



ACReS
Academic Career and Readiness Skills

**Degrees Open Doors
to Success**

Unit

6



National PASS Center
Genesee Migrant Center
3 Mt. Morris-Leicester Road
Leicester, NY 14418
(585) 658-7960
(585) 658-7969 (fax)
www.migrant.net/pass

Authors: Kate Warner
Linda Shanks
Sally Fox
Valerie Putney

Editor: Sally Fox

Proofer: Donna Katter

Formatting: Eva McKendry
Kate Warner

Graphics: Eva McKendry
Kate Warner
Linda Shanks
Sally Fox
Valerie Putney

Readability: Flesch – Kincaid Grade Level 4.7
Flesch Reading Ease 78.0

Developed by the National PASS Center with funding from the Strategies, Opportunities, and Services to Out-of-School-Youth (SOSOSY) Migrant Education Program Consortium Incentive under the leadership of the Kansas Migrant Education Program.

Paying for College

Words to know:✓ **financial aid**

There are many expenses related to college. Most students find multiple sources of **financial aid** to help them.

A college education can be expensive. Costs include:

- tuition for instruction
- room and board for living quarters and meals while you attend school
- books and supplies
- college fees for extra charges for various services
- transportation – bus fare, gas if you commute

Be aware that the cost of a private college or university is at least double that of a public school.

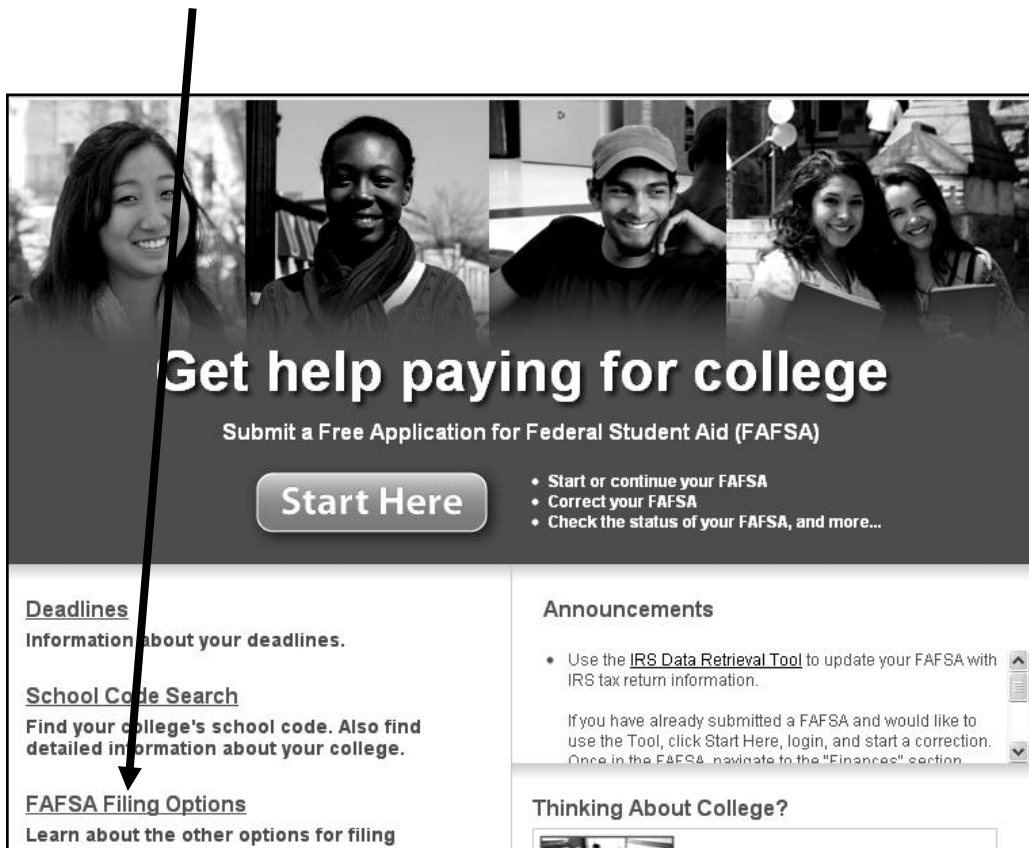
Student financial aid is available in many forms. It can be based on a student's merit – academic success or special talents. Or, it can be based on a student's need. The key to any form of financial aid is the FAFSA – the Free Application for Federal Student Aid. You must fill out this form in order before you apply for any financial aid. The FAFSA is used by colleges, universities, aid programs, and lenders. It helps them

decide how much aid you qualify for. Fill out the FAFSA before you apply to any colleges. You can access and fill out a FAFSA online at www.fafsa.ed.gov. Follow the instructions on the site. To get a paper copy of the FAFSA, call 1-800-433-3243.

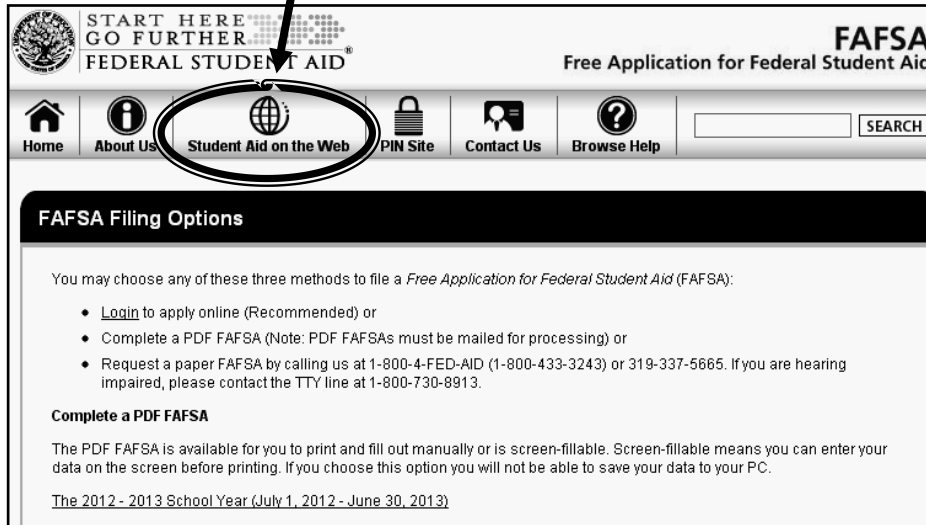
NOTE:

Do not be fooled by web addresses that look like the government site. For example, you might see www.fafsa.com. **Avoid** this site and any other that ends in **.com**. It offers a service you must pay for.

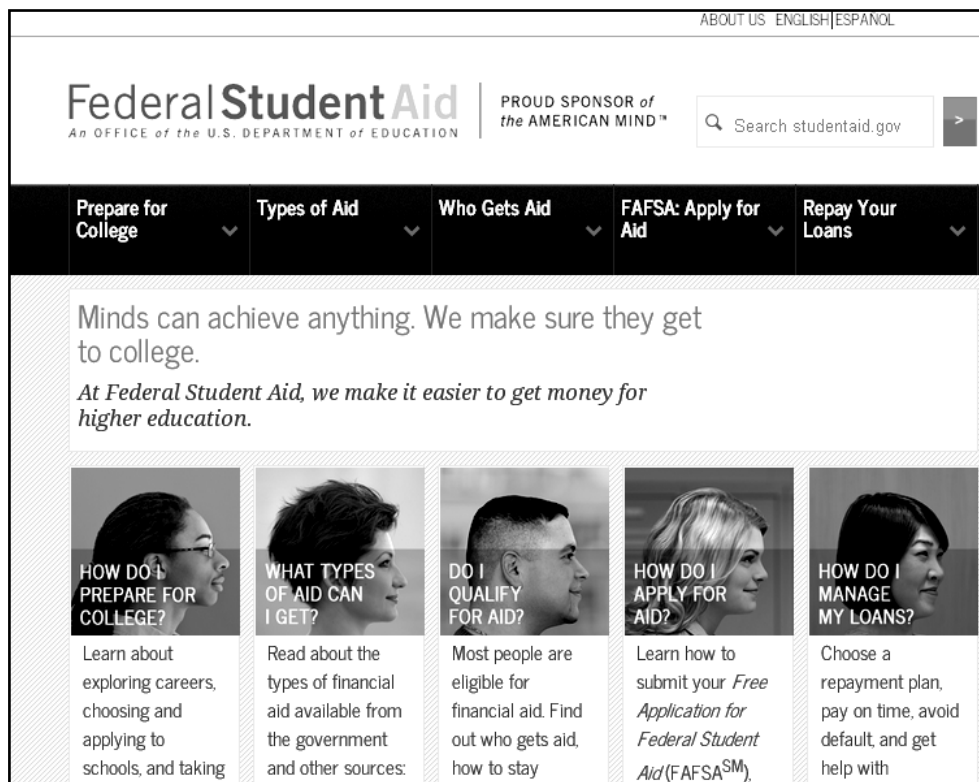
The FAFSA website offers you much information. Look at its homepage. Click on [FAFSA Filing Options](#) on the left.



The next page lists options for filling out a FAFSA. You can choose an option and continue. Or you can explore the site some more. On the toolbar at the top of the page, click on Student Aid on the Web.



You will be taken to a new page that shows you possible questions and links to answers. Explore its topics and gain information.



ANNOUNCEMENTS		FINANCIAL AWARENESS COUNSELING TOOL			
Prepare for College	Types of Aid	Who Gets Aid	FAFSA: Apply for Aid	Repay Your Loans	More Info
Explore Careers	Grants and Scholarships	Basic Eligibility	Estimate Your Aid	Making a Payment	About Us
Career Search	Loans	Criteria	Filling Out the FAFSA	Repayment Plans	Contact Us
Checklists to Get Ready	Work-Study Jobs	Non-U.S. Citizens	Dependency Status	Income-Based Repayment	Leave Us
Choosing a School	Aid for Military Families	Staying Eligible	Federal Student Aid PIN	Loan Consolidation	Feedback
School Search	Avoiding Scams	Regaining Eligibility	Next Steps After FAFSA	Deferment and Forbearance	Glossary
Understanding College Costs			Correcting Your FAFSA	Forgiveness, Cancellation, and Discharge	Resources
Applying to Schools			Comparing School Aid Offers	Understanding Default	Announcements
Finding Help			Receiving Aid	Contact the Ombudsman	Events
					Link to Us
					Data Center

Forms of Financial Aid

Financial aid is available to everyone, not just needy students. It is available to non-citizens as well as citizens. Even if you think you don't qualify, go ahead and apply. You have nothing to lose. You can start applying for financial aid **before** you are accepted at a college. Filling out the FAFSA should be your first step. Financial aid varies from college to college. You might qualify for one school, but not another. Apply to different schools. Compare their financial aid packages.

Scholarships

Scholarships are gifts of money that do not have to be paid back. They are based on many different factors: need, academic success, special abilities, gender, course of study, and race. The homepage shown below is from <http://www.careerinfonet.org>. Click on *Scholarship Search* in the middle column, under Career Tools.

The screenshot shows the Career InfoNet homepage. At the top, it says "Home > Career InfoNet" and "America's Career InfoNet". Below that, a banner reads "You can now search for jobs on CareerOneStop. Visit www.CareerOneStop.org/findajob to get started." The main content area is divided into three columns. The left column has sections for "Occupation Information", "Industry Information", and "State Information". The middle column is titled "Career Tools" and lists various resources, with an arrow pointing to "Scholarship Search". The right column is titled "Find It By Topic" and lists various categories like "Competency Clearinghouse", "Military Transition Portal", etc. At the bottom, there is a "Videos" section and a "Career Resource Library" search box.

You can search for scholarships based on where you live, who you are, and what your need is.

Scholarship Search

Search more than 5,000 scholarships, fellowships, loans, and other financial aid opportunities. Select Category Search or Keyword Search. Choose selections from at least one category below. See Scholarship Search Help below for additional information about the scholarship process and tips for using this tool.

Category Search

Search By Keyword

Pick at least one search criteria from the categories below.
Number of records is given in parentheses.

<div style="background-color: #eee; text-align: center; padding: 2px; margin-bottom: 5px;">Award Type</div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Fellowship (758) ▲</p> <p>Grant (296)</p> <p>Internship (23)</p> <p>Loan (14)</p> <p>Prize (38)</p> <p>Scholarship (5794) ▼</p> </div>	<div style="background-color: #eee; text-align: center; padding: 2px; margin-bottom: 5px;">Residence Preferences</div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>Alabama (53) ▲</p> <p>Alaska (104)</p> <p>Alberta (40)</p> <p>American Samoa (1)</p> <p>Arizona (21)</p> <p>Arkansas (15) ▼</p> </div>
<div style="background-color: #eee; text-align: center; padding: 2px; margin-bottom: 5px;">Study Level</div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>All (206) ▲</p> <p>Doctorate (423)</p> <p>Graduate (1600)</p> <p>High School (93)</p> <p>Master's (61)</p> <p>Other (8) ▼</p> </div>	<div style="background-color: #eee; text-align: center; padding: 2px; margin-bottom: 5px;">Affiliation Restrictions</div> <div style="border: 1px solid #ccc; padding: 5px;"> <p>African American (132) ▲</p> <p>Asian American (75)</p> <p>Association (1002)</p> <p>Disabled (108)</p> <p>Employer (63)</p> <p>Ethnic (220) ▼</p> </div>

Clear All
Next

If you are still in high school, check with your guidance counselor. He or she can help you search for scholarships.

Grants

Grants are federal money given to students based on need. They do not need to be paid back. Grants are available to citizens and eligible non-citizens. Examples include the Pell Grant and the Federal Supplemental Educational Opportunity Grant (FSEOG). Your FAFSA information will determine which grants you are eligible for.

Loans

A number of federal educational loans exist to help students and their families with college costs. They include Stafford loans and Federal PLUS loans. Some colleges use federal money to make Federal Perkins loans to their students.

A good online resource that can help you is at www.Petersons.com. As you can see from their homepage below, you can find help with

- choosing a college
- finding a vocational training program
- finding financial aid

Simply click on the link you need. Note that you can quickly search for financial aid and scholarships under the Quick Links tab.

Peterson's - Your Comprehensive Guide to College Information

College Information
Use Peterson's College Search, college info, and admissions advice to find the best college.
College Center

Research Grad Schools
Let Peterson's guide your grad school search to help you find the right graduate program.
Grad School Center

Other School Guides

Distance Learning	International Guide
Culinary Arts	Visual / Performing Arts
Nursing School	MBA Programs
Career Colleges	Law Programs

Quick Links

With more than 40 years of experience, Peterson's guides you through the education planning process with its personalized resources.

College-bound
How to choose
PSAT, SAT, and ACT
Paying for college
Scholarship search

Grad school-bound
Getting started
GRE, GMAT, and LSAT
Financial aid
Grad school loans

Peterson's College Tools | Rolling Admissions | Grad School

Colleges and Universities: Choosing the Right Fit
There are many different criteria to examine when looking at colleges, and Peterson's college search can help you determine what is important to you.

Choosing College Programs That Suit You
Looking for the right match? Learn how to sift through all that college information to choose college programs that suit your needs and match your qualifications.

Renting Textbooks

One way to save money on college is to rent your textbooks instead of buying them. Online booksellers offer large discounts on rented textbooks. Some discounts are as high as 70% off the regular price. Barnes and Noble and Amazon.com are two of the more famous booksellers that offer rented textbooks. There are other companies as well. You can check them out online.

Deferred Action

On June 15, 2012, President Obama and the Department of Homeland Security announced a plan that affected the children of migrant parents. It said: *Young people brought to the United States by their parents are safe from removal, starting immediately.*

The program is called deferred action. Its requirements are as follows:

- The young person must have come to the United States under the age of 16.
- The young person must have lived in the United States for at least five years before 6/15/2012 and continues to live here.
- The young person must be in school or have graduated from high school. A GED certificate is also acceptable. Honorable discharge from the American military is also acceptable.
- The young person was not convicted of a felony or multiple misdemeanor charges. The person is not considered a criminal or a threat to public safety.
- The young person must be between 15 and 30. Deferred action is granted on a two-year basis. It can be renewed. The program removes the fear of deportation for eligible people. It will allow them to pursue an education and training.

Further information and applications for the program are scheduled for August, 2012. The website, United We Dream, offers support and updates on the latest news. It can be reached at <http://unitedwedream.org>.

Going to college is a big step. The school work there will challenge you. It will also help you grow and become more confident. A college education usually leads to better jobs and more pay. College is worth the effort. Paying for college is a problem that can be solved. The resources are out there. You just have to look for them.

1. Go to the Peterson’s website discussed on page 47. Follow the directions. Do a college or training program search. List at least two colleges or training programs you find that could match your goals.

College or Training Program	Location	Job or Career Desired
a.		
b.		
c.		
d.		

2. Follow the directions on pgs. 45-46. List the scholarships you might qualify to get.

Notes:

☞ End of Lesson 5 ☞