



LET'S DISCUSS WAYS TO PAY FOR COLLEGE

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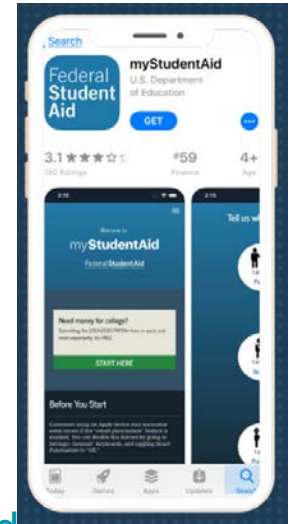
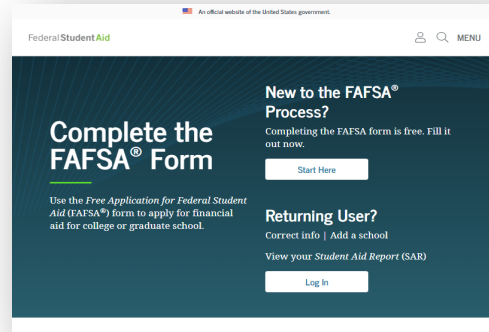
Supplemental Funding

- Federal Financial Aid
- Scholarships
- Grants
- Student Loans
- Advanced Placement Exams (AP)
- College Level Exam Program (CLEP)
- DSST Exams
- Student Loan Repayment Program
- Public Service Loan Forgiveness Program
- Military Service (Reserves, National Guard, Active-Duty)
- Reserve Officer Training Corp (ROTC)



The FAFSA® is the free application you complete and submit every year to receive federal student aid. Additionally, many institutions will require the FAFSA® before they award institutional or private-donor scholarship funds.

FAFSA® application: <https://studentaid.gov/h/apply-for-aid/fafsa>



- 1) Find your state's deadline at: <https://studentaid.ed.gov/sa/fafsa#deadlines>
- 2) Check with your college for its deadlines.

SCHOLARSHIPS

FREE!!!! Scholarship lists available at the academic institutions.
(Financial Aid Office/Student Finance Office)

OR

Scholarship Finders (Free Registration to access scholarship organization)
Independent Scholarships

Outside of the college you choose, there are many free (never pay to search or apply for a scholarship).



GRANTS

Work-Study (Federal Work-Study (FWS) and VA Work Study)



National Security Education Program (NSEP)

David L. Boren Scholarships and Fellowships

The Language Flagship

Project Global Officer

Teacher Education Assistance for College and Higher Education (TEACH) Fellowship

Apprenticeship

Additional grant resources:

- Federal Pell Grant

<https://studentaid.gov/understand-aid/types/grants/pell>

- TEACH Grant

<https://studentaid.gov/understand-aid/types/grants/teach>

- FSEOG

<https://studentaid.gov/understand-aid/types/grants/fseog>

Work Study

Federal Work-Study (FWS):

- Provides part- time jobs for undergraduate and graduate students with financial need
- Encourages community service work and work related to the recipient's course of study
 - May be on- or off- campus

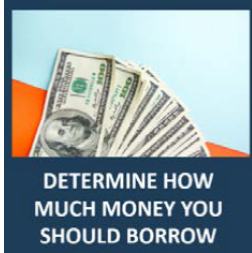
Learn more at <https://StudentAid.gov/understand-aid/types/work-study>

VA Work Study Similar to the Federal Work Study program, VA Work Study is available to those who meet the following requirements:

- Enrolled at least $\frac{3}{4}$ time in an approved college degree, vocational, or professional program, AND Have found an open job either at a nearby VA facility, state employment office, or in a VA- related role at your school, AND Can finish the work- study contract while still qualifying for education benefits, AND Are using an approved VA education benefits program to pay for your education or training.
- Veterans with Service- connected disabilities of at least 30% may be given priority consideration.

For more information, visit: <https://www.va.gov/education/about-gi-billbenefits/how- to-use-benefits/work-study/>

Student Loans: Types of Federal Student Loans



Direct Unsubsidized Loans

- Provided to eligible undergraduate, graduate, and professional students regardless of financial need
- School determines the amount to be borrowed based on the cost of attendance and other financial aid
- Interest accrues (accumulates) from the time funds are first paid out.

Direct Consolidation Loan

- Allows the borrower to combine multiple education (most federal but not private) loans into one loan
- Results in a single monthly payment instead of multiple payments
- Loan consolidation give access to additional loan repayment plans and forgiveness programs

Direct Subsidized Loans

- Available to eligible undergraduate students with financial need
 - School determines the amount after reviewing the FAFSA®
- Department of Education pays the interest on the loan while if enrolled in school at least halftime and during grace and deferment periods

Direct PLUS Loan

- Provided to graduate and professional degree students and parents of dependent undergraduate students to help pay education expenses
 - Credit check is conducted; good credit history required



State Aid and Scholarships

Contact information for your state education agency is available at <http://www2.ed.gov/about/contacts/state/index.html>

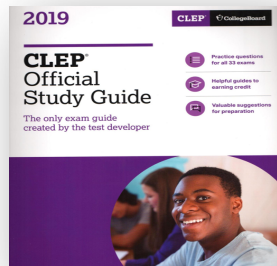
The screenshot shows the U.S. Department of Education website. At the top left is the ED logo and the text "U.S. Department of Education". To the right is a search bar. Below this is a navigation menu with tabs for "Student Loans", "Grants", "Laws", and "Data". The main content area is titled "ABOUTED / CONTACTS" and "State Contacts". It includes a sub-header "State Contacts" and a brief description: "Contact the department of education in your state, or the adult ed, arts, child care, higher ed, humanities, libraries, PTA, special ed, tech-prep, vocational rehabilitation, vocational-technical, or other education office in your state." Below this is a dropdown menu labeled "Choose a State" with a "GO" button. To the right of the dropdown is a map of the United States with state abbreviations. Below the map is a link for "Commonwealths and Territories". On the right side of the page, there are sections for "How Do I Find..." with a list of topics (Student loans, College accreditation, No Child Left Behind, FERPA, FAFSA, 2015 Budget Proposal), "Information About..." with a list of topics (Transforming Teaching, Family and Community Engagement, Early Learning, K-12 Reforms), and "Connect" with links for Facebook and Email.



Many states also offer veterans benefits - Visit www.legion.org/education/statebenefits for a list of education benefits by state

Ways to earn transfer credit

- CLEP-The College Boards' College- Level Examination Program (CLEP) allows students to demonstrate their mastery of introductory college- level material and earn college credit by completing an exam.
- DANTES Subject Standard Tests (DSST) exams are college subject tests that allow you to earn college credit for knowledge you acquired outside of a traditional classroom.
- Credits Earned During High School-Advanced Placement Exams (AP), International Baccalaureate (IB) Diploma, Dual Enrollment



RESOURCES

- FREE online tutoring for military families at www.tutor.com/military
- Students can connect to a live, highly qualified tutor 24/7 for help with homework, test prep & proofreading in over 40 subjects
- Become a Tutor to help pay for academic expenses.



MILITARY SPOUSE BENEFITS



MYCAA

- Available to spouses of E1-E5, WO1-CW2 & O1-O2
- Offers up to \$4000 in scholarship money for associate's degrees or certificates
- Degrees/certificates must be completed within three years
- Contact Military One Source for additional information
 - 1-800-342-9647
 - www.militaryonesource.com/mycaa



WORKFORCE SOLUTIONS OF CENTRAL TEXAS MILITARY SPOUSE GRANT

- A Workforce Solutions of Central Texas grant designed to help employ military spouses in high demand jobs
- Sponsor must be AD
- Must be unemployed or underemployed
- Covers two years (60 SH) of training, tuition, books and certification costs
- One-on-one job search assistance
- Resume assistance
- Contact 254-200-2230 or visit careerinformation@twc.state.tx.us for additional information



ONWARD TO OPPORTUNITY

- Free career skills program that provides civilian career training, professional certifications and job placement support to transitioning service members, veterans and spouses
- Offers classroom and web-based training
- Offers three career tracks:
 - Customer Service Excellence
 - Information Technology
 - Business Management
- Provides training for industry recognized credentials
- Apply now through onward2opportunity.org

