

# Scholarship Resources

*Paying for College*

# **Filling the Financial Gaps with Scholarship \$\$\$**

Scholarship Searches  
available to you:

# Log In to Dollars for Scholars

Scholarship America®

**Dollars for  
SCHOLARS®**

## The Scholarship America Dollars for Scholars Student Center

Welcome to the Scholarship America Dollars for Scholars Student Center! Your profile here will allow you to match to and apply for scholarships managed by your local Dollars for Scholars affiliate.

**In order to be eligible for Dollars for Scholars scholarships, you need to have a Dollars for Scholars affiliate serving your area.** ([Click here to search](#) before you get started.) We encourage you to go to the Students & Parents Tab of your local Dollars for Scholars affiliate website for specific instructions on applying and deadlines.

If there's no Dollars for Scholars affiliate in your area, you will not be eligible for a Dollars for Scholars scholarship. You can still create a profile to access financial aid resources, college guidance and application tips. We also encourage you to check out the [national and regional scholarships](#) managed by Scholarship America.

If you have a profile, log in below: [Don't have an account yet? Create one here.](#)

Didn't receive the login email? Click the gray support button on the left of the screen.

### Student Login

Email Address

Password

Login

[Forgot Password?](#)

### Parents

Parents: [Click Here to Log In](#)

### School Officials

School Officials: [Click Here to Log In](#)

### References

References: [Click Here to Log In](#)

## Closing the Gap ~ Free Money for College Scholarship Search Application

**DollarsForScholars.org**

<https://public.dollarsforscholars.org/index.php?action=userLogin>

You must complete your Dollars for Scholars profile and apply for the Upward Bound Scholarships to be able to receive FREE MONEY!

**MORE UB SCHOLARSHIPS WERE  
RELEASED JANUARY 1st  
- WE'RE GOING TO MAKE SURE  
YOU'VE APPLIED!**

VEOP Essay - 2017

Senior Challenge - 2017

Community Spirit Award - 2017

JSC Upward Bound - 2017

# JSC Upward Bound - 2017

Any Johnson State College Upward Bound student who successfully completes the program is eligible for a JSC UB scholarship. This scholarship is contingent upon a student's enrollment in a post secondary institution of higher education immediately following high school graduation.

# Community Spirit Award - 2017

This scholarship was created in honor of Nick Cloutier's dedication and commitment to the Upward Bound community. Nick is an alumnus of JSC Upward Bound and has been involved with the program for over 15 years. He grew up in Hardwick, VT and went through Upward Bound as a student from 1997-2001. Since then Nick has attended the University of Maine's Honors College, where he received his bachelor's in Communications and Journalism. He has served as a residential staff member during many summer programs, and is currently a member of the admissions staff at UMaine, where he is also enrolled in the Higher Education Masters program. Throughout his time with Upward Bound, Nick has performed thousands of hours of community service and has tried to create a positive, Full Value atmosphere wherever he goes. Nick continues to work with Upward Bound and believes in the program so much that he has actually used vacation time to come and be a part of the community.

Every year the Upward Bound program selects a student or students who they believe embody Nick's commitment and dedication to the Upward Bound program. The recipients of this \$500 award are those who most embrace and enhance the Upward Bound community. They uphold and abide by the community guidelines by championing core values. They also act as a resource for other members of the community, making an effort to help them succeed as well.

# Search for Scholarships on Dollars for Scholars

Scholarship America®

Dollars for  
SCHOLARS®

[Logout](#)

[Help](#)

Welcome, Testing Testing

Your **Chapter Matches** click below to view their website

[VT1483 - Johnson State College Upward](#)

[Bound Dollars for Scholars](#)

[NA9999 - National Scholarships - DFS](#)

[VT2200 - Vermont Educational Opportunity](#)



## My Information

Your profile is 85% complete.

You still have an incomplete profile. You will reach 100% complete when all the starred (\*) items in each section are complete, however you may still apply for scholarships with less than 100% complete. If you do not complete your profile, you may not qualify for all scholarships.

[Work on Profile](#)

To have a complete profile, the following supplementary information may be required. Request this information by going to the appropriate section of your profile. Current status of these pieces are:

[Transcript Information](#) from School Official: **Not started**

[Recommendation](#) from Reference: **Not started**

[Consent](#) from Parent or Guardian: **Over 18; consent not required**

## My Scholarships

[Search for Scholarships](#)

Search to see if you qualify to or if there are any updates to any open scholarships.

You have unsubmitted scholarship applications. Complete the application process in order to be eligible for the open scholarships.

Accept your scholarships **IF** you have been awarded.

Check this section often, as scholarships open and close all the time. We recommend you check back weekly so you do not miss any new opportunities.

[Complete Application](#)

[Accept Your Scholarships](#)

## My Opportunities

[Back](#)

[Next](#)

Look here for announcements from your Chapter

**Scholarship America Dream Award:** Scholarship America's Dream Award is a renewable award to help current college students complete their education.

**Enterprise Education Foundation Scholarship Program:** Only the first 100 Applications will be considered for acceptance

**Wells Fargo Veterans Emergency Grants:** One-time awards to help veteran students face financial setbacks

[Read More](#)

[Back](#)

[Next](#)

## My Scholarship News

Look here for news from Scholarship America

Many community college grads continue to out-earn B.A. holders a decade after graduation. Many community college grads were out-earning bachelor's degree holders. It was particularly true for those with vocational two-year degrees, in fields such as air-traffic control, dental hygiene or prison management.

How to select what to study in college: hether or not to attend college. News articles tell us that the Bureau of Labor Statistics projects that total employment in this country is expected to increase by 20.5 million jobs through 2020, with 88 percent of the detailed occupations projected to

**Economists Say Millennials Should Consider Careers In Trades:** Millions of good-paying jobs are opening up in the trades. And some pay better than what the average college graduate makes.

[Read More](#)

[Back](#)

[Next](#)

Click on Search for Scholarships from your Dashboard - making your profile as complete as possible, increases your eligibility for scholarships

# Search for Scholarships on Dollars for Scholars

Scholarship America®

**Dollars for SCHOLARS®**

[Logout](#) [Back to Dashboard](#) [Help](#)

Welcome, Testing Testing

**Your Chapter Matches** click below to view their website

- VT1483 - Johnson State College Upward Bound Dollars for Scholars
- NA9999 - National Scholarships - DFS
- VT7700 - Vermont Educational Opportunity

Thank you for searching for scholarships in our system. Any questions you see below will further verify your eligibility for scholarships. Failure to answer the questions will eliminate you from consideration. Please note, if you have incorrectly answered any of these questions and want to change your response, please contact support@scholarshipamerica.zendesk.com.

[Submit](#) [Cancel](#)

---

[Hide](#) **Custom Eligibility**

Are you a current participant of the Upward Bound program at Johnson State College?	<input type="radio"/> Yes <input type="radio"/> No
Are you a current participant of the Upward Bound program at Johnson State College?	<input type="radio"/> Yes <input type="radio"/> No

---

[Hide](#) **Questions You've Already Answered**

Are you a current participant in the Upward Bound program at Johnson State College?	Yes
Are you a current participant of the Upward Bound program at Johnson State College?	Yes
Are you a recent graduate of the Johnson State College Upward Bound program?	No
Did you attend 3 or more Bridge events during the summer of 2014?	No

[Submit](#) [Cancel](#)

Correctly answer the Custom Eligibility questions in order to be eligible to receive a UB scholarship

If you have a "Questions You've Already Answered" section, review the answers. If any are incorrect, contact support using the gray button along the left side of the screen

? Support

# Search for Scholarships on Dollars for Scholars

## My Information

Below are the open scholarships that you match to.

### Basic Info

### Additional Info

### Schools

### GPA

### Class Rank

### Test Scores

### Activities

### Awards

### Employment

### Documents

**NOTE:** You must click Apply for a scholarship before the Close Date in order to be eligible for it.  
**NOTE:** Some scholarships require additional information from you before you will be able to apply. This will be indicated by an active Questions or References button. Click on the active buttons, complete the information and the Apply button will activate. If the Questions and References buttons are not active on a matched scholarship, no additional information is required.  
**NOTE:** If you see a button that reads "no longer eligible", then your profile or the scholarship requirements have changed and you are no longer eligible for that scholarship. To check this, click the "Verify Eligibility for all Scholarships" button below.

[Apply to all scholarships without Questions or References](#) [Verify Eligibility for All Scholarships](#)

Scholarship	Close Date				
VEOP Essay - 2017	01/31/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
Senior Challenge - 2017	07/28/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
Community Spirit Award - 2017	08/01/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
JSC Upward Bound - 2017	08/31/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>

To apply for a scholarship with a red Questions button, click the button and follow the instructions in the pop up box & click Save.

[Apply to all scholarships without Questions or References](#) [Verify Eligibility for All Scholarships](#)

Scholarship	Close Date				
VEOP Essay - 2017	01/31/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
Senior Challenge - 2017	07/28/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
Community Spirit Award - 2017	08/01/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
JSC Upward Bound - 2017	08/31/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>

Once you've saved your question submission, the Apply button becomes available - CLICK APPLY to complete the process.



# Search for Scholarships on Dollars for Scholars

Apply to all scholarships without Questions or References		Verify Eligibility for All Scholarships			
Scholarship	Close Date	View	Questions	References	Apply
VEOP Essay - 2017	01/31/2017	View	Questions	References	Apply
Senior Challenge - 2017	07/28/2017	View	Questions	References	Apply
Community Spirit Award - 2017	08/01/2017	View	Questions	References	Apply
JSC Upward Bound - 2017	08/31/2017	View	Questions	References	Apply

BEFORE applying for the “JSC Upward Bound - 2017” Scholarship your profile must be complete - your eligibility for the scholarship is partially based on the completeness of your profile and any additions you make to your profile after you’ve applied will not carry over to the scholarship application.

# Connect Your Dollars for Scholars Account to Fastweb

My Scholarships

My Information

Basic Info

Additional Info

Schools

GPA

Class Rank

Test Scores

Activities

Awards

Employment

Documents

Parent/Guardian Info

Financial Info

Essays

Transcripts & References

Help

My Scholarships

My Opportunities

My Scholarship News

My Resources

Below are the open scholarships that you match to.

**NOTE:** You must click Apply for a scholarship before the Close Date in order to be eligible for it.  
**NOTE:** Some scholarships require additional information from you before you will be able to apply. This will be indicated by an active Questions or References button. Click on the active buttons, complete the information and the Apply button will activate. If the Questions and References buttons are not active on a matched scholarship, no additional information is required.  
**NOTE:** If you see a button that reads "no longer eligible", then your profile or the scholarship requirements have changed and you are no longer eligible for that scholarship. To check this, click the "Verify Eligibility for all Scholarships" button below.

[Apply to all scholarships without Questions or References](#) [Verify Eligibility for All Scholarships](#)

Scholarship	Close Date				
VEOP Essay - 2017	01/31/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
Senior Challenge - 2017	07/28/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
Community Spirit Award - 2017	08/01/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>
JSC Upward Bound - 2017	08/31/2017	<a href="#">View</a>	<a href="#">Questions</a>	<a href="#">References</a>	<a href="#">Apply</a>

Scholarship America Partner Scholarships

Look here to search for additional scholarships from our scholarship partners.

[Fastweb Scholarships](#)

Scholarships I've Applied For

Below are the scholarships that you have submitted your application to for review.

Scholarship	Close Date
-------------	------------

Scholarships I've Been Awarded

From the My Scholarships Menu selection, click on the Fastweb Scholarships button - you must have a Fastweb account, first (we will be creating a Fastweb account).

# Apply for the Stephen Phillips Memorial Scholarship Fund



CONNECT   HELP

THE STEPHEN PHILLIPS  
MEMORIAL SCHOLARSHIP FUND

NEW APPLICANTS CURRENT SCHOLARS ALUMNI ABOUT US



Steps to Apply

[Home](#)  
[About Us](#)  
[New Applicants](#)  
+ [About the Award](#)  
+ [Criteria to Apply](#)  
+ [Steps to Apply](#)  
+ [Determining Financial Eligibility](#)  
+ [Help for New Applicants](#)  
+ [Early Response to New Application for High School Students](#)  
+ [FAQs for New Applicants](#)  
[Current Scholars](#)  
[Alumni](#)  
[Recommenders](#)  
[Applications and Forms](#)  
[Frequently Asked Questions](#)  
[General Resources](#)

### First Steps

- Review the [Criteria to Apply](#) for the Scholarship
- Review Information about [The Award](#)
- Review [Financial Eligibility Requirements](#)
- Review our [Cost of College List](#)
- Use the [Financial Eligibility Calculator](#) to determine your eligibility
- Check out [How to Apply](#) for useful information. ([Click here for Spanish version](#))
- Gather the following financial documents:
  - Student Aid Report (SAR) from FAFSA
  - Financial Aid Award letter from your college
  - Student and Parent Earnings Information
  - The charges for tuition, fees, room and board (meal plan) only if your college is not included on our [Cost of College List](#)

### Next Steps

#### WORKING WITH THE APPLICATION

Please follow the link below to access the appropriate application.

- [New Application for College Students](#), due 12 noon, May 1st, 2017. [Click here for more information.](#)
- [New Application for High School Students](#):
  - Early Response** deadline is 12 noon, April 3rd, 2017 ([Click here for more information](#))
  - Regular** deadline is 12 noon, May 1st, 2017
- The application can be done in multiple sittings. As you move from page to page, your information will save.
- The application can be completed on a computer or a tablet, but not on a mobile device.

All high school seniors should use the **New High School Application**. Please note that the first 300 New High School Applications submitted before the Early Response deadline of April 3rd will be

## Closing the Gap ~ Free Money for College

<http://phillips-scholarship.org/new-applicants/steps-to-apply/>

The Stephen Phillips Memorial Scholarship Fund offers renewable, four-year scholarships to students with financial need who display academic achievement, a commitment to serving others (in school, in the community or at home), a strong work ethic, and leadership qualities. In 2016, the Phillips Scholarship Fund awarded 136 new scholarships ranging from \$3,000 to \$18,000 annually.

[Apply:](#)

Early Response for High School Students, due  
**12 noon, April 3rd, 2017**

Regular for High School Students, due  
**12 noon, May 1st, 2017**

**INFORM THE UB OFFICE ASAP IF YOU'RE  
APPLYING & REQUIRE A RECOMMENDATION**

WE NEED TIME TO COMPLETE ALL OF THE  
RECOMMENDATION REQUESTS WE GET

# Stephen Phillips Memorial Scholarship Fund

## Criteria to Apply

### The Basics:

A scholarship for permanent residents of New England states, with financial need, who display academic achievement, a commitment to serving others, a strong work ethic and leadership qualities.

### Qualifications

#### *Applicants must be:*

- An entering or returning student at an accredited undergraduate institution in the United States and must be enrolled full-time (at least 12 hours).
- Pursuing a bachelor's degree for the first time or the first four years of a master's degree program.
- A United States citizen or noncitizen who has a current lawful presence in the United States and a work permit.
- A permanent resident of a New England state: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island or Vermont.

### Academic Achievement

#### *Applicants should:*

- Have a GPA of 3.0 or higher on a 4.0 scale
- Be enrolled in a demanding course of study
- Demonstrate skilled writing

### Financial Need:

#### *Qualifying applicants will have one or more of the following:*

- Substantial unmet need
- Special financial circumstances
- Low EFC (Expected Family Contribution) from the FAFSA Student Aid Report (In 2016, 81% of newly awarded recipients had EFCs less than \$5,000 and 86% had parent AGIs below \$80,000)

### Citizenship, Character & Serious-Mindedness

#### *Strong applicants would:*

- Demonstrate a desire to make a meaningful contribution to society both present and future
- Be involved in a balance of community, school and work activities
- Pursue goals and aspirations with integrity, resolution, self-discipline and judgment
- Work part time
- Demonstrate leadership characteristics and/or assumed leadership positions
- Exhibit grit when faced with hardship

# Stephen Phillips Memorial Scholarship Fund

## Steps to Apply

# Stephen Phillips Memorial Scholarship Fund

## Required Application Materials

### First Steps:

- Review the [Criteria to Apply](#) for the Scholarship
- Review Information about [The Award](#)
- Review [Financial Eligibility Requirements](#)
- Review our [Cost of College List](#)
- Use the [Financial Eligibility Calculator](#) to determine your eligibility
- Check out [How to Apply](#) for useful information

### Gather the following financial documents:

- 1. Student Aid Report (SAR) from FAFSA
- 2. Financial Aid Award letter from your college
- 3. Student and Parent Earnings Information
- 4. The charges for tuition, fees, room and board (meal plan) only if your college is not included on our [Cost of College List](#)

### Official Transcript:

For all academic work through Fall 2016

### Two Recommendation Forms:

[High School Guidance Counselor Form \(and letter\)](#)

[The Recommender Form](#)

\*\*Additional Recommender Forms and/or letters of recommendation are optional but may be helpful

### 2017-2018 Student Aid Report from FAFSA

### Financial Aid Award Information:

The 2017-2018 financial aid info from the college you will be attending in Fall 2017

### A Resume:

Highlighting your activities, jobs, honors and service

# Log In or Create An Account on CollegeBoard.org

## Closing the Gap ~ Free Money for College Scholarship Search Engines

The screenshot shows the BigFuture website. At the top, there's a navigation bar with 'BigFuture' on the left and a search bar on the right containing the text 'Find Colleges, Advice and More' with a 'Search' button and a 'Sign out' link. Below the navigation bar, there's a horizontal menu with links: 'Get Started', 'Find Colleges', 'Explore Careers', 'Pay for College', 'Get In', and 'Make a Plan'. The main content area has a green sidebar on the left with links: '3 steps to financial aid', 'How to apply for aid', 'Hear how others pay', 'Understand college costs', 'Search for scholarships', and 'Learn about loans'. The main content area has a green background with the heading 'Financial aid can help you afford college.' and a subheading 'There's money out there to help you pay for college. Follow these steps to find it.' Below this is a blue button that says 'See the 3 steps'. To the right of this text is a video player showing a woman speaking, with a play button in the center. Below the video player is the text 'Where should you look for financial aid?' and the name 'Alicia Engelstad, M.Ed., JTEDI/Career/Post-Secondary Counselor, Palo Verde High Magnet School'. At the bottom of the page, there's a dark grey footer with the text 'Hi, Sonja.' and a 'Sign out' button. To the right of this are three buttons: 'Me', 'My Colleges', and 'My Plan'.

## College Board.org

<https://bigfuture.collegeboard.org/scholarship-search>

CollegeBoard should be a familiar website to most students who have taken AP courses or SATs.

Around 2,300 scholarships are listed with a value of close to \$3 billion.



# Login to save your Personal Information that will be used for Scholarship matches; Click “Save” on Each Screen

## Scholarship Search

Welcome

Personal Information

Academic Information

Type Of Award

Affiliation Information

Search Results

222 Search Results | [New Search](#) | [Summary of Criteria](#)

Basic Information

Sex

☐ Male ☐ Female

Citizenship

☒ U.S. ☐ International ☐ Permanent Resident

State of Residence

<NO STATE SELECTED>

Additional Information

Minority Background

☐ African American/Black

☐ Alaskan Native

☐ American Indian

☐ Asian American/Pac. Islander

☐ Hispanic, Other

☐ Mexican American/Chicano

☐ Puerto Rican

Student's Disability

☐ Deaf/hearing impaired

☐ Learning disabled

☐ Physically disabled

Blindness

☐ Parent blind/visually disabled

☐ Student blind/visually disabled

Hi, Sonja.

Sign out

Me

My Colleges

My Plan

Welcome

Page 1 of 73

Personal Information

Academic Information

Type Of Award

Affiliation Information

Search Results

722 Search Results

[New Search](#) | [Summary of Criteria](#)

"You Deserve It" Scholarship

Sponsor: ScholarshipOwl

Type of Award: Private, Scholarship

Closing Date:

My Search Results increased after logging in & completing my personal information

# Do you Need to Complete CSS/Financial Aid PROFILE Information?

## About PROFILE

CSS/Financial Aid PROFILE is a financial aid application service of the College Board.

Many colleges, universities, graduate and professional schools, and scholarship programs use the PROFILE to help them award NONFEDERAL student aid funds. See **Participating Institutions** for a list of those institutions. If your school or aid program is on the list **LET A UB STAFF MEMBER KNOW & WE'LL WALK YOU THROUGH THE PROCESS OUTSIDE THIS PRESENTATION.** The PROFILE that you complete will collect information required by the colleges, universities, and scholarship programs to which you are applying.

The first step is to complete the **PROFILE registration process**. Your answers to these few registration questions will contain the information needed to ***create an online application customized for you.***

Once you register, your application will be immediately available, and:

- will have questions which must be completed by or about the student. These pages are blue and white.
- will have questions which must be completed by or about the student's parents (unless the student is independent and the colleges or programs selected do not require parent information). These pages are green and white.
- *may* have supplemental questions needed by one or more of your schools or programs.

In addition to the PROFILE Application, if your biological or adoptive parents are separated or divorced, and your colleges and programs require it, your noncustodial parent will be asked to complete the Noncustodial PROFILE online.

You can add and/or remove colleges and programs at any time before you submit your application. However, once you submit your application, you may only add colleges and programs. After submission, your information will be processed & reported directly to colleges and programs that you requested. Please be aware that the receipt of your PROFILE Application at the College Board is defined by the date and time of its submittal in the **Eastern time zone** of the U.S.

The PROFILE Application cannot be used to apply for federal student aid. To apply for federal student aid, you must complete the Free Application for Federal Student Aid (FAFSA) available at: <http://www.fafsa.ed.gov/>.

<https://profileonline.collegeboard.org/prf/P8HelpGeneralServlet/P8HelpGeneralServlet.srv?HelpLinkPage=AboutProfile>



# Complete CSS/Financial Aid PROFILE Information

The screenshot shows the BigFuture website interface. At the top, there is a search bar with the text "Find Colleges, Advice and More" and a "Search" button. To the right of the search bar is a "Sign out" link. Below the search bar, there are navigation tabs: "Get Started", "Find Colleges", "Explore Careers", "Pay for College", "Get In", and "Make a Plan". The "Pay for College" tab is currently selected, and its dropdown menu is open, showing several options: "Financial Aid 101", "College Costs", "Grants & Scholarships", "Paying Your Share", "Financial Aid Awards", "Loans", "Tools & Calculators", and "CSS/Financial Aid PROFILE". The "CSS/Financial Aid PROFILE" option is circled in red. A blue arrow points from this option down to a text box at the bottom of the page. On the left side of the page, there is a "Scholarship Search" section with a "Welcome" message and a "Personal Information" tab. Below this, there is a "722 Search Results" section with links for "New Search" and "Summary of Criteria". On the right side, there is a "Share This" button and a "Like 3.4K" button. Below these, there is a "scholarships:" section with a search bar and a "Go" button. At the bottom of the page, there are letters "A B C D E F G H I" which likely represent different categories or filters.

Find Colleges, Advice and More **Search** Sign out

**BigFuture** Get Started Find Colleges Explore Careers **Pay for College** Get In Make a Plan

Home / Pay for College / Grants & Scholarships / Scholarship Finder

## Scholarship Search

Welcome

**Personal Information**

722 Search Results | [New Search](#) | [Summary of Criteria](#)

Academic Information

Basic Information

Sex

Financial Aid 101

College Costs

Grants & Scholarships

Paying Your Share

Financial Aid Awards

Loans

Tools & Calculators

**CSS/Financial Aid PROFILE**

Share This Like 3.4K

scholarships:

name or keyword **Go**

sponsor name:

A B C D E F G H I

Navigate to "Pay for College" tab and select  
"CSS/Financial Aid PROFILE"



Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 300 colleges and scholarship programs.

## Apply for Financial Aid

Complete your PROFILE application to apply for financial aid.

This [interactive presentation](#) will give you useful tips and help you prepare to apply for financial aid using CSS/Financial Aid PROFILE®.

The minimum browser requirements to view the presentation are Internet Explorer 9+, Chrome 21+, Safari 5.1+, Firefox 14+, iPad 5+, and Android tablet 4.1+.

Fall 2016 or  
Spring 2017

[Sign In](#)

## What you need to know before you apply for financial aid

[View this interactive presentation](#) before you start your PROFILE application.

## Useful Resources

[Interactive Presentation:  
CSS/Financial Aid PROFILE  
Overview](#)

[CSS/Financial Aid PROFILE  
Tutorial](#)

[2016-17 PROFILE Student  
Guide >>](#)

[Participating Colleges,  
Universities and Scholarship  
Programs >>](#)

## Financial Aid Sources

# CSS / Financial Aid PROFILE®

<https://student.collegeboard.org/css-financial-aid-profile>

By filling out one form, you can apply online for  
**NONFEDERAL** financial aid from almost  
**300 colleges\*** and scholarship programs.

The College Board will waive the fees for up to eight colleges or programs for eligible students.

First time students who used an SAT fee waiver may also receive a PROFILE fee waiver. **To qualify for a PROFILE fee waiver, students must log into PROFILE using the same credentials as they used for the SAT.**

Students who did not use an SAT fee waiver may still qualify for a PROFILE fee waiver based on their income level. After entering their financial data students find out if they are eligible for fee waivers.

**\*300 Participating Colleges:**

<https://profileonline.collegeboard.org/prf/PXRemotePartInstitutionServlet/PXRemotePartInstitutionServlet.srv>

## Financial Aid Sources

### CSS / Financial Aid PROFILE® Video Tutorial & Application

<http://css.collegeboard.org/>

An interactive presentation to give you useful tips and help you to prepare to apply for financial aid using CSS/Financial Aid PROFILE.



#### CSS/Financial Aid PROFILE®

*This interactive presentation will give you useful tips and help you prepare to apply for financial aid using CSS/Financial Aid PROFILE®.*

Play All



Or play a specific section below

About CSS/Financial Aid PROFILE® >

Fee Waivers >

How to Apply & Financial Documents Needed >

Divorced and Separated Parents >

Navigating Your Application >

Independent Students >



Submit and Payment >

International Applicants >




Start Your PROFILE Application


# Create A Free \$ALT Account

[Sign Up](#) [Log In](#)


[Courses](#) [Goals](#) [Loan Help](#) [Resources](#) [Connect](#)

**Unlock Your Future**  
We've teamed up with Salt® to help you own your personal finances.  
**Sign up for free!**






TRIO Programs



**Council for Opportunity in Education NEOA** wants you to punch your ticket to money knowledge below.

**Create Your Free Account**

[Show](#)



[Remove](#)

[Remove](#)

☐ Send me tips and guidance about money.

☒ By selecting 'Sign Up', I acknowledge that I have read and agree to Salt's [Terms Of Use](#) and [Privacy Policy](#).

[Sign Up](#)

## Closing the Gap ~ Free Money for College Scholarship Search Engines

### \$ALT Money Knowledge

<http://saltmoney.org/coeneoa>

SALT® is a comprehensive financial education program that helps students build money skills for life. SALT teamed up with the Council for Opportunity in Education to provide resources to raise the financial competencies of students before, during and after college. Under this two-year pilot program, SALT's web-based curriculum will be made available to three of COE's ten regions, including NEOA. This means that all TRIO programs in these regions have full access to SALT's online resources at absolutely no cost.

Program usage and outcomes will be monitored at the regional level, and after reviewing the success of the pilot phase, the intention is to make SALT available to all TRIO programs nationwide.

# \$ALT Money Scholarship Search, steps 1 -5 & Results

1. Location	2. Education	3. Background	4. Work	5. Activities
Some organizations provide awards based on where you live or go to school. Help us find the providers in your neighborhood.				
Country	State			
UNITED STATES x	VT-Vermont			
	Choose up to 2			
County	City			
VT - Lamoille x	VT - Hyde Park			
Type at least 3 characters; choose up to 2	Type at least 3 characters; choose up to 2			
High School State	High School			
VT-Vermont x	Type at least 3 characters; choose up to 15			
Choose up to 5				
College State	College			
CT-Connecticut x	University of Vermont			
MA-Massachusetts x	Massachusetts Institute of Technology			
NH-New Hampshire x	Champlain College			
NY-New York x	University of New Hampshire at Manchester			
VT-Vermont x	Johnson State College			
	Rochester Institute of Technology			
	University of Maine at Augusta			
	Type at least 3 characters; choose up to 15			

15m.

★★★★☆ (1,040)

## Scholarship Results

Here are your personalized scholarship matches. Find ones to apply to, or update your search criteria to get more results.

More awards are added all the time, so see what's new or update your search criteria to get more results.

Update Search

Scholarships (87)

Award Amount

Abry Brothers Scholarship Program  
Deadline: 01/15/2017

\$200

Dell Scholars Program  
Deadline: 01/15/2017

\$20000

Providian Medical Scholarship  
Deadline: 01/15/2017

\$500

StudentCam Documentary Competition  
Deadline: 01/20/2017

\$5000

You Deserve It Scholarship  
Deadline: 01/29/2017

\$1000

Cappex \$1,000 Easy College Money Scholarship  
Deadline: 01/31/2017

\$1000

Niche "No Essay" Scholarship  
Deadline: 01/31/2017

\$2000

VIP Voice Scholarship  
Deadline: 01/31/2017

\$5000

CouragetoGrow.com Scholarship  
Deadline: 01/31/2017

\$500



## Support



Chat with Salt  
Status: **Online**

Chat



Ask your peers a question.  
Salt Community

Open

## Don't "Search" For Answers, Too!



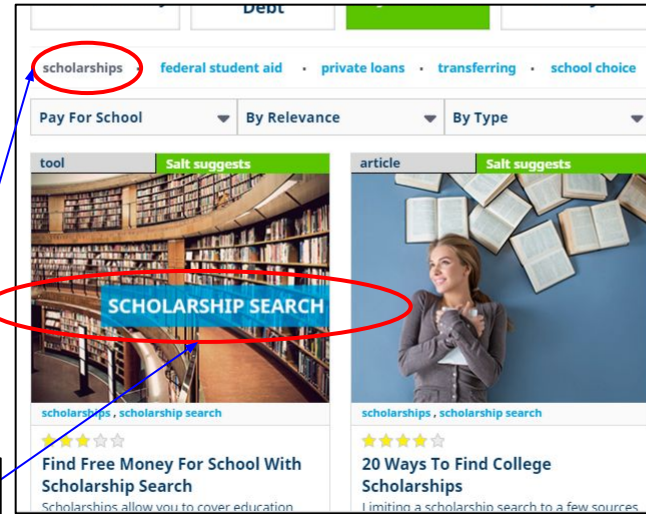
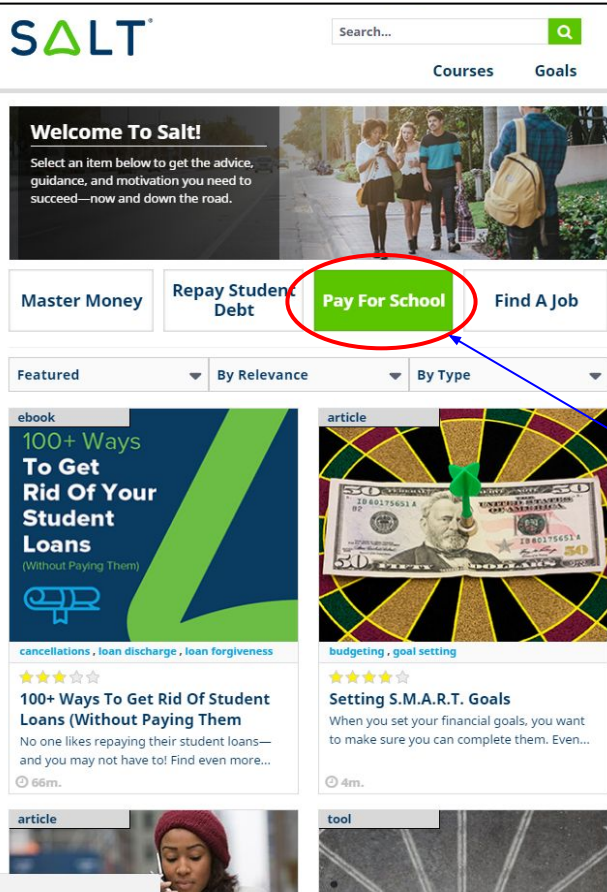
Answer all your questions about scholarships before you search for them with our *Ultimate Scholarship FAQ*.

Read >>





# \$ALT Money Scholarship Search



- After creating an account, navigate to
1. Pay For School>
  2. Scholarships >
  3. Scholarship Search


# Create A Free Fastweb Account

The screenshot shows the Fastweb.com homepage. At the top, there's a navigation bar with links for COLLEGES, SCHOLARSHIPS, DEALS & PROMOS, FINANCIAL AID, STUDENT LOANS, CAREER PLANNING, and EDUCATORS. A 'SIGN UP' button is on the right. Below the navigation bar, there's a section for 'SCHOLARSHIPS' with a large banner for a '\$5,000 Scholarship' that says 'Join VIP Voice today and take surveys for a chance to win!' with an 'APPLY NOW' button. To the left of this banner is an image of a smiling student wearing a graduation cap. Below the '\$5,000 Scholarship' banner, there's a section titled 'Discover scholarships that really hit the mark.' with the text 'Get matched to scholarships based on your strengths, interests and skills.' and a 'JOIN FOR FREE' button. To the right of this section is a target graphic with an arrow hitting the bullseye. Below the 'Discover scholarships' section, there's a section for '\$2,000 No Essay Scholarship' with the text 'FROM NICHE IT'S EASY! DON'T MISS OUT.' and an 'ENTER NOW' button. At the bottom, there's a section for 'SCHOLARSHIP CATEGORIES' with links for 'Types of Scholarships', 'Scholarship Scams', and 'Scholarship Advice'. On the right side of the page, there's a section for 'DEALS & PROMOS' with a red checkmark icon.

**fastweb!** COLLEGES SCHOLARSHIPS DEALS & PROMOS FINANCIAL AID STUDENT LOANS CAREER PLANNING EDUCATORS LOGIN SIGN UP

FEATURED SCHOLARSHIPS SCHOLARSHIP MATCHES SCHOLARSHIP DEADLINES SCHOLARSHIP TIPS SCHOLARSHIP WINNERS SCHOLARSHIP VIDEOS

## SCHOLARSHIPS



### \$5,000 Scholarship

Join VIP Voice today and take surveys for a chance to win!

**APPLY NOW**


**VIP Voice**

### Discover scholarships that really hit the mark.

Get matched to scholarships based on your strengths, interests and skills.

**JOIN FOR FREE**

Already a member? [LOG IN](#)



### \$2,000 No Essay Scholarship™

FROM NICHE IT'S EASY! DON'T MISS OUT.

**ENTER NOW**

## SCHOLARSHIP CATEGORIES

[Types of Scholarships](#) [Scholarship Scams](#) [Scholarship Advice](#)

**DEALS & PROMOS**

## Closing the Gap ~ Free Money for College Scholarship Search Engines

### Fastweb.com

[https://www.fastweb.com/registration/step\\_1](https://www.fastweb.com/registration/step_1)

Private and free - Scholarships over 11 months old are automatically deleted from the database so that it stays current.

#### Targeted Scholarships

Scholarships just for you based on your strengths, interests and skills

#### Financial Aid

Resources to help you with tough financial aid decisions

#### College Search

Discover the perfect school for your interests & budget

#### Career Advice

Guidance to help you prepare for a promising future

# Fastweb Scholarship Search

**fastweb!**

COLLEGES SCHOLARSHIPS DEALS & PROMOS FINANCIAL AID STUDENT LOANS CARE

MEMBER PROFILE

Hello, Sonja

Back to My Fastweb

See my matches

NEW MATCHES

TOTAL MATCHES

POTENTIAL VALUE

0

68

\$275,500

SCHOLARSHIP MATCHES

NEW MATCHES

MATCHES

INTERESTED

NOT INTERESTED

	AMOUNT	DEADLINE ^	STATUS
<div>FEATURED</div> <ul style="list-style-type: none"><li>Niche \$2,000 No Essay Scholarship Niche</li></ul>	\$2,000	January 31, 2017	Are you interested? ▾
<div>FEATURED</div> <ul style="list-style-type: none"><li>Welcome to 2017 Scholarship Course Hero, Inc.</li></ul>	Up to \$5,000	January 31, 2017	Are you interested? ▾
<ul style="list-style-type: none"><li>1-800-Wheelchair Scholarship Fund 1-800-Wheelchair</li></ul>	\$500	January 15, 2017	Are you interested? ▾
<ul style="list-style-type: none"><li>Providian Medical Scholarship Providian Medical Equipment</li></ul>	\$500	January 15, 2017	Are you interested? ▾
<ul style="list-style-type: none"><li>DirectTextbook.com "Shine" Photo Essay Contest Direct Textbooks, Inc.</li></ul>	\$500	January 16, 2017	Are you interested? ▾
<ul style="list-style-type: none"><li>Prindle Institute High School Essay Contest DePauw University</li></ul>	\$300	January 16, 2017	Are you interested? ▾
<div>FEATURED</div> <ul style="list-style-type: none"><li>Course Hero \$5,000 Winter Break Scholarship Course Hero, Inc.</li></ul>	Up to \$5,000	January 17, 2017	Are you interested? ▾

Click on "See my matches", then "New Matches" or "Matches"



# FASTWEB's Largest Scholarships for High School Seniors

Name	Amount	Deadline
<a href="#">Atlas Shrugged Essay Contest</a>	Up to \$20,000	April 28, 2017
<a href="#">TheDream.US Opportunity Scholarship</a>	Up to \$20,000	February 01, 2017
<a href="#">Henry David Thoreau Scholarship</a>	Up to \$20,000	February 01, 2017
<a href="#">Christian A. Herter Scholarship</a>	Up to \$15,000	February 05, 2017
<a href="#">TeenDrive365 Video Challenge</a>	Up to \$15,000	February 23, 2017
<a href="#">Faculty Scholar Scholarship</a>	\$15,000	Varies
<a href="#">American Legion National High School Oratorical Contest</a>	Up to \$18,000	Varies
<a href="#">Filene Music Scholarship</a>	\$12,000	Varies
<a href="#">Mary Doctor Scholarship</a>	\$10,000	March 24, 2017
<a href="#">Environmental Career Scholarship</a>	\$10,000	February 28, 2017

# FASTWEB's New Scholarships for High School Seniors

Name	Amount	Deadline
<a href="#">Park High School Hall of Fame Scholarship</a>	Varies	Varies
<a href="#">Union Grove Area Business Scholarship</a>	Varies	Varies
<a href="#">Karle P. Guth Scholarship</a>	Varies	Varies
<a href="#">John J. Sokol Scholarship</a>	Varies	Varies
<a href="#">Tom George Scholarship</a>	Varies	Varies
<a href="#">Robert &amp; Noreen Stollberg Award</a>	Varies	Varies
<a href="#">Balanced Man Scholarship - University of Nebraska, Omaha</a>	Up to \$1,000	Varies
<a href="#">Citizens National Bank Scholarship - SELU</a>	Varies	Varies
<a href="#">Richard and Mercedes Durham Scholarship</a>	Varies	Varies
<a href="#">R.C. McQuilkin Leadership Scholarship</a>	100% of tuition	Varies

<http://www.fastweb.com/directory/scholarships-for-high-school-seniors>

## FASTWEB'S SCHOLARSHIP DIRECTORY BY CATEGORY

[Scholarships by School Year](#)

[Ethnicity Scholarships](#)

[Scholarships for Honor Students](#)

[Military Scholarships](#)

[Scholarships by Race](#)

[Scholarships for Unique Situations](#)

# Closing the Gap ~ Free Money for College Scholarship Search Engines

## US Department of Labor Career One Stop

<https://www.careeronestop.org/toolkit/training/find-scholarships.aspx>

Search more than 8,322 scholarships, fellowships, grants, and other financial aid award opportunities.

- Look through the whole list of scholarships, arranged in order of closest deadline
- Narrow your list with "Search by keyword" - the type of award you're looking for
- Use the filters to see only awards for certain award types, locations, level of study, and more

Explore Careers ▼ Find Training ▼ Job Search ▼ Find Local Help ▼ Toolkit ▼ Resources For ▼

We found 8,322 awards.

**Filter By**

**Level of Study**

[Bachelor's Degree \(5448\)](#)  
[Graduate Degree \(2923\)](#)  
[Professional Development \(1306\)](#)  
[Vocational \(269\)](#)  
[Associate Degree \(236\)](#)  
[High School \(230\)](#)

**Award Type**

[Scholarship \(6112\)](#)  
[Fellowship \(1153\)](#)  
[Grant \(644\)](#)  
[Prize \(413\)](#)  
[Public Grant \(50\)](#)  
[Loan \(23\)](#)

**Where You Live**

[All USA \(5673\)](#)  
[International \(1237\)](#)  
[Michigan \(167\)](#)  
[Ohio \(148\)](#)  
[California \(131\)](#)

[More ▼](#)

**Where You Will Study**

[All USA \(5811\)](#)  
[International \(1214\)](#)  
[California \(145\)](#)  
[Michigan \(101\)](#)  
[Alaska \(96\)](#)

[More ▼](#)


Award Name ▼	Level Of Study	Award Type	Award Amount ▼	Deadline ▼
<a href="#">"Advice to Your High School Self" Scholarships</a> Organization: CampusDiscovery.com	Bachelor's Degree	Scholarship	\$5,000	January
Purpose: To provide financial support to student who plans to pursue their education.				
<a href="#">A. Verville Fellowships</a> Organization: National Air and Space Museum Smithsonian Institution	Professional Development	Fellowship		January
Purpose: To support candidates to pursue programs of research and writing professional in tone and substance, but addresses to an audience with broad interests.				
<a href="#">AAAS Mass Media Science and Engineering Fellowship</a> Organization: American Association for the Advancement of Science	Bachelor's Degree Graduate Degree Professional Development	Fellowship Prize	\$500	January
Purpose: To increase public understanding of science and technology.				
<a href="#">AAFPE LEX Scholarships</a> Organization: American Association for Paralegal Education	Bachelor's Degree	Scholarship	\$500	January
Purpose: To support students pursue their education in legal studies.				
<a href="#">AAS National Endowment for the Humanities Long-Term Fellowships</a> Organization: American Antiquarian Society	Professional Development	Fellowship		January
Purpose: To enable scholars to spend an uninterrupted block of time doing research in the AAS library.				
<a href="#">AAS-American Historical Print Collectors Society Fellowships</a> Organization: American Antiquarian Society	Graduate Degree	Fellowship		January
Purpose: To support research using prints.				
<a href="#">AAS-American Society for Eighteenth Century Studies Fellowships</a> Organization: American Antiquarian Society	Professional Development	Fellowship	\$1,350 \$1,850	January
Purpose: To enable scholars to spend an				

## Scholarship Search

### Start Your Free College Scholarship Search Here

Start your scholarship search with the basics. Tell us your year in school, location, and create a personal login for future visits and searches. Come back early and often to win more scholarships!



I am a

Current Student 





Current School Year

Select School Year  


Year of Financial Need

Select Year of Financial Need  

Date of Birth (Some scholarships have age requirements)

-Month-  -Day-  -Year-  

Residence Country

United States of America 

ZIP Code (U.S. residents - please supply your 5 digit ZIP Code)

Email Address (This will be your user name)



Password (Must be 6 to 12 characters)



#### Scholarships in 6 Easy Steps:

1. Student Information
2. Academic Information
3. Artistic/Athletic Information
4. Background Information
5. Organization Information
6. College Recruitment

# Closing the Gap ~ Free Money for College Scholarship Search Engines

## Scholarships.com

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

You have to create an account to get started, then you can save your favorite scholarships to view later. Scholarships are organized into different searchable categories such as Scholarships Trending Now, Scholarships By Grade Level, Scholarships By Major, Scholarships By State, Scholarships for Women, Sports Scholarships, Minority Scholarships, and Unusual Scholarships. The site also has scholarship applications tips and resources.

## More Scholarship Search Engines

### Mapping Your Future

<http://www.mappingyourfuture.org/paying/scholarshipresources.cfm>

### Cappex

<https://www.cappex.com/scholarships/>

### Niche

<https://colleges.niche.com/scholarships/>

## More Scholarship Search Engines

### Unigo Scholarship Directory

<https://www.unigo.com/scholarships>

### College Week

<https://www.collegeweeklive.com/scholarships>

\$ALT

Money knowledge for college—and beyond.

Search...

Q

Courses

Goals

4m. | Save

★★★★☆ (42)

## 20 Ways To Find College Scholarships


Limiting a scholarship search to a few sources is a major mistake. Land more free money by asking your college, local organizations, employers, and others about opportunities.

*By Diane Melville - Updated: September 10, 2015*

### What You'll Learn

- Where to look for scholarship opportunities.
- Local organizations that may offer free money.
- Offices on your campus (besides financial aid) that provide scholarships.

College scholarships are everywhere, and **they're not just for traditional students**. The key is knowing where to look to find the right awards for you.



Unfortunately, no one website, book, or company has a list of every **scholarship** available. With that said, students who are interested in winning scholarships must be willing to try different strategies and search in many places to find an award for which they are eligible.

To help you do that, we put together a list of 20 strategies you can use to find college scholarships. This list is far from exhaustive, so feel free to get creative and try other scholarship search strategies not listed here.

### 1. Start With A Scholarship Search Engine

Create an account and enter your academic information with a few online scholarship search engines, such as **Scholarships.com**, **Cappex**, and **The College Board**. These tools are the easiest way for most people to find scholarships, as long as you **use them the right way**.

### 2. Check In With Your Financial Office

Ask your college financial aid adviser for any information on institutional and private scholarships.

# Scholarship Search Resources

## \$ALT - 20 Ways to Find College Scholarships

[https://www.saltmoney.org/content/media/Article/20-ways-to-find-college-scholarships/\\_/R-101-17250](https://www.saltmoney.org/content/media/Article/20-ways-to-find-college-scholarships/_/R-101-17250)

## How To Find Local Scholarships For College

Local scholarships often receive few applicants, which improves your chances! Check with organizations around your community, like churches or your city's government, to find these opportunities.

By Diane Melville - Updated: February 19, 2016

### What You'll Learn

- Potential sponsors of local scholarships.
- Surprising places (grocery stores?) that offer these.
- Why you should look on other colleges' financial aid websites.

Local scholarships are awards for individuals living or attending college in a specific location. An example would be a small organization in Boston awarding scholarships to students residing in specific Boston-area ZIP codes.



Local scholarships are great because, naturally, fewer students apply for them. Thus, a local scholarship will be less competitive than a national scholarship. However, local scholarships can also be hard to find. Their providers usually market them through word-of-mouth or in a very tight-knit network of schools and other organizations.

The key to finding local scholarships is to know who awards them and how they typically promote these awards. Let's look at a few potential sponsors for local scholarships.

### Grocery Stores

Many grocery chains run scholarships in a small local area. Check your local stores' weekly sales paper for scholarships details. Additionally, some food brands may run scholarships on specially marked boxes. The next time you are grocery shopping, just scan the labels quickly to check for scholarship advertisements.

# Scholarship Search Resources

## \$ALT - How To Find Local Scholarships For College

[https://www.saltmoney.org/content/media/Article/how-to-find-local-scholarships-for-college/\\_/R-101-18603](https://www.saltmoney.org/content/media/Article/how-to-find-local-scholarships-for-college/_/R-101-18603)

# How to Write a Winning Scholarship Essay

[https://youtu.be/yV7IK\\_PvqcM](https://youtu.be/yV7IK_PvqcM)





# Free Money

vs.

# Borrowed Money

## You Don't Have to Pay Back The Money

**Scholarships** - based on merit, athletics, other

**Grants** - based on financial need

**Work Study Job**

## You Have to Pay Back The Money

### Loans

**Federal Loans** - Locked Interest Rate

**Private Loans** - Interest Rate Can Rise  
May Require a \*CoSigner

**\*CoSigner** - A third party to a loan who provides a guarantee that a loan will be repaid. The cosigner signs an agreement with the lender stating that if the borrower fails to repay the loan, the cosigner will assume legal liability for it.

# Types of FREE MONEY Financial Aid

## Grants

Grants are called gift aid because they do not have to be paid back. Grants come from federal and state governments and from colleges.

Most grants are need based, which means they are usually given based on your or your family's financial circumstances.

## Scholarships

Scholarships are also gift aid. Scholarships come from governments, colleges and private organizations. They may be awarded for academic or athletic ability, interest in a certain subject, or volunteer work, for example. Some scholarships are given based on membership in an ethnic or religious group.

# Types of FREE MONEY Financial Aid

## Institutional Aid

Institutional aid are grants that come from your state, college or a private institution, not the federal government. They can be awarded based on academic achievement or solely on financial need. They may come with obligations.

### How to Find Institutional Aid

*Consider your family members.* Contact local organizations and search for national organizations that may sponsor students with your family's background.

*Search online.* Most institutions have a website on which they will post updates on their institutional grants, if they do have them.

### ***Benefits of Institutional Aid***

You don't need to pay back your aid, as long as you meet the qualifications and terms set by the institution that awarded it.

### ***Drawbacks***

If you do not continue to meet the aid/grant qualifications (if, for example, your GPA drops or you stop playing in your school orchestra), your grant may be withdrawn.

# Types of FREE MONEY Financial Aid

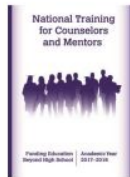
## How to Find Institutional Aid

### *Send an Inquiry Letter*

Sample Scholarship Inquiry Letter Provided by:

*National Association of Financial Aid Administrators/National  
Training for Counselors and Mentors*

<https://financialaidtoolkit.ed.gov/resources/nt4cm/NT4CM-sample-scholarship-inquiry-letter.pdf>



### Sample Scholarship Inquiry Letter

This letter provides a sample format for inquiring about private student aid funds. Of course, you must first identify foundations and organizations which offer such assistance well in advance of any application deadlines. You can get help finding the names and addresses of private aid sources by conducting a scholarship search on the Internet or from a reference librarian in your public library or local school. Once you have obtained contact information you will need to customize this letter to reflect your own background and needs by replacing the bracketed bold text below.

**[Your Street Address]**

**[Your City, State and Zip]**

**[Date]**

**[Ms. Susan B. A. Dollar]**

**[Director of Big Money Awards]**

**[Lots of Money Organization]**

**[P.O. Box 9999]**

**[Moneytown, USA 99999-9999]**

**Dear Ms. Dollar:**

I am writing to inquire about any student financial assistance that the **[Lots of Money Organization]** may offer to college-bound students.

**[Enter a concise paragraph about your background and goals. Try to show how you meet the requirements of the organization's financial assistance program(s). If this is a letter to find out if the organization offers aid, write a short paragraph about how your background and ambitions coincide with the mission of the organization and might qualify you for assistance that may be offered.]**

I would greatly appreciate information about any student financial assistance available through your organization, including how I may apply for this assistance. Information about application forms and deadlines for the **[20XX-XX]** academic year would also be appreciated. If you require any further information, please do not hesitate to contact me by phone at **[your area code and phone number]** or via email at **[your email address]**.

Thank you for your consideration. I look forward to hearing from you soon.

Sincerely,

**[Your Name]**

# Types of FREE MONEY Financial Aid

## Federal Financial Aid Grants

The federal government offers four types of grant programs:

- The Pell Grant
- TEACH Grant
- FSEOG Grant
- The Iraq Afghanistan Service Grant

### The Pell Grant

- Largest federal grant program
- Need-based award that does not have to be repaid
- Award amount based on enrollment status, Cost of Attendance (COA) and EFC

# Types of FREE MONEY Financial Aid

## Federal Financial Aid Grants, page 2

### Teacher Education Assistance for College and Higher Education (TEACH) Grant

Provides assistance to undergraduate and graduate students who are:

- Able to demonstrate certain academic achievements
- Enrolled in an institution that participates in the TEACH program
- Enrolled in coursework geared toward a career in the field of teaching

- TEACH Grant is available to all students meeting these criteria, regardless of need
- TEACH Grant recipients must agree to teach full-time for at least four years in a specific subject at a school serving a high percentage of low income students (Title I school).
- If recipient does not fulfill service agreement, grant funds become an unsubsidized Stafford Loan.

# Types of FREE MONEY Financial Aid

## Federal Financial Aid Grants, page 3

### Federal Supplemental Opportunity Grant (FSEOG)

- Awarded first to students who will receive a Federal Pell Grant
- Targeted to neediest students
- Campus-based aid

### Iraq & Afghanistan Service Grant

- Children of soldiers who died as a result of service in Iraq or Afghanistan after 9/11/01 will automatically receive a zero EFC if they were under the age of 24, enrolled at an institution of higher education at the time of their parent's or guardian's death and would otherwise be eligible to receive a Pell Grant
- If a student in this situation is not eligible for Pell, he or she will receive an Iraq and Afghanistan Service Grant equal to a max. Pell Grant (not to exceed COA & reduced for part-time attendance)
- Colleges are required to provide counseling to students before disbursing funds

# Net Price

Cost of Attendance (COA) minus your grants,  
scholarships & gift aid = Net Price/Net Cost

$$\begin{array}{r} \text{\$}\text{\$}\text{\$}\text{\$} \text{ COA} \\ - \quad \text{\$}\text{\$}\text{\$} \text{ Grants} + \text{Scholarships} + \text{Gift Aid} \\ \hline \text{\$ Net Price} \end{array}$$

The net price you pay for a particular college is specific to you because it's based on your personal circumstances and the college's financial aid policies.

## What is a Net Price Calculator?

A net price calculator is a free online tool that gives you a personalized *estimate* of net price.

**The federal government now requires most colleges and universities to have a net price calculator on their websites.**

### REMEMBER:

Answer each question as accurately as possible. The more accurate the numbers you provide are, the more accurate the result BUT they provide **estimates** only. The actual price you pay to go to a particular college may be higher or lower than the estimate its net price calculator provides.



# Types of BORROWED MONEY Financial Aid

## Subsidized vs. Unsubsidized Loans

### Subsidized

Interest Will NOT Build Up  
While You're In School

- Subsidized Stafford Loan (\*Need Based)
- Subsidized Perkins Loan (\*Need Based)

The government will pay the interest on the loan while you're in college.

### Unsubsidized

Interest Will Build Up  
While You're In School

- Unsubsidized Stafford (Non Need Based)
- Parent PLUS (Non Need Based)

Federal Direct Unsubsidized Loans charge interest, but allow you to add the interest fees to the amount you borrow until after graduation. However, doing this means you'll actually end up owing more.

Federal Direct PLUS Loans allow parents (or graduate students) to borrow the total cost of college, minus any financial aid received.

**\*Need Based** - Aid that is need-based is awarded to students who are determined to have financial need; the amount they are able to pay for college is less than the cost of attending the college.

The federal government offers need-based loans to students.

Eligibility for these loans is determined by the Free Application for Federal Student Aid (FAFSA).

# Types of BORROWED MONEY Financial Aid

## Why Need-Based Loans Are Best

The federal government's Perkins Loan and the Direct Subsidized Loan are need-based loans that may be offered to eligible students.

Federal need-based loans are often the best choices because:

- The government supports your education by subsidizing the loan (paying the interest fees while you're in college)
- These loans often provide low interest rates

- They allow you to defer repaying any money until you're out of college and earning an income
- They don't require a credit check
- They may provide better benefits than private loans

If you qualify for this type of loan, choose it first!

# ADDITIONAL RESOURCES

# Financial Aid Award Letter Worksheet

Financial-Aid-Comparison-Tool.xlsx				
File Edit View Insert Format Data Tools Add-ons Help Last edit was 2 hours ago				
<div> <span>fx</span> <span>14</span> <span>B</span> <span>/</span> <span>\$</span> <span>A</span> <span>123</span> <span>14</span> <span>B</span> <span>/</span> <span>\$</span> <span>A</span> <span>123</span> </div>				
	A	B	C	D
1	Financial Aid Award Letter Comparison Tool			
2				
3				
4				
5		College #1	College #2	College #3
6	College Name			
7				
8				
9	Costs Of Attendance			
10	Tuition And Fees	\$ 30,000	\$ -	\$ -
11	Room And Board	\$ 20,000	\$ -	\$ -
12	Insurance	\$ 20,000	\$ -	\$ -
13	Books And Misc Supplies	\$ 1,000	\$ -	\$ -
14	Transportation	\$ 300	\$ -	\$ -
15	Personal Expenses (laundry, phone, entertainment)	\$ 300	\$ -	\$ -
16				
17	Grants And Scholarships			
18	Pell Grant	\$ 1,000	\$ -	\$ -
19	Federal TEACH Grant	\$ -	\$ -	\$ -
20	Federal SEOG Grant	\$ 500	\$ -	\$ -
21	University Grant	\$ 10,500	\$ -	\$ -
22	State/Local Grants	\$ 1,200	\$ -	\$ -
23	State/Local Scholarships	\$ 300	\$ -	\$ -
24	Outside Scholarships	\$ -	\$ -	\$ -
25				
26	Loans			
27	Federal Stafford Loan (Unsubsidized)	\$ 2,000	\$ -	\$ -
28	Federal Stafford Loan (Subsidized)	\$ 3,500	\$ -	\$ -
29	Federal Perkins Loan	\$ 2,000	\$ -	\$ -

[Financial-Aid-Comparison-Tool.xlsx](https://docs.google.com/a/veop.org/spreadsheets/d/1Dqfqo_KHI7c-zmQTCuqS1cQApQQAr6_7EPtaNI26wUM/edit?usp=sharing)

[https://docs.google.com/a/veop.org/spreadsheets/d/1Dqfqo\\_KHI7c-zmQTCuqS1cQApQQAr6\\_7EPtaNI26wUM/edit?usp=sharing](https://docs.google.com/a/veop.org/spreadsheets/d/1Dqfqo_KHI7c-zmQTCuqS1cQApQQAr6_7EPtaNI26wUM/edit?usp=sharing)

# 10 Questions to Ask College Financial Aid Administrators

1. Does the college meet the full demonstrated financial need for all four years, or is there unmet need (a gap)?
2. How much on average do the college costs increase per year? Are the awards renewable from year to year, with the same amounts?
3. Does the college practice front-loading of grants? Can students expect to receive a similar amount of grants in subsequent years, assuming their financial circumstances are similar? If the college practices front-loading of grants, how much will the grants change each year?
4. What is the college's outside scholarship policy? How does the college reduce the need-based financial aid package when a student wins a private scholarship? Does the scholarship reduce the loan and work burden (and unmet need, if any) or does it replace the college's grants and scholarships?

# 10 Questions to Ask College Financial Aid Administrators

5. Does the decision to apply for early admission affect financial aid? What is the priority deadline for applying for financial aid? When/how will students be informed of financial aid decisions?

6. How many hours will I need to work to earn the full work-study award I've been offered? How much will I be paid per hour? Are work-study jobs readily available, or are they hard to get?

7. What are the requirements for keeping grants and scholarships in future years? Do I need to maintain a minimum grade point average? Do I need to take a particular number of units? Do I need to participate in any special activities such as community service?

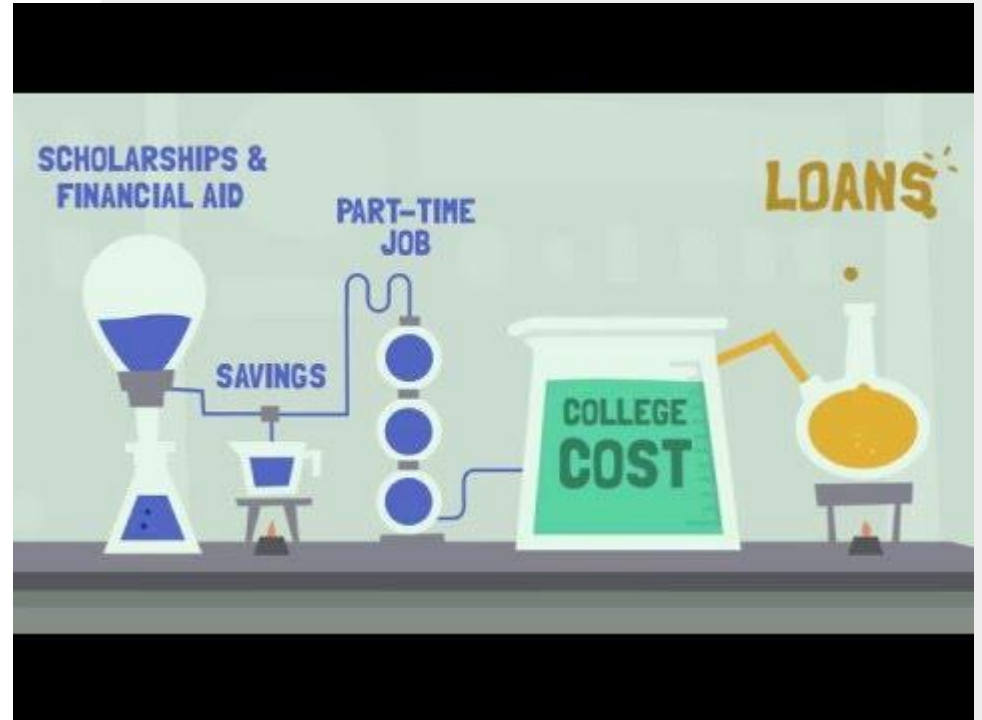
8. How does one appeal for more financial aid if the financial aid award is insufficient or the family's financial circumstances have changed?

# 10 Questions to Ask College Financial Aid Administrators

9. What percentage of first-time, full-time students graduate within a normal timeframe?  
How many years, on average, does it take to earn the degree?
10. What percentage of students graduate with debt and what is the average cumulative debt at graduation?



# Should I Borrow Student Loans to Help Pay for College?



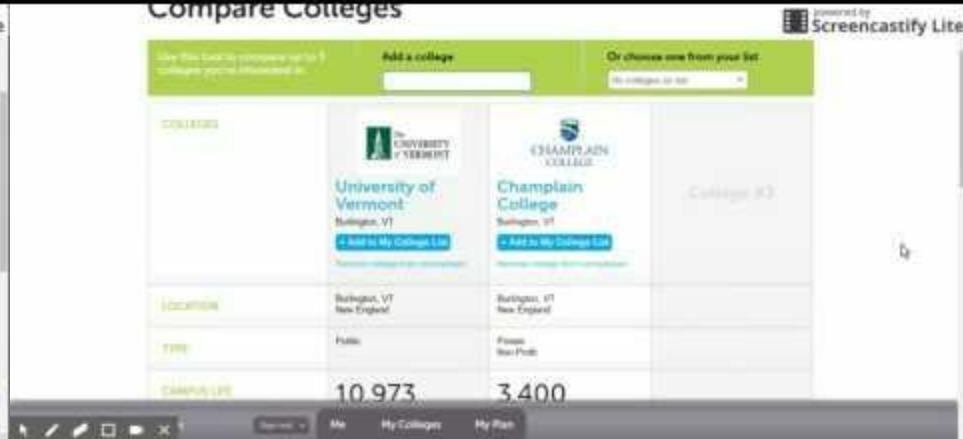
<https://youtu.be/R2D2f8dBhSo>

# How to Find a College Based on Location & Major on College Board.org:

<https://youtu.be/HjOf1oelUgM>

# How to Do a College Comparison on College Board.org:

<https://youtu.be/RnC6MqoUgsA>



# Sources of Financial Aid Links

## Federal and State Government Aid

- [U.S. Government Assistance](#)
- [U.S. State Government Assistance](#)
- [Section 529 Plans](#)
- [Military Aid](#)
- [Education Tax Benefits](#)
- [Employer Tuition Assistance](#)

## School-Controlled Aid

- [Tuition Payment Plans](#)
- [Financial Aid for Graduate School and Professional Studies](#)

<http://www.finaid.org/otheraid/>

## More Aid Options

- [Contests](#)
- [Domestic Exchange and Study Abroad Programs](#)
- [Grants](#)
- [International Students](#)
- [Canadian Students](#)
- [Students with disabilities](#)
- [Female Students](#)
- [Minority Students](#)
- [Other and Non Traditional](#)
- [Jewish](#)
- [Gay, Lesbian, Transgender](#)
- [Undocumented Students](#)
- [Ayuda Financiera del Estudiante en Español](#)
- [Cancer Scholarships](#)
- [Prestigious Scholarships and Fellowships](#)
- [Early Awareness Initiatives](#)

## Federal Student Aid: Find the Information You Need Online

This table lists common financial aid topics and where to find information about them on Federal Student Aid websites.

	Topic	Resource
<b>FAFSA®</b>	Fill out the FAFSA®	<a href="https://fafsa.gov">fafsa.gov</a>
	Basic FAFSA info: what is it; how do you fill it out	<a href="https://StudentAid.gov/fafsa">StudentAid.gov/fafsa</a> <a href="https://StudentAid.gov/complete">StudentAid.gov/complete</a>
	Dependency status for FAFSA purposes	<a href="https://StudentAid.gov/dependency">StudentAid.gov/dependency</a>
	Determining which parent's info to report	<a href="https://StudentAid.gov/fafsa-parent">StudentAid.gov/fafsa-parent</a>
	How aid is calculated (inc. link to EFC info)	<a href="https://StudentAid.gov/how-calculated">StudentAid.gov/how-calculated</a>
<b>Types of Aid/Getting Aid</b>	Types of financial aid	<a href="https://StudentAid.gov/types">StudentAid.gov/types</a>
	Who can get federal student aid	<a href="https://StudentAid.gov/eligibility">StudentAid.gov/eligibility</a>
	Finding and applying for scholarships	<a href="https://StudentAid.gov/scholarships">StudentAid.gov/scholarships</a>
	Loan interest rates and fees	<a href="https://StudentAid.gov/interest">StudentAid.gov/interest</a>
	Avoiding financial aid scams	<a href="https://StudentAid.gov/scams">StudentAid.gov/scams</a>
<b>Student Account Access</b>	My Federal Student Aid (student can log in to see grant and loan records and certain eligibility info)	<a href="https://StudentAid.gov/login">StudentAid.gov/login</a>
	The FSA ID (what is it; how to apply; FAQ; link to page where student and parent can create FSA IDs)	<a href="https://StudentAid.gov/fsaid">StudentAid.gov/fsaid</a>
<b>Repaying Loans</b>	Loan repayment	<a href="https://StudentAid.gov/repay">StudentAid.gov/repay</a>
	Repayment Estimator (compares repayment plans)	<a href="https://StudentAid.gov/repayment-estimator">StudentAid.gov/repayment-estimator</a>
	Income-driven repayment plans (e.g., Pay As You Earn, Income-Based, and REPAYE plans)	<a href="https://StudentAid.gov/idr">StudentAid.gov/idr</a>
	Public Service Loan Forgiveness	<a href="https://StudentAid.gov/publicservice">StudentAid.gov/publicservice</a>
	Loan forgiveness in general	<a href="https://StudentAid.gov/forgiveness">StudentAid.gov/forgiveness</a>
	Loan forgiveness for teachers	<a href="https://StudentAid.gov/teach-forgive">StudentAid.gov/teach-forgive</a>
<b>College Prep</b>	College Preparation Checklist: academic and financial prep for K–12 and adult students	<a href="https://StudentAid.gov/checklist">StudentAid.gov/checklist</a>
	Why go to college (education and pay/unemployment rates)	<a href="https://StudentAid.gov/whycollege">StudentAid.gov/whycollege</a>
<b>Special Audiences</b>	Info for parents (tax benefits, support your child, college costs)	<a href="https://StudentAid.gov/parent">StudentAid.gov/parent</a>
	Graduate school funding	<a href="https://StudentAid.gov/grad">StudentAid.gov/grad</a>
	Financial aid for adult students	<a href="https://StudentAid.gov/resources#adult-students">StudentAid.gov/resources#adult-students</a>
	Aid for military families	<a href="https://StudentAid.gov/military">StudentAid.gov/military</a>
	Non-U.S. citizen eligibility	<a href="https://StudentAid.gov/noncitizen">StudentAid.gov/noncitizen</a>
	Going to college in another country	<a href="https://StudentAid.gov/international">StudentAid.gov/international</a>
<b>Social Media</b>	@FAFSA Twitter feed	<a href="https://Twitter.com/FAFSA">Twitter.com/FAFSA</a>
	Federal Student Aid YouTube channel	<a href="https://YouTube.com/FederalStudentAid">YouTube.com/FederalStudentAid</a>
	Federal Student Aid Facebook page	<a href="https://Facebook.com/FederalStudentAid">Facebook.com/FederalStudentAid</a>

Publications, videos, and infographics on the topics listed above are at [StudentAid.gov/resources](https://StudentAid.gov/resources).

### Federal Student Aid Resources for Students and Parents: A Sampling

This table lists a selection of Federal Student Aid resources and indicates which audience(s) will most benefit from each item.

Resource	Summary and URL Note: Most of these items are also available in Spanish, and several of the documents are available in Braille.	Audience(s)							
		Elementary School Student and Parent	Middle School Student and Parent	High School Student (9 <sup>th</sup> -11 <sup>th</sup> )	High School Senior	High School Parent	College Student	Borrower - Student or Parent	Adult Student
College Preparation Checklist	How to get ready academically and financially (StudentAid.gov/checklist)	✓	✓	✓	✓	✓			✓
Federal Student Aid at a Glance	Basic overview of aid and application process (StudentAid.gov/glance)			✓	✓	✓	✓		✓
Do You Need Money for College: The Guide to Federal Student Aid	Overview of the financial aid process with links to resources on our website (StudentAid.gov/needmoney)			✓	✓	✓	✓	✓	✓
Federal Student Loans (series)	Federal loan booklets for students and parents (StudentAid.gov/resources#loans)				✓	✓	✓	✓	✓
PDF FAFSA	Free application for federal student aid (fafsa.gov)				✓	✓	✓		✓
Video: Types of Federal Student Aid	2-minute video introducing concept of grants, loans, work-study (StudentAid.gov/resources#types-aid-video)			✓	✓	✓	✓		✓
Video: How to Fill Out the FAFSA	2:45-minute video providing overview of FAFSA process (StudentAid.gov/resources#how-fill-out-fafsa-video)				✓	✓	✓		✓
Video: Responsible Borrowing	2-minute video reminding borrowers to borrow only what they need (StudentAid.gov/resources#responsible-borrowing-video)				✓		✓	✓	✓
Infographic: The FAFSA Process	Graphic showing the path a student takes to apply for aid (StudentAid.gov/resources#fafsa-process-graphic)				✓	✓	✓		✓
Infographic: Determining Dependency Status	Graphic showing dependency status questions (StudentAid.gov/resources#dependency-status-graphic)				✓	✓	✓		✓

View the full selection of publications you can order from Federal Student Aid at [FSAPubs.gov](https://fsapubs.gov). Students and parents may order at [edpubs.gov](https://edpubs.gov). More resources are at [StudentAid.gov/resources](https://StudentAid.gov/resources).

paying  
for college

scholarships for Vermonters

for students attending  
college in 2017–2018

Submission/postmark  
deadline for all  
VSAC-assisted scholarships:

**March 3, 2017**

Vermont residency is required,  
unless otherwise specified.

**Win a \$1,000 scholarship!**

Early-bird applications for  
VSAC-assisted scholarships  
submitted/postmarked by  
February 3 will be entered in  
a drawing for one of three  
\$1,000 scholarships!

See complete official rules at  
[www.vvac.org/earlybirdrules](http://www.vvac.org/earlybirdrules).

# VSAC 2017 - 2018 Scholarship Booklet Online at:

[http://www.vvac.org/sites/default/files/uploads/  
pdf\\_resources/Scholarships\\_Booklet.pdf](http://www.vvac.org/sites/default/files/uploads/pdf_resources/Scholarships_Booklet.pdf)

# Financial Aid Glossary Links

## College Board

- <https://bigfuture.collegeboard.org/pay-for-college/financial-aid-101/financial-aid-glossary-learn-the-lingo>

## FastWeb

- <http://www.fastweb.com/financial-aid/articles/financial-aid-glossary>

## FinAid.org

- <http://www.finaid.org/questions/glossary.phtml>

## USDE/Federal Student Aid/Financial Aid Toolkit/National Training for Counselors and Mentors

- <https://financialaidtoolkit.ed.gov/resources/nt4cm/NT4CM-financial-aid-glossary.pdf>