

## FINANCIAL AID AND SCHOLARSHIPS advice from the Grant HS Career Center

(This page contains links to relevant articles and websites as of Summer 2020)

**The best source for financial aid is your college!** Research your college's Financial Aid website to find scholarships. If you're not sure if they require a separate application ask their Financial Aid office. Many scholarships require an application before you've been accepted to the school, so your college-specific financial aid searches should be done at the same time that you apply for admission. Don't wait until you've been accepted to ask about and apply for scholarships and other financial aid.

**Need-based:** Most college aid begins by filling out the Free Application for Federal Student Aid or FAFSA (faf-suh) at <https://studentaid.gov/h/apply-for-aid/fafsa>

The college year 2021–22 **FAFSA** form asks for 2019 **tax** information. If you're filling out the 2022–23 **FAFSA** form, you'll need your 2020 **tax** information, and so on. The FAFSA determines your EFC: estimated family contribution, and it is only an estimate. There could be a significant difference between your family's EFC from your FAFSA and your current ability to pay for college expenses, especially in the wake of Covid19. You can appeal the college's financial aid decision; talk openly and early with the financial aid office. Even a family income over \$200,000 may qualify for some aid, so *always fill out the FAFSA*.

In addition, you may need to fill out the **CSS** : an online application to determine eligibility for non-federal financial aid, which is administered by the College Board. Not every college requires it, but nearly 400 colleges do, so be sure to first check the list of schools at <https://cssprofile.collegeboard.org> to determine whether you need to complete the application. Some colleges do require information from both of your biological parents: your custodial parent and your noncustodial parent. Each parent will complete the application separately, confidentially. The FAFSA requires just the custodial parent. Unlike the FAFSA, there is a fee: the first application is \$25 and reports to additional schools are \$16 each. Fee waivers are granted to high-need students, generally for household incomes of \$40,000 or less per year.

**Merit-based:** Some colleges offer merit-based scholarships in addition to need-based ones. These have a variety of criteria beyond grades, sports, arts, etc. When in doubt, apply! Some merit scholarships require a separate application; others don't (they automatically consider you when you apply to the college). Again, inquire with the admissions office at schools that you are considering. It is never too early to ask!

**NOTE:** Be sure to ask the financial aid office at your college if your award will be decreased if you receive an outside scholarship. Some schools take outside awards off the top of your tuition and fees before they grant additional support. Also make sure that you understand if your awards are for the first year only, or all four years of attendance. Do they require you to live in the dorms all four years to receive funding? If you take a semester off will you lose your funding? Most schools increase tuition by 2-5%+ each year, will you receive funding to cover these additional costs?

**OREGON PROMISE** [www.oregonstudentaid.gov/oregon-promise](http://www.oregonstudentaid.gov/oregon-promise)

Oregon Promise is a grant program that can cover all or most of your community college tuition in Oregon. Students must meet all of the eligibility and application requirements including a 2.50 cumulative high school GPA or higher, or a 145 grade on all GED tests and be a recent high school graduate. Enrolled students can be studying for an associate degree; a program in career and technical education (CTE); or a one-year curriculum for students who plan to transfer to another post-secondary institution of education. Undocumented and DACA students are also eligible. Program requirements and funding are subject to change so please visit the website for updates and complete an Oregon Promise Grant Application by the appropriate deadline.

**Dual Enrollment through PCC:** [www.pcc.edu/programs/dual/](http://www.pcc.edu/programs/dual/)

**PORTLAND STATE UNIVERSITY, OREGON STATE, OREGON INSTITUTE OF TECHNOLOGY, or LINFIELD COLLEGE.** You can be dual enrolled or in a Degree Partnership Program (DPP) and receive Oregon Promise funding! Please work closely with both colleges to ensure that you meet the following requirements. Dual enrollment agreements allow you take classes at both schools, greatly expanding your resources and options. It's easier to tailor your education to fit your goals and timelines. You'll work with advisors at both schools to make sure every course counts toward your degree.

**BENEFITS OF PCC DUAL ENROLLMENT:**

One application process for both schools / Advising available from both schools / Increased flexibility in scheduling with access to more classes / [Coordinated financial aid](#) and scholarships / Most affordable route to your degree / [Reverse transfer](#) is easy for students dual-enrolled at a 4-year institution. Reverse transfer allows the 4-year university to easily send transcripts to PCC, who will then evaluate your record to see if you have earned an associate degree.

**Portland State University** has a similar free tuition program: <https://www.pdx.edu/student-finance/four-years-free>

**WUE** [www.wiche.edu/about-wue](http://www.wiche.edu/about-wue)

Western Undergraduate Exchange (WUE, pronounced "woo-ee") is a regional

tuition discount agreement administered by the Western Interstate Commission for Higher Education (WICHE). Check out the college savings finder <https://wuesavingsfinder.wiche.edu> which tailors your search by location or by major for 160+ public two- and four-year undergraduate colleges and universities! WUE enables students from 16 WICHE states and territories in the Western U.S. to enroll as nonresidents and pay 150 percent (or less) of the enrolling school's resident tuition—which annually saves students an average of \$9,000 each on the cost of nonresident tuition. Some schools have special eligibility requirements or annual WUE admission quotas, found in that school's WUE profile. If you still have questions, contact the school's office that administers WUE (admissions, financial aid, or the scholarship office), as indicated on the profile. Some schools automatically consider applicants from a WICHE state for the WUE rate, but many require that applicants request the WUE rate when applying for admission.

[www.studentaid.ed.gov](http://www.studentaid.ed.gov)

is a great resource with lots of advice, calculators, checklists as well as tax advice and a helpful blog.

**R.O.T.C.** [www.todaysmilitary.com/education-training/rotc-programs](http://www.todaysmilitary.com/education-training/rotc-programs)

ROTC is an acronym for Reserve Officer Training Corps. In the program, college students train to become officers in the United States Military. Unlike attending one of the service academies directly, joining ROTC is like having a part-time job or an extracurricular activity, but you attend college and can live in the dorms, etc., just like your peers. The program has branches in the [Army](#) , [Navy](#) , and [Air Force](#) . While graduates may also serve in the Marine Corps and Coast Guard after college, these branches do not have specific ROTC programs, although the Coast Guard does offer a similar program called the [College Student Pre-Commissioning Initiative](#) . Approximately 1,700 colleges and universities across the country, including many highly prestigious schools, offer ROTC programs. While scholarships aren't a guarantee, many cadets do receive significant 2-, 3-, or 4-year scholarships. During college, ROTC members undergo military training throughout the school year and the summer in addition to pursuing their bachelor's degrees and taking academic courses on topics of military importance. Upon graduation, each student will serve as an officer for a period of time in that branch of the U.S. military.

## **OUTSIDE SCHOLARSHIPS**

**Choose carefully which ones to apply for. It takes time to research and students are competing for each scholarship, the amounts may be small compared to the cost of college, and don't forget, your college is the best source of financial aid.**

**Most scholarships are only available to high school seniors, but some**

**organizations also invite younger students to apply, especially employers (see below). Deadlines for applying range throughout the year, with a number starting in August or September. Plan ahead!**

*Tips for choosing outside scholarships:*

How many awards will be given? How much is the award? Is it one time only, or renewable for all 4 years of college? How many people might apply? (Is it just students at your school? In your state? Anyone in the U.S.?) Do you meet all the qualifications? Will you be one of the top applicants? How much time will it take? Estimate time needed for filling out application, preparing resumé, getting recommendations, writing an essay, etc. Do you have enough time before the deadline?

[www.oregonCIS.UOregon.edu](http://www.oregonCIS.UOregon.edu)

Scholarship Search Tool available for PPS Students. Use the CIS ( Career Information System) Financial Aid Sort to find scholarships that you are qualified to apply for. This tool will help you search through thousands of scholarships and find one that may match you. Set up an account:- click on "Single Sign On" in the upper right hand corner

- choose school district - PPS of course
- sign in with your usual Grant username and password.
- then click on "Explore Resources"

Look for the blue box and Create my own Portfolio >

Then Find Scholarships: Education tab > Financial Aid Sort. Use star to save lists and favorites. Find these later in the My Portfolio tab.

[www.oregonstudentaid.gov/scholarships.aspx](http://www.oregonstudentaid.gov/scholarships.aspx)

OSAC awards more than \$17 million in scholarships annually. You don't need to be a merit scholar or a student with financial need to apply. OSAC administers more than 600 scholarship programs. You may qualify, but you won't know unless you apply! **Early Bird Deadline: 2/15** Error-free applications will be entered into a drawing for one of several \$1,000 Early Bird scholarships. **Final Deadline 3/1** .

[www.Scholarships360.org](http://www.Scholarships360.org)

**Quickly see which scholarships are a match for your profile, academic and extracurricular interests, and future career plans! Updated continuously. Not for profit.**

**Two that are recommended by Jennifer Satalino of The College Place:**

[www.bigfuture.collegeboard.org/ pay-for-college/grants-scholarships](http://www.bigfuture.collegeboard.org/pay-for-college/grants-scholarships)

[www.tcp.igrad.com](http://www.tcp.igrad.com)

**Thousands of students may be competing for these scholarships. Resist commercial offers that may come up on their website—just say “No Thanks.” Beware of scholarship searches that charge fees.**

Employer & Membership Organizations: Many employers, unions, professional organizations, and other membership organizations offer scholarships to dependents of their employees/members. Check carefully. You may need to apply in the junior year for some of these.

Local scholarships and those that are *specific to just Grant High School students* are listed in the Friday Newsnotes from the counseling office and in the Career Center as well as on our instagram feed: [@ghscollegeandcareercentral](#). Check the saved stories file [\\$\\$Archive](#) located in the bio for typical awards and deadlines.

When in doubt, ask Ms. Kokes or your counselor!

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