. Write one really good essay. Focus on describing yourself in a way that is not reflected in your academic transcripts. In other words, you should focus on your qualities and strengths, not academics.
7. Use correct grammar, punctuation and spelling.
8. Be sure that your essay addresses the key requirements for the scholarship and why you are a great match. You may need to revise your essay slightly each time.
9. Be very aware of deadlines and submit your application early. Late applications almost always are not considered.
10. Be prepared to work. It takes time to research scholarships and to prepare applications. But the hard work pays off as scholarships are “free money.”
11. Start researching scholarship programs as early as you can. Sometimes, these programs have deadlines early in senior year.
12. After you are at a college, university or other post-secondary institution, research scholarships every year. Each year your status changes – including your qualifications and potential eligibility. New scholarships are created every year, too.

## Common Scholarship Myths

### **1. “I can’t get a scholarship because of the competition.”**

All you have to do is take the initiative to enter college scholarship contests. It doesn’t matter how or where you find them. There are a lot of contests out there; all it takes is some resourcefulness to find them. First, you have to determine what you do well. Many scholarships are not for valedictorians, but are for people with a particular interest and direction. These scholarships are diverse and offer money at many levels. Sources can turn up if students look for opportunities in their communities, such as a church or synagogue.

### **2. “Scholarships require a glamorous talent.”**

Although being a sports legend or musical genius couldn’t hurt in the scholarship process, how many people actually fit into those categories? Perseverance, researching what scholarships are available, filling out the forms, and getting the forms off to the right place at the right time earns scholarships. Many students that obtain a particular scholarship may not be the most talented, or the highest academic achievers, but they meet the criteria established by the donor.

### **3. “If I apply for a loan, it will lessen my chances for a scholarship.”**

People often mistakenly think that if they get student loans, colleges will reduce any scholarship money that they have been rewarded. This is not true in all cases, if any reduction is required; loans are the first component affected.



# CHAPTER 7

## Specialized Scholarship Programs

There are other types of financial aid that are available to assist students with higher education. Five of the more specialized scholarships and grants available to youth are ***the Teacher Assistance for College and Higher Education (TEACH) Grant, the Post 9/11 GI Bill Benefits program and the Iraq and Afghanistan Service Grant***. If you'd like to learn about other programs for which you might qualify, contact your high school guidance office, your college's financial aid office or go on the web to [www.educationplanner.org](http://www.educationplanner.org).

### **I. WHAT IS THE TEACHER EDUCATION FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT?**

The TEACH Grant program is funded by the federal government and provides \$4000 per year (not to exceed \$16,000 for undergraduates or \$8000 for graduate students). Recipients must agree to serve as a full-time teacher for at least four academic years at a high need elementary or secondary school (Title One eligible) within eight years after completing their course of study. Eligible teaching fields include mathematics, science education, foreign language, bilingual education, special education, reading specialist or other fields documented as high need by the federal government.

#### **A. Who is eligible?**

- ◆ Undergraduate and graduate student may receive the TEACH grants for the period required to complete their first course of study, except for a time spent in a non-credit or remedial course of study;
- ◆ Students must comply with requirements for being a highly qualified teacher as defined by the Federal Department of Education.

#### **B. How can I get information on the TEACH Grant?**

1. Go online: [www.studentaid.ed.gov/PORTALSWebApp/students/english/Teach.jsp](http://www.studentaid.ed.gov/PORTALSWebApp/students/english/Teach.jsp)

## II. POST 9/11 GI BILL BENEFITS

This program applies to veterans who served in active duty after September 11, 2001. Benefits include full tuition and feed, monthly housing/living stipend, \$1000 allowance per year for books and supplies, possible relocation allowance and option to transfer benefits to family members. Tuition is covered for four full years at a state university; for those who enroll at a private university tuition is limited to that of an in-state public university. Currently, 96 colleges and universities in Pennsylvania participate.

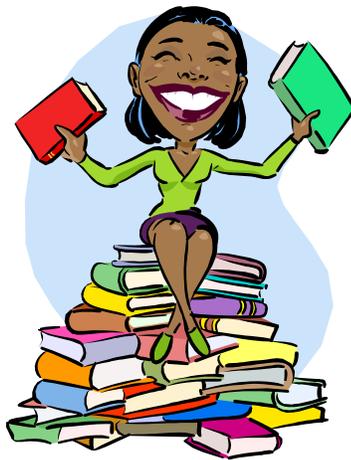
For more information, go to: <http://qibill.va.gov>

## III. IRAQ AND AFGHANISTAN SERVICE GRANT

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.

Students must be ineligible for a Federal Pell Grant due only to having less financial need than is required to receive Pell Grant funds, and be under 24 years old. The grant award is equal to the amount of a maximum Pell Grant for the award year – not to exceed the cost of attendance for that award year.

For more information, go to: <http://qibill.va.gov>



# CHAPTER 8

## Additional Funding Resources

### I. Chafee Pennsylvania Education and Training Grants (ETG)

The Office of Children, Youth and Families at the Pennsylvania Department of Public Welfare works closely with the Pennsylvania Higher Education Assistance Agency (PHEAA) to administer a federal program that provides tuition assistance to foster and adopted youth.

The Pennsylvania Chafee Educational and Training Grant program (ETG) is an exciting opportunity that provides educational and training grants of *up to* \$2500 per year per youth for education and training, including post secondary education and training at colleges. Awards are available to youth who enroll in post-secondary institutions in Pennsylvania and in other states.

- ◆ Individuals who may be eligible to receive tuition grant monies under this program are: youth (ages 16-21) who are U.S. citizens or qualified aliens, who are eligible for services under the federal Chafee Foster Care Independence Program;
- ◆ youth adopted from foster care after attaining age 16; and
- ◆ youth participating in the ETG program on their 21st birthday, until they turn 23 years old, as long as they are enrolled in a post secondary education or training program and are making satisfactory progress toward completion of that program.

In order for eligible youth to receive an award, they must initially complete a Chafee ETG application, which is sent to IL coordinators, high schools and post-secondary institutions, as well as the Free Application for Federal Student Aid (FAFSA) form. Applications will be available April 1, 2012 at [www.pheaa.org](http://www.pheaa.org). **Renewals are automatic. New applicants should note that the deadline for each academic year is December 31.**

### II. Pennsylvania Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)

Funded and administered by PHEAA and the Pennsylvania State System of Higher Education, this scholarship program makes awards to students who participated in GEAR UP readiness programs in the following Harrisburg or Philadelphia high schools: Harrisburg High School, Harrisburg University Science and Technology High School, Martin Luther King High School, Bartram Main High School, Strawberry Mansion High School and the Young Women's Leadership program at East Washington Rhodes High School. The last year for new students to enter this program is the fall of 2013. Students

must be eligible for a Federal Pell Grant and be enrolled at least half-time in an approved program of study. All federal Title IV student aid regulations apply.

#### **IV. Blind and Deaf Student Scholarship**

This program awards up to \$500 per year to assist blind and/or deaf students with post-secondary school expenses. Applications are available at [www.pheaa.org](http://www.pheaa.org)

#### **V. Post-Secondary Education Gratuities Program (PEGP)**

This program assists children of Pennsylvania police officers, firefighters, resource and ambulance squad members, corrections employees, National Guard members and other individuals on federal or state active military duty, who were residents of Pennsylvania and have died while performing their duties. Awards to eligible students cover the costs at public colleges in the states minus grants and scholarships aid received. Call 1.800.692.7392 or access [www.pheaa.org](http://www.pheaa.org) for more information. Deadline for applications is March 31, 2012.

#### **VI. Office of Vocational Rehabilitation (OVR)**

The Office of Vocational Rehabilitation is a state agency that provides a variety of services for individuals with disabilities. Financial support for higher education is available for qualified students. Students being considered for OVR funding must complete the FAFSA, apply for PHEAA consideration and contact their OVR counselor. Support is in the form of gift aid, which is not repaid, and is in addition to any Pell or PHEAA grant eligibility or award. [www.dli.state.pa.us](http://www.dli.state.pa.us)

#### **VII. [www.EducationPlanner.org](http://www.EducationPlanner.org)**

This interactive website in English or Spanish is an excellent college and career planning online resource to help students develop their lifelong education plans. Education Planner offers career and personality assessments, information on career opportunities and assistance for standardized tests such as the PSAT, SAT, ACT, GED, GMAT, GRE and MCAT, including practice tests. In addition, the website provides information on selecting a college and choosing a major. Virtual tours of many college campuses and a comprehensive scholarship database (including the country's only graduate school scholarship database) listing awards worth more than \$8 billion is available. Spanish language and minority student materials and resources are also available

#### **VII. Youth Advisory Board Website**

The Pennsylvania Youth Advisory Board, which represents Independent Living youth, has developed a website in cooperation with the Juvenile Law Center. This website has links to many different scholarship programs as well as to websites, which offer financial aid and scholarship information. View the website at: [www.independentlivingpa.org](http://www.independentlivingpa.org)

## **VIII. Additional Scholarship Website Links:**

- A. [www.collegeboard.com/student/pay.index.html](http://www.collegeboard.com/student/pay.index.html) Free Scholarship search
- B. [www.brokescholar.com](http://www.brokescholar.com) Free Scholarship search
- C. [www.fastweb.com](http://www.fastweb.com) Free Scholarship search
- D. [www.blackexcel.org/100minority.htm](http://www.blackexcel.org/100minority.htm) Free Minority Scholarship Search
- E. [www.hsf.net](http://www.hsf.net) Hispanic Scholarship Fund
- F. [www.iefa.org](http://www.iefa.org) International Education Financial Aid (study abroad programs)
- G. [www.internationalscholarships.com](http://www.internationalscholarships.com) (International scholarships for study abroad)
- H. [www.naacp.org/youth/scholarships/information](http://www.naacp.org/youth/scholarships/information) NAACP application and information

## **IX. College Search Websites:**

- A. [www.educationplanner.org](http://www.educationplanner.org)
- B. [www.overview.com/colleges](http://www.overview.com/colleges)
- C. [www.usnews.com](http://www.usnews.com)
- D. [www.nces.ed.gov/ipeds/cool](http://www.nces.ed.gov/ipeds/cool)
- E. [www.collegeconfidential.com](http://www.collegeconfidential.com)
- F. [www.collegenet.com](http://www.collegenet.com)
- G. [www.gocollege.com](http://www.gocollege.com)
- H. [www.petersons.com](http://www.petersons.com)

## **X. Athletics Eligibility:**

- A. National College Athletic Association – [www.ncaaa.org](http://www.ncaaa.org)
- B. National Association of Intercollegiate Athletics – [www.naia.org](http://www.naia.org)
- C. National Junior College Athletic Association – [www.njcaa.org](http://www.njcaa.org)

## **XI. Money Management/Budgeting Information:**

- A. [www.youcandealwithit.com](http://www.youcandealwithit.com)
- B. [www.educationplanner.org](http://www.educationplanner.org)
- C. [www.aessuccess.org](http://www.aessuccess.org)
- D. [www.myfedloan.org](http://www.myfedloan.org)
- E. [www.moneysbestfriend.com](http://www.moneysbestfriend.com)
- F. [www.jumpstart.org/realitycheck/](http://www.jumpstart.org/realitycheck/)

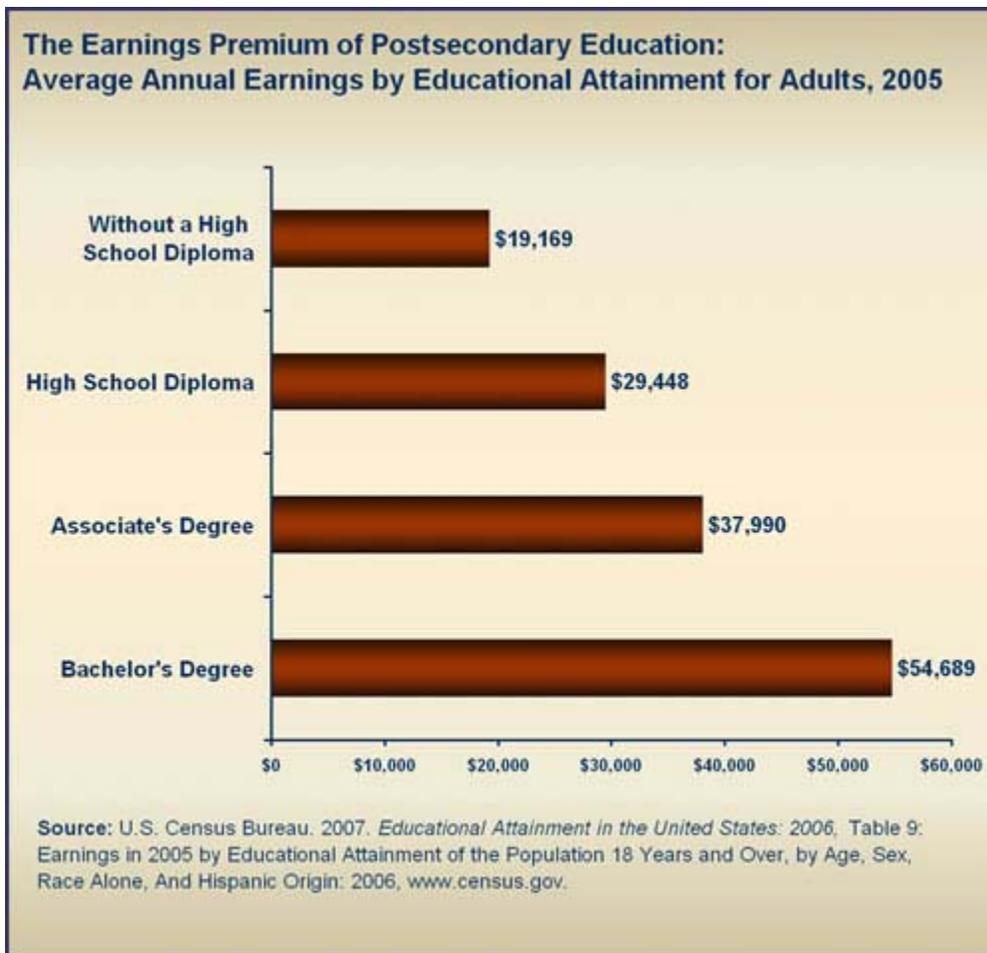
# CHAPTER 9

## Benefits of a College Degree

As young people in the child welfare and juvenile justice systems look at goals and whether college is worth the effort and hard work, they often don't realize the difference that higher education can make. Quality of life and job satisfaction often increase with additional education. These facts and figures might help you in discussions with youth so that they see the difference that a degree can make.

### How Much Is a College Degree Worth?

How much is a bachelor's degree worth? More than \$25,000 a year, according to a March 2007 report from the U.S. Census Bureau. Adults aged 18 and older with a bachelor's degree earned an average of \$54,689 in 2005, while high school graduates earned \$29,448. A two-year associate's degree brings an average annual premium of \$8,500 over a high school diploma.



The National Association of Colleges and Employers (NACE) recently listed the top jobs offered to the Class of 2010 and the average starting salary for each.

Project Engineering \$51,076; Consulting \$49,979; Financial/Treasury Analysis \$49,500; Design/Construction Engineering \$49,039; Accounting (Private) \$46,614; Accounting (Public) \$46,290; Management Trainee \$41,955 and Sales \$38,497

### **Benefits of a Liberal Arts Degree**

Sometimes being a specialist is good. For some students, it's required in technical or highly specialized fields of study. For many others, the broad spectrum of courses provided by a liberal arts degree is the key to open many employment doors and sometimes not-so-obvious career paths.

From many employers' perspective, the degree is more important than what a student actually majors in.

Have you ever heard a parent say, "What in the world are you going to do with a liberal arts degree?" Well, the answer is more than they might think.

Because of the wide range of coursework, liberal arts majors develop highly sought-after skills like critical thinking, problem-solving and communication skills. They also develop the flexibility to mature through lifelong learning to meet an organization's requirements for employment. Employment trends indicate that while liberal arts majors may start their careers in a lower salary range than students who graduate with specialized degrees, they tend to advance farther and are recruited more for high-level positions than non-liberal arts graduates.

Additionally, with people changing careers an average of five to six times over their working years, the need for specialized skills is becoming more limited in value. For students who know, for example, that they're interested in a career in business and are a liberal arts major, they should consider selecting a minor in business or taking business classes to help boost their marketability to the business community.

The next time a student interested in a liberal arts background is asked, "What are you going to do with a liberal arts degree?" here are a few good responses.

Brian Lamb	CEO, C-Span	Speech & Communication Major
Michael Fuchs	Chairman, HBO	Political Science Major
Steve Chase	CEO, America Online	Political Science Major
Willie Brown	Mayor, San Francisco	Liberal Studies Major
Jill Barad	CEO, Mattel, Inc.	English & Psychology Major
Tommy Lee Jones	Actor	English Major

# CHAPTER 10

## **Student Success/Support Programs**

### **Pennsylvania Act 101 Program:**

The Pennsylvania legislature established the Higher Education Equal Opportunity Program (Act 101) in 1971. The program provides **free** support services for undergraduate students whose cultural, economic and educational disadvantages might impede their ability to pursue higher education opportunities successfully. Through a program of tutoring, counseling, curricular innovation, and cultural enrichment activities, students develop as campus leaders and graduate with marketable skills. You can visit [http://www.portal.state.pa.us/portal/server.pt/community/act\\_101/8712](http://www.portal.state.pa.us/portal/server.pt/community/act_101/8712) to see a listing of Act 101 programs around the state.

### **TRIO Programs :**

TRIO programs provide **free** educational support for youth who want to pursue postsecondary education. For youth in high school, look into the Talent Search and Upward Bound programs in your area. These programs will help you do well in school and prepare you for moving on to college. If youth are attending college or community college, look into Student Support Services. These programs can help youth do well while at school by providing tutoring and counseling.

Young adults 19 or older, who want assistance in furthering their education, getting back in school, or pursuing a trade, can contact the local Education Opportunity Center. If youth in college are interested in pursuing a career in college teaching, check about services offered by the McNair Program. This program provides funding for research projects and mentors who are already teaching. For a complete listing of federally-funded TRIO programs at schools in Pennsylvania, visit the Youth Advisory Board website at [www.independentlivingpa.org](http://www.independentlivingpa.org) and check under the 411 link.

### **Other College-Support Services :**

Colleges and universities as well as trade and technical schools offer many free support services for students. Most provide academic and career counseling as well as centers to help students with course work and to improve writing, math, study and test-taking skills. Psychological counseling is also usually available as are peer counselors. If you are interested, quiet-study and special interest residence halls are also very popular on many campuses.

When you visit campuses, ask what services are available to help students improve their likelihood for academic and overall success.

# CHAPTER 11

## Working with a Financial Aid Office

Most schools have a pool of money to provide grants and work-study programs for students in need of financial aid assistance. Most universities and colleges have a toll-free financial aid office phone number. After deciding which college you want to attend, call their toll-free financial aid number. The financial aid office staff is knowledgeable about all types of general financial aid information, and can let you know about availability of grants or scholarships that are unique to their particular institution. Keep in mind that if you decide to change institutions that you promptly communicate that to PHEAA so that your financial aid is sent to the correct institution.

You need to have a conversation with someone from the financial aid office to ensure that you receive all of the financial aid that is entitled to you. It is critical that you discuss all of your expenses with the financial aid office so that they can correctly determine your cost of attendance or financial need. For instance, if you are living off campus you may have room and board costs for an apartment, transportation costs to commute to and from school, daycare expenses, etc. These expenses should be considered when the financial aid office determines your financial need, which will impact the amount of your financial award – see question 3 below.

### **WHAT TO ASK...**

Questions you should ask the financial aid office:

1. *How does your school select financial aid recipients? (What are the eligibility requirements?)*
2. *What are the procedures and deadlines for submitting applications for each available financial aid program for which you qualify?*
3. *How does the school determine your financial need? This includes how costs for tuition and fees, room and board, travel, books and supplies, and personal expenses are considered in your costs of attendance.*
4. *How does the school determine each type and amount of assistance in your financial package?*
5. *How will you be notified of your financial aid amounts?*
6. *When will you receive your financial aid?*
7. *How will financial aid grants, loans, and scholarships be applied to your student account?*

8. *What is the interest rate on any student loan you are going to receive, the length of time you have to repay, and when you need to start repayment?*
9. *What kinds of jobs are available for work-study?*
10. *If you are offered a federal or a state work-study job, what is the job?*
11. *What hours will you need to work?*
12. *What will your duties be?*
13. *What will the rate of pay be?*
14. *How and when will you be paid?*
15. This year, colleges and universities are required to provide a net price calculator on their websites. However, these calculators may not include all fees and costs that you will be charged. Compare your financial aid packages carefully – ask for help if you don't understand the comparisons and to make sure that all charges, fees and expenses are listed.

Accurate information is your best ally in obtaining all financial assistance that is available to you. You should not have to pay for information about scholarships or grants – **BEWARE OF SCHOLARSHIP SCAMS!** By providing accurate information to the financial aid office of the school you will be attending, and by **meeting all deadlines** for submission of financial aid materials, you will maximize your chances of having a positive and fruitful experience.



## **Financial Aid Checklist**

- Develop a list of colleges that match your educational and career goals.
- Education Planner from PHEAA is a great resource. Check it out!
- Contact the Admissions Office at each college or post-secondary educational institution on your list for application and financial aid forms. (It is best to do this early fall of your senior year)
- Register for a financial aid profile (but only if the colleges you are applying to request it). You can do this via [www.collegeboard.com/student/pay/scholarships-and-aid/8374.html](http://www.collegeboard.com/student/pay/scholarships-and-aid/8374.html). Make sure to do this at least 4 weeks prior to your earliest financial aid deadline.
- Make sure your FAFSA is fully and correctly completed. E-mail your application or mail your paper application as soon after January 1<sup>st</sup> as possible, but by June 30, 2013 for next school year.
- Apply for all types of financial assistance and make sure you have all the proper paperwork completed on time.
- Respond promptly to any requests for additional information so that there is no delay in processing your aid packet.
- Review the financial aid acknowledgement you receive and make sure that all information is correct.
- Review your award letter carefully. The Director of Financial Aid is responsible for determining a student's need, knowing the funds for which a student is eligible, deciding who will be offered financial aid and sending award letters to students which describe their financial package. If you have questions about your award or you feel that an error was made, ask for reconsideration by contacting the Financial Aid Office.

## **Financial Aid Timeline**

### **August**

- Request applications and information from colleges.
- Visit school campuses to narrow down your search.
- Look into weekend or overnight college visitation programs.

### **September**

- Check with your guidance office for college fairs.
- Consider meeting with your guidance counselor to develop a plan.
- Register for the SAT or ACT.
- Consider early decision / early action programs.

### **October**

- Create a schedule of admissions and financial aid deadlines.
- Begin completing application and essays.
- Request transcripts and letters of recommendation.
- Explore college or scholarship information.

### **November**

- Follow up to ensure that your letters of recommendation have been submitted.
- Complete essays and applications.
- Submit applications for early decision / early action programs.

## **December**

- Complete, photocopy, and submit college applications.
- Obtain any other financial aid forms that may be required.

## **January**

- Prepare and submit your federal income tax return as soon as possible – at least two weeks before you file your FAFSA electronically.
- Obtain, complete, fill out, photocopy, and submit a FAFSA form from your guidance office or complete your application on-line.

## **February**

- Submit all the necessary paperwork or applications for private outside scholarships.
- Be sure that you have begun to collect and submit all required forms: the application, the FAFSA, and any private scholarship applications.

## **March**

- Watch the mail for your SAR (Student Aid Report). This is the Department of Education's reply to your submitted FAFSA, which summarizes your financial aid eligibility.

## **April**

- Receive admissions notification(s).
- Compare your financial aid awards to cost of school.
- Make a final enrollment decision.
- Sign and return financial aid forms for the school in which you chose.
- **Complete the Chafee Education and Training Grant application and the PHEAA State Grant application.**

## **May**

- Contact the college's financial aid office to check on your financial package.

## **June**

- Send your final transcript to your college.
- Plan for orientations, transportation, and housing.

## **July**

- Finalize college transportation and housing for the fall

**Best wishes as you start this new educational journey  
toward achieving independence!**

The Pennsylvania Child Welfare Training Program is a collaborative effort of the Pennsylvania Department of Public Welfare, University of Pittsburgh, School of Social Work, and the Pennsylvania Children and Youth Administrators established to train direct service workers, supervisors, administrators, and foster parents in providing social services to abused and neglected children and their families.

**Our Mission Statement:** The Pennsylvania Child Welfare Training Program is a national leader in advocating for an enhanced quality of life for Pennsylvania's children, youth and families. In partnership with families, communities, public and private agencies, we prepare and support exceptional Child Welfare Professionals and systems through education, research and a commitment to best practice.

The Pennsylvania Child Welfare Training and Program is made possible through grant funds from the Department of Public Welfare to the University of Pittsburgh.

**CWTP Website:** [www.pacwcbt.pitt.edu](http://www.pacwcbt.pitt.edu)

