

## **PAYING FOR COLLEGE handout 1**

ALL students should apply for the FAFSA regardless if they believe they qualify or not: This is an excellent step to acquiring funds. If you are applying to ANY college in New York, you should also apply for TAP (Tuition Assistance Program) to learn eligibility for state funds. Plus, a few of you may be eligible for the Excelsior Scholarship, but FAFSA & TAP must be completed first, and Excelsior doesn't become available until spring 2020. There are restrictions with it.

**Financial Aid from the US Dept. of Education:** [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and [www.fafsa.gov](http://www.fafsa.gov)

### **Types of Scholarships:**

**Merit** (non-need-based) are awarded by schools, and national, state or local organizations based on the following qualifications:

- High academic performance/ strong GPA
- High score on the PSAT/NMSQT taken junior year
- Winning an essay contest
- Talent
- Presidential Scholarships (incentive scholarships offered by schools to attract students of a higher caliber than they usually admit. **Reach out to colleges to see if they offer these, especially if you have a high GPA**)

**Need-based** are awarded based on financial need which is determined by the FAFSA or CSS PROFILE report. The source of these awards can be from the schools or national, state and local organizations.

With some research and time, **numerous other scholarships, loans and fellowship funds** can be found for students.

### **Some helpful scholarship sites:**

- <https://yescollege.com/guides/weird-scholarships/>
- <https://www.college-scholarships.com/>
- <https://www.niche.com/colleges/scholarships/>
- <https://www.nitrocollege.com/scholarships/minorities>

Going Merry - <https://www.goingmerry.com/> - is a new program that calls itself a Common App for scholarships. It has only been around for a year but it is something to check out:

**And the micro-scholarship program called RaiseMe – it’s amazing!! [www.raise.me](http://www.raise.me)**

Other scholarship resources:

- College Greenlight - <https://www.collegegreenlight.com/>
- Scholly.com - <https://myscholly.com/>
- Chegg - <https://www.chegg.com/scholarships#>
- Scholarships for Women - <http://www.affordablecollegesonline.org/womens-guide-paying-for-college/>
- National Health Service Corps (for Health Services related scholarships)  
<https://www.nhsc.hrsa.gov/scholarships/index.html>
- Cappex - <https://www.cappex.com/scholarships/>

And other good news is that the college office will be routinely emailing specific scholarship opportunities PLUS we will update private scholarship applications in Naviance – so please visit that tab from time to time.

**Please KNOW before you OWE!!! Once you receive financial aid packages, usually between January and March (and usually several weeks after receiving acceptances) REVIEW & COMPARE these packages. If you don’t understand the figures, reach out to the financial aid office of that college. We are also available in the college office to help you assess them.**

And here is a helpful resource:

**<https://www.consumerfinance.gov/paying-for-college/>**

A more detailed financial aid presentation will be made available in October which will cover the FAFSA more deeply.