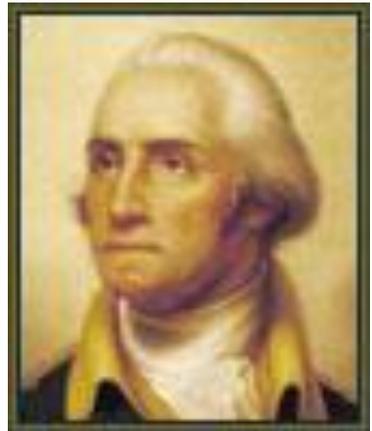


The George Washington University HEATH Resource Center

Planning Ahead: FINANCIAL AID FOR STUDENTS WITH DISABILITIES

2013-2014 Edition



While education beyond high school in the United States is optional, it has become a necessary investment in future employment and life satisfaction for many people. Most, however, cannot afford to make this investment without some outside monetary assistance. Over the years, public and private sources of money have been developed specifically to meet this need. As increasing, but limited, amounts of money have become available, a standardized method of determining eligibility has evolved to promote equitable distribution of student financial aid.

Financial aid is a partnership among the student, parents, postsecondary educational institutions, state and federal governments, and available private resources. For the student with a disability, the partnership also may include a Vocational Rehabilitation Agency and the Social Security Administration. This partnership requires cooperation from all entities and an understanding of their unique responsibilities within the financial aid process.

Obtaining financial aid can be a complex process due to many laws and regulations that govern various aid programs. Therefore, becoming knowledgeable about student financial aid is extremely important. As the costs of a postsecondary education rise, keeping informed about changes in the financial aid system becomes imperative.

This resource paper provides an overview of student financial aid and discusses the roles and responsibilities of those who play a significant part in the process of providing aid to students with disabilities. The paper also addresses the financial aid application procedure and suggests timelines and resources for those individuals who are seeking financial aid. The information in this paper was based on the best available information at the time of publication in **December 2012** and reflects information for the **2013-2014** school year. This is a resource paper for students, parents, and all professionals who assist students with disabilities in securing financial assistance for postsecondary education.

It is recommended that students and families use this resource paper in conjunction with *The Guide to Federal Student Aid (2012-2013)* by the U.S. Department of Education, available on the internet, <http://tinyurl.com/8frvtzd>.

The discussion below covers the various types of financial aid, the technical words and phrases used to describe them, and the process involved in their disbursement. Particular attention is given to those expenses that are considered disability-related, and suggestions are made about ways in which some of those expenses may be met. In addition, a brief description of Vocational Rehabilitation (VR) Agencies, the services that they may provide, and the interaction between the state VR agency and the financial aid office of a postsecondary institution. Finally, suggestions are offered about additional possibilities for financial assistance.

WHAT IS FINANCIAL AID?

Financial aid is designed to help individuals meet their educational expenses when their own resources are not sufficient. A student who believes that his or her own and family resources are not sufficient to pay for all the costs of attendance (tuition, room and board, books, transportation, campus activities, etc.) should apply for financial aid through the financial aid office of the institution he or she plans to attend.

Four types of aid are available:

- Grants—Need-based aid that generally does not have to be repaid.
- Loans—Money borrowed to cover school costs, which must be repaid (usually with interest) over a specified period of time (usually after the student has left school or graduated).

- Work-study—Employment that enables a student to earn money toward a portion of school costs during or between periods of enrollment.
- Scholarships—Gifts and awards based on student's academic merit, talent, achievement, background or other criteria. It is aid that generally does not have to be repaid.

FEDERAL FINANCIAL AID

The federal government contributes to the first three types of student financial aid. These programs are explained in a booklet called *Funding Your Education --The Guide to Federal Student Aid* from the U.S. Department of Education. For a free copy (English and Spanish), write to: U.S Department of Education's Publication Center, or call (877) 4ED-PUBS (1-887-433-7827) or (877) 576-7734 (TTY), or online: www.edpubs.gov. This publication is available in alternate formats, such as Braille, large print, or CD by contacting the U.S. Department of Education's Publication Center at 1-877-4ED-PUBS (1-877-433-7827) or 1-877-576-7734 (TTY).

The programs described in the chart at the end of this booklet are (see Appendix B):

1. Federal Pell Grants
2. Federal Supplemental Educational Opportunity Grants (FSEOG)
3. Teacher Education Assistance for College and Higher Education (TEACH) Grants
4. Iraq and Afghanistan Service Grant
5. Federal Work-Study (FWS)
6. Federal Perkins Loans
7. William D. Ford Direct Loans including:
 - a. Federal Direct Loans (subsidized and unsubsidized)
 - b. Federal Direct PLUS Loans (parents and graduate students)

All of these except PLUS unsubsidized Federal Direct Loans and TEACH Grants, are based on the financial need of the student and his or her family. Although the PLUS and unsubsidized Federal Direct Loan programs do not take into account any family contribution, these loans (individually or combined) cannot exceed the difference between the student's cost of attending a postsecondary institution and the student's other financial aid (including scholarships).

Financial assistance is also available through [AmeriCorps](#), a program authorized under the National and Community Service Trust Act of 1993. This program provides individuals ages 17 and over with the opportunity to earn education awards of \$5,550 in exchange for full-time service of at least one year or part-time service of at least two years in an approved program of community service. The education awards correspond to the maximum amount of the Pell Grant. An individual may serve up to two terms and earn up to two education awards. For more information about exchanging national or community service for educational funding, contact AmeriCorps at (202) 606-5000 or TTY: (800) 833-3722 or visit their web site: <http://www.americorps.gov/Default.asp>

Some colleges, states, and other entities may also offer need based grant aid that is merit-based, which means that funds are provided to students without regard to financial need if certain conditions (such as high grades) are met. The financial aid administrator at the school of your choice is the best resource for locating merit-based or any other financial aid resources for attending that school.

The U.S. Department of Education has plans to increase Financial Aid Awareness through workshops, online resources, and scholarship funds. Be sure to check <http://studentaid.ed.gov/> website often!

Student Aid and Fiscal Responsibility Act

On March 30, 2010, President Obama signed Health Care and Education Reconciliation Act of 2010, which included Student Aid and Fiscal Responsibility Act (SAFRA). The act eliminated the Federal Family Education Loan Program (FFELP), increased funding in the Pell Grant program, funded a new Federal Direct Perkins Loan program, and increase funding in other higher education and K12 programs.

SAFRA is designed make college more affordable for Americans. This Act promises to produce more college graduates and strengthen community colleges and training programs for a highly skilled workforce.

Recent changes due to SAFRA:

- New formula Pell Grant awards beginning in 2013-2014 school year
- Increased funding to historically Black colleges and universities to 2019
- Student income-based loan repayments for new borrowers, beginning in July 1, 2014, will be at 10% of the amount by which a borrower's and the borrower's spouse adjusted gross income exceeds 150% of the poverty line.
- After 20 years, student loan repayment is forgiven.
(Health Care and Education Reconciliation Act, 2010)

For more information you can download the complete Student Aid and Fiscal Responsibility Act at <http://www.nacacnet.org/issues-advocacy/LegislativeNews/Pages/SAFRA.aspx>.

WHICH APPLICATION DO I COMPLETE?

All students applying for federal assistance are required to complete the Free Application for Federal Student Aid (FAFSA). There is no charge to complete or process the FAFSA. The Department of Education develops the [FAFSA](#) in both English and Spanish versions. The FAFSA is available in electronic and paper formats. To apply, students may use any of the following formats:

- FAFSA online
- The paper FAFSA
- Downloadable PDF FAFSA

Ninety percent of students and families fill out the FAFSA application online. FAFSA on the internet allows students to complete and submit a FAFSA. A PDF FAFSA is available to help filers collect information needed to complete the application. Students who file a FAFSA electronically may request an electronic access code number or PIN. The PIN serves as an electronic signature for the student and the dependent student's parent when completing the FAFSA electronically. The PIN also serves as an identifier to access personal federal student aid information in various Department of Education databases. All students and dependent parents of students can learn more about FAFSA on the internet and the PIN process on the following web site: www.fafsa.ed.gov.

Copies of the paper FAFSA are available at high schools and colleges or by contacting the Federal Student Aid Information Center at (800) 4-FED-AID (433-3243) or 319-337-5665. The TTY line for the paper FAFSA, 1-800-730-8913.

Once the application has been processed, students will receive the processed result in one of two ways:

- Students who provide an e-mail address on the application will receive an e-mail notification containing a direct link to the student's Student Aid Report (SAR) data on the Web.
- Students who do not provide an e-mail address on the paper or electronic FAFSA will receive either 1) a paper SAR, or 2) a paper SAR acknowledgement.

WHAT IS THE ESTIMATED FAMILY CONTRIBUTION?

The estimated family contribution (EFC) is the amount of money the family of a student is expected to contribute toward college expenses. The family includes the student and the student's parents in the case of a dependent student, or the student (and spouse, if any) in the case of an independent student. The amount the family is expected to contribute is calculated by a standardized formula that takes into account the family's financial resources (income and assets), family size, and basic living expenses. The calculation of family contribution is based on information provided by the student's family on a standardized need analysis form. The estimated family contribution will be reported on the Student Aid Report (SAR).

Before completing the FAFSA, students must first determine their dependency status. If, for the purposes of applying for financial aid, the student is considered to be dependent, then the student and the student's parents must complete the FAFSA.

If the student is considered to be independent, only the student (and the student's spouse, if married) must complete the FAFSA. A student

may qualify as financially independent if he or she was born before January 1, 1990, is married as of the date he or she applies, will be a graduate or professional student at the start of the award year, is currently serving on active duty for purposes other than training, is a veteran of the U.S. Armed Forces, has dependents other than a spouse, was an orphan, foster child, or ward/ dependent of the court at any time since the age of 13, is an emancipated minor, is in legal guardianship or was determined at any time since July 1, 2012 to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless or a student for whom a financial aid administrator makes a documented determination of independence by reason of unusual circumstances.

Students who are applying for non-federal financial assistance from postsecondary institutions may be required to complete an additional form. Check with the financial aid offices of the colleges or universities that you are interested in attending to determine what additional forms for non-federal assistance you should file.

The financial aid office can also tell you about the availability of state aid and whether you will need to file an additional form to apply for such aid. The financial aid office can either supply you with any additional forms needed to apply for state aid or tell you how to obtain the necessary forms. If you reside in a state other than the one in which the college is located, the college can tell you where to obtain this information for the state in which you reside.

WHAT IS THE COST OF ATTENDANCE?

Each college or university must estimate the costs a student will reasonably encounter in order to attend that institution. Cost of attendance will always include a figure for

tuition and fees. Supplies needed for coursework are sometimes included in tuition, but more often books and supplies are estimated separately. Cost of attendance will include estimates for living expenses—primarily room and board, as well as a moderate amount for transportation and miscellaneous personal expenses. Cost of attendance is sometimes called “cost of education” or “student budget.”

For students living in dormitories or other local housing, cost of attendance estimates may include transportation for trips between the student’s home and the college or university at the beginning and end of the period of attendance, as well as any breaks during which the institution closes its housing facilities. For a student commuting daily from home, transportation includes a reasonable amount for commuting, usually using public transportation if it is available. Purchase of a car for commuting purposes may not be considered an education-related expense, although the basic maintenance of a car during the student’s enrollment may be included. Also, schools may include a reasonable allowance for the documented rental or purchase of a personal computer into the cost of attendance.

In addition, costs related to a student’s particular personal circumstances may also be included if they are incurred as a result of attending the college or university. For example, cost of attendance may include day-care costs for students with dependent children. Expenses associated with a period of study abroad that is part of the student’s educational program, or during a cooperative education experience, may also increase a student’s cost of attendance. If a student or a parent borrower receives a federal student loan, the loan fees associated with the loan are added to the student’s cost of attendance.

Costs related to a student's disability may also be included under certain circumstances (see section entitled "*What Expenses Are Considered Disability Related?*"). A student who believes his or her costs are higher than the standard estimated by the college or university should ask to speak with the institution's financial aid administrator to determine how to reduce the extra expenses.

Whether a student is taking classes on a full-time or part-time basis may also impact his or her cost of attendance. A student's "enrollment status" is usually measured as full-time, three-quarter time, half-time, or less than half-time. The definition of these measurements may vary at different institutions, but federal rules establish certain minimum definitions for undergraduate students that must be used when determining the amount of a student's federal financial aid. Although a college or university may increase the amount of work required to classify a student as full-time, an institution may not reduce the federal minimum definition for any reason. However, a college or university may allow a student with unusual circumstances (such as a disability) extra time to complete his or her program and may award financial aid during the extra terms or periods of enrollment.

The amount of tuition estimated for a student attending on a part-time basis is generally less than the amount estimated for full-time attendance. The allowances for books and travel might also be less for a part-time student. Allowances for room and board for a limited duration are permitted, however, certain other costs are eliminated entirely for students who attend less than half-time. In addition to affecting a student's cost of attendance, part-time enrollment directly affects the maximum amount allowable under certain aid programs.

WHAT IS FINANCIAL NEED?

The financial need of a student is the difference between the student's educational expenses and the amount of money the family is expected to contribute. In general terms, the formula to determine financial need is shown in the box to the right on this page. There is no guarantee, however, that any one institution will be able to meet the total financial need of any given student.

<p style="text-align: center;"><i>Financial Need</i></p>
<p style="text-align: center;">Cost of Attendance</p> <p>Tuition, fees, books and supplies, personal computers, room, board, transportation, personal expenses, dependent care, loan fees, expenses related to disability; study abroad costs; cooperative education costs.*</p>
<p style="text-align: center;">EFC Contribution</p> <p>Amount family and/or student are expected to contribute toward cost of education (contribution from income or assets, social security benefits, welfare, etc.).</p>
<p style="text-align: center;">Financial Need</p> <p>Amount of demonstrated need to be packaged. (See subheading "What Is a Financial Aid Package?").</p>
<p>*Some expenses may not be considered in the determination of financial need. (See subheading "What Expenses Are Considered Disability Related?").</p>

WHAT IS THE FINANCIAL AID PROCESS?

The financial aid process is designed to equitably serve the approximately 19.5 million undergraduate and graduate students currently enrolled at more than 7,000 postsecondary educational institutions. The scope of the financial aid system requires that the application process be standardized. Describing special circumstances or needs, therefore, may require additional effort on the part of the applicant. Applicants who have special needs, such as disability-related expenses, should express those needs to the aid administrator at the postsecondary institution. Because of the complexity of the system, however, they must take care to express those needs within the context of the system as explained below.

According to many directors of financial aid, taking care to be early and accurate in applying for aid is the most important step in the financial aid process. You can apply beginning January 1, 2013; you have until June 30, 2013 to submit your FAFSA for the 2013-14 award year.

Campus financial aid administrators suggest that a family complete the tax information in time to file the FAFSA (and any additional non-federal forms) by the college's or university's deadline, or use an estimate rather than delay completing and processing the form. A processed application can be corrected if the actual IRS tax information differs from the estimate. If an individual's processed aid application is not received by the date specified by the college or university, the student may lose priority for many forms of aid, both federal and institutional. Students and their families should be aware that because aid application deadlines vary from institution to institution and may call for differing information, early preparation will ensure that all deadlines can be met with appropriate information.

If the college or university requests documentation of application information, such as signed tax returns or verification statements, the family must comply by the deadlines for those documents to keep the aid application process on track. It is also important to note that students must reapply for financial aid every year.

WHAT IS A FINANCIAL AID PACKAGE?

A financial aid package is a combination of financial aid resources (grants, scholarships, loans, work-study) put together by the institution's financial aid administrator and designed to meet, as closely as possible, a student's financial need. The amount and types of assistance in a package depend on the cost of attendance at a particular institution, the student's need, availability of funds at the institution, and funds available from outside sources. Thus, a student may be offered two different financial aid packages if he or she applies to two different institutions. Students should compare not only the dollars offered, but also the composition of the financial aid package from each institution. The following examples illustrate different packages of financial aid that a student might be offered at two different institutions. School A costs \$5,000 to attend, and School B costs \$10,000. (See box below.)

Note: The aid amounts are for illustration purposes only and do not necessarily reflect actual amounts a student could expect from a similar school.

	SCHOOL A	SCHOOL B
COST OF ATTENDANCE	\$5,000	\$ 10,000
FAMILY CONTRIBUTION	\$1,000	\$ 1,000
Need for Financial Aid (cost minus family contribution)	\$4,000	\$ 9,000
SOURCES OF FINANCIAL AID		
Federal Pell Grant	\$1,100	\$1,100
Federal FSEOG	\$1,500	\$1,000
Federal Perkins	\$ 0	\$500
Federal Work-Study	\$ 0	\$1,500
Aid from Institution	\$ 400	\$2,000
Federal Subsidized Stafford Loan	\$1,000	\$2,500
Total Financial Aid	\$4,000	\$8,600
Total Unmet Financial Need (to be met from outside sources, such as: additional family contribution, Federal Unsubsidized Stafford Loan, PLUS Loans, private employment, local/disability-specific scholarships, etc.)	\$0	\$400

In the examples above, School B offers \$8,600 this year, whereas School A offers less than half of that. However, if the student chooses School B, he or she must find \$400 more than the expected family contribution. On the other hand, School B may have the academic program of choice and the necessary support services. Thus, the student may believe that in the long run, School B is the right choice.

In addition to comparing the total dollars offered in aid by each institution, however, students need to consider level of indebtedness, terms of loan repayment, and the institution’s policy on how the aid packages will be constructed in subsequent years. Students, their families, financial aid personnel, and, where relevant, rehabilitation counselors of students with disabilities should evaluate the amount of debt a student can reasonably repay after graduating. Career choices often determine (or

are determined by) a student’s level of indebtedness and terms of repayment of financial aid loans.

From year to year, financial aid administrators may vary the combination of grant, scholarship, loan, and work-study money in a student’s aid package, emphasizing loans for freshmen and work-study or scholarships in later years—or the other way around. Institutions have packaging policies on awarding financial aid package that may vary as a student matriculates in his or her academic program. Ask the financial aid administrator what the institution’s policy is beyond the first year of study.

WHAT EXPENSES ARE CONSIDERED DISABILITY RELATED?

The student with a disability is often faced with additional expenses not incurred by other students. These may include:

- Special equipment (related to the disability) and its maintenance.
- Cost of services for personal use or study, such as readers, interpreters, note takers, or personal care attendants.
- Transportation, if traditional means are not accessible.
- Medical expenses not covered by insurance that relate directly to the individual’s disability.

Students should be sure to inform the aid administrator of disability-related expenses that may previously have been covered by the family budget. These may include food and veterinary bills for guide dogs, batteries for hearing aids, and/or the cost of recruiting and training readers or personal care attendants.

Leaving home often necessitates the purchase of new or additional equipment that will allow the student to be independent at college. For example, the student's secondary school may have furnished an adapted computer or other disability-related equipment, but that equipment belongs to and remains at the high school after the student graduates. Students with disabilities should seek assistance from the Office of Disability Support Services and/or the Financial Aid Office to determine disability-related expenses.

Once these expenses have been identified, students should provide the financial aid administrator with documentation of any disability-related expense that is necessary to ensure attainment of the student's educational goal. Where applicable, this documentation should also state the amounts that will be covered by insurance and other assisting agencies. Depending on the institution, documentation may be simply a written statement of explanation by the student or an official statement by a doctor or Vocational Rehabilitation counselor. To be certain of the appropriate documentation, the student should check with the institution's financial aid office. By virtue of provisions within the ADA Amendments Act of 2008 (ADAAA), Higher Education Opportunity Act of 2008 (HEOA), Workforce Investment Act of 1998 (WIA), and Section 504 of the Rehabilitation Act of 1973, as amended all public and private postsecondary institutions are required to provide reasonable accommodations for students with documented disabilities who request them.

For the first time, due to the landmark HEOA 2008 legislation, students with Intellectual Disabilities with the support of the federal government will have an opportunity to receive Pell Grants, Supplemental Educational Opportunity Grants, and Federal Work-Study Program if accepted into a postsecondary

institution. They must be enrolled or accepted for enrollment in a comprehensive transition and postsecondary program for students with intellectual disabilities and must maintain satisfactory academic progress as determined by the school for this program. These students:

- do not have to be enrolled for the purpose of obtaining a degree or certificate, and
- are not required to have a high school diploma or its recognized equivalent.

For more information on these opportunities for students with Intellectual Disabilities in accessing post-secondary education, please go to Think College's website:

www.thinkcollege.net. For more information on HEOA 2008 and postsecondary education supports for students with Intellectual Disabilities, please go to our Selected Resources section at the end of our paper to find the book entitled, "*Think College! Postsecondary Education Options for Students with Intellectual Disabilities*" written by Meg Grigal and Debra Hart.

Some special equipment and support services may be available at the postsecondary institution, through public or private community organizations, through the state Vocational Rehabilitation Agency, or through organizations for people with disabilities. The student should check with the Student Services Personnel, 504 Coordinator, or Office of Disability Support Services at the postsecondary institution.

One of the most valuable resources to a new student is the network of students with disabilities already on campus. Students with disabilities who have had similar experiences and similar needs are likely to have practical advice and low-cost solutions to problems that incoming students with disabilities frequently

encounter. All students planning or thinking of attending a post-secondary education setting should visit the Disability Support Services office on campus. Oftentimes, Disability Support Services coordinators will work the student and the student's family in setting up opportunities for potential students to meet current students with disabilities on campus.

Regardless of whether the student is able to obtain any special equipment or services through the institution or elsewhere, it is still important to let the financial aid administrator know of any anticipated expenses. Such information is considered in the determination of the student's cost of attendance. It is also important to understand that disability-related expenses that are covered by other assisting agencies cannot also be covered by financial aid from the school.

HOW DOES VOCATIONAL REHABILITATION FIT INTO THE FINANCIAL AID PROCESS?

Assistance to students with disabilities is often provided by state Vocational Rehabilitation (VR) agencies. In some states there are two agencies: a general agency and one for people who are blind or visually impaired. In other states, there is one agency serving all people with disabilities. State Vocational Rehabilitation agency titles vary from state to state, and thus may be hard to locate in the telephone directory. You may contact a state education agency, public library, or State Business Leadership Network for the telephone number and address of your local VR agency. Or, for a state-by-state directory of Vocational Rehabilitation agencies, go to <http://tinyurl.com/awk6q7e>.

The local Vocational Rehabilitation agency has VR counselors who can help a person with a disability determine eligibility for services. The VR program is an eligibility program, rather than an entitlement program. To be eligible for

services, an individual must have an impairment that results in a substantial impediment to employment and he/she must require VR services for employment. The primary goal of a VR counselor is to assist the individual to achieve employment; therefore the counselor will carefully consider a student's educational plans and their impact on potential for employment. Students should consider bringing a copy of the Summary of Performance (SOP) that was given upon high school graduation to the initial meeting with the VR counselor. While initial counseling and evaluation are open to all applicants, the counselor may determine that an applicant is not eligible for services, or that an individual cannot be offered services immediately because of the order of selection (i.e., the requirement that VR agencies provide services on a priority basis to individuals with the most significant disabilities). Every state is different in how VR agencies implement the order of selection. To see an example of a state's order of selection, go to <http://www.vadrs.org/oosbrochure.htm> to see how Virginia categorizes their order of selection.

Among the services that may be provided by VR agencies to a student who is a client are:

- Help with tuition expenses.
- Room and board.
- Transportation/ commuting expenses.
- Books and supplies.
- Out of class reader services for people who are blind or who have learning disabilities; interpreter services for people who are hearing impaired; and/or individually prescribed aids and devices.
- Telecommunications, sensory, and other technological aids and devices.
- Other goods and services that help an individual with a disability become employed.

Services provided to an individual must be authorized in advance in an Individualized Plan for Employment (IPE) mandated in the Workforce Reinvestment Act of 1998 (WIA) developed by the eligible individual and approved by a VR counselor. People with disabilities served by VR under an IPE are required to use available resources from other federal or state agencies (e.g., “comparable benefits”) before a commitment of VR funds is made. Some states have a financial need policy that requires the individual to contribute toward the cost of certain services, depending on ability to pay.

There are differences between states’ VR programs and policies because each state administers its own program within the provisions of a state plan developed under the requirements of the Act and federal VR regulations and approved by the U.S. Department of Education. For example, some states may have a policy favoring attendance at in-state public institutions of postsecondary education. For additional information, go to the HEATH Resource Center website (www.heath.gwu.edu) and read the module titled *Rehabilitation Services*.

IS THERE COORDINATION BETWEEN THE VR AGENCIES AND THE FINANCIAL AID OFFICES?

Most states have developed working agreements between state associations of financial aid administrators and Vocational Rehabilitation administrators. These agreements allow for a coordinated effort in providing funds for students with disabilities in participating states. The agreement, or memorandum of understanding, establishes the process a VR agency and postsecondary educational institution will follow in determining the aid to be granted to a VR client/student. It is important to note that the federal Rehabilitation Act (part

of WIA), as amended, requires that students served by a VR agency apply for student financial aid. Through standardized information exchange forms, the VR and financial aid offices are kept abreast of what the other is doing. The process is not a simple one; it takes time and requires a constant effort by both offices and the student. Often a student’s aid package is recalculated several times as new information is provided by either office.

The best advice for a student with a disability in the quest for financial assistance is to contact as early as possible both the VR agency where the student is a client and the financial aid office of the institution the student plans to attend to be sure to meet both their deadlines. The institution will determine the student’s eligibility for financial assistance and develop an award package. Meanwhile, VR will also determine the student’s additional disability-related needs and, if possible, award funds. The institution can examine the student’s expenses and recalculate what is not covered by the VR agency, and, if funds allow, the student’s aid may be increased. Even with excellent cooperation between the financial aid administrator and the Vocational Rehabilitation counselor, there still may be a need for additional family funds or loans.

Service Disabled Veterans

Service Disabled Veterans may be eligible for Vocational Rehabilitation services through the Veterans Administration (VA). Benefits include education, medical services, counseling, and/or training for employment. For veterans whose disabilities are deemed so severe that they cannot work, vocational rehabilitation offers services to improve their ability to live as independently as possible.

In order to be eligible for Vocational Rehabilitation and Education services (VR&E), one must be evaluated. A vocational

rehabilitation counselor will complete an evaluation if you have received a discharge that is other than dishonorable, have a service connected disability rating of 10%, complete a VR&E application and fall within a 12-year basic period of eligibility. This basic period of eligibility can be extended by the vocational rehab counselor if the veteran has a serious disability.

Once eligibility is established a VR&E counselor will assess interest, goals, abilities and the service connected disability. The veteran and counselor will work together to establish a rehabilitation plan. This plan is an individualized written outline of services, resources and used for a successful rehabilitation. The agreement is signed and reviewed on an annual basis to track progress or much needed revisions.

If the rehabilitation plan of the service connected veteran is educational, financial aid benefits will fall under one of the following: Post -9/11 GI Bill, Montgomery GI Bill, Reserve Educational Assistance Program or the Post Vietnam Era Veterans Educational Assistance Program. A complete listing of details for the following benefits can be found at <http://www.gibill.va.gov/>. The most important step if you are a service disabled veteran is to complete an application and meet with a vocational rehabilitation counselor immediately to assess your needs and next steps.

To learn more information about financial aid for veterans, please see a blog that was written by a veteran currently completing his graduate degree, [3 Things You May Not Know About Financial Aid for Veterans](#). For more information on student veterans transitioning to the postsecondary environment, please see our module for student veterans on the HEATH

Resource Center website, www.heath.gwu.edu.

IS FINANCIAL AID AVAILABLE FOR GRADUATE STUDY?

The increasing importance of graduate or professional degrees has caused concern over the availability of funds for graduate study. After a student completes an undergraduate degree program, he or she is no longer eligible for certain federal and state funds. Other programs may serve graduate students, but only after all undergraduates have been served. Because there is the expectation of employability after completion of a technical, community college, or undergraduate degree program, state VR agencies may be reluctant to fund graduate studies. Nevertheless, there are other sources of funding available designed specifically for advanced degrees.

Many students use the traditional routes of institutional scholarships in their field of study, part-time or alternate-semester employment, loans, savings, assistantships, and family contributions as the primary routes to a graduate degree. The college's graduate program or academic department can provide information about funding. For more information on graduate student financial aid resources, please see the HEATH Resource Center website (www.heath.gwu.edu).

ARE THERE OTHER POSSIBLE SOURCES OF FINANCIAL ASSISTANCE?

Supplemental Security Income

Supplemental Security Income (SSI) is a federal program that provides financial assistance to people who are aged, blind, or disabled and who have little or no income and resources. The amount of SSI payment is dependent on the income and resources of the client. (If the student is under 18, some of the parents' income

and resources will be included.) The student should be aware that earnings from work-study or other employment may affect SSI benefits. The Social Security Administration has a program called, Plan for Achieving Self Support (PASS). If the Social Security Administration approves a PASS, the student would be able to set aside income and resources that are being used toward a specific vocational goal (tuition, savings for equipment or other needs) and continue to receive SSI payments. Plans can be developed by Community Work Incentive coordinators, public or private social agencies or groups, anyone assisting the student, or by the student. For more information on SSI and the Plan for Achieving Self Support, contact your local Social Security Administration office or go to:

<http://www.socialsecurity.gov/disabilityresearch/wi/pass.htm>

Social Security Benefits

The Social Security Disability Insurance (SSDI) program allows workers and eligible dependents to receive monthly cash benefits because of a period of disability. A student who has been employed may file based on his or her own work record. If the parents of a student with a disability have filed for Social Security or if a parent is deceased, the student may also qualify for dependents' benefits based on the parent's work record. For further information on the student provisions and eligibility requirements of the various Social Security programs, contact your local Social Security Administration office.

Talent Search, Educational Opportunity Centers, and Special Services for Disadvantaged Students

Talent Search and Educational Opportunity Centers are federally funded programs located at various sites across the country. Some are part of a postsecondary institution, and some have been established as part of a private or public organization. These programs were set up to

provide counseling and other services to disadvantaged students and students with disabilities. One of the responsibilities of the program is to help place students and sometimes help them negotiate financial assistance with their postsecondary institutions. Many colleges also have federally funded programs for disadvantaged students, including those with disabilities. These programs provide certain services and academic assistance, and may provide financial assistance as well.

Because programs vary by campus, check with the college or university of your choice to see if there is a Special Services Program and what services are offered. For more information on Federal TRIO Programs, contact the Division of Student Service, Higher Education Programs, U.S. Department of Education, 1990 K Street, NW, Suite 7000, Washington, DC 20006-8510 or call (202) 502-7600. Email:

OPE_TRIO@ed.gov. Information can be accessed online at

<http://www2.ed.gov/about/offices/list/ope/trio/index.html>

State Programs

Most states now offer some form of student assistance. To find out the details of state grants and loans, students should contact their high school counselor or college financial aid administrator. For a listing of the agency that offers assistance for higher education in their state of residence, students can go to

http://wdcrobcolp01.ed.gov/Programs/EROD/orig_list.cfm?category_cd=SGT.

Private Scholarships

A variety of unique situations, which may have nothing to do with disability, may make a student eligible for private scholarships. They may include, for example, parents' place or type of work, military experience, and ethnic

background, or student's career goals, religious affiliation, or extracurricular activities.

Scholarships may be researched by purchasing or borrowing books about financial aid from a school or public library. Several of these are mentioned in the "Selected Resources" section at the end of this paper. In addition to these unique scholarships, there are private scholarships funded by Disability Support Organizations (DSO) that offer scholarships for people with disabilities. Several of these types of scholarships are mentioned in the "Scholarship and Financial Aid Resources" section at the end of this paper. In addition, students should utilize online scholarship sources such as, www.scholarships.com, www.collegescholarships.com, and www.petersons.com.

In general, the best resource for all students, including those with disabilities, is the financial aid administrator at the college being considered. The financial aid administrator has been trained to understand and explain the complex system of financial aid. In addition, the financial aid administrator will be familiar with local, state, and private sources of funding and able to tie these together with institutional resources to create the most advantageous financial aid package for the student.

Keep in mind, however, that any problems encountered in applying to a college or university, or in completing the financial aid application in a thorough and timely manner, could adversely affect the quality of any financial aid package for which a student may be eligible. Students may apply to, and "shop" among, several colleges for the most advantageous combination of academic excellence and financial aid available. Due to the lead time involved in the college/financial aid process, "smart shoppers" will begin the process of looking for a college or university

and preparing to apply for financial aid up to two years in advance of high school graduation.

Examples of private scholarship sources are listed below.

- The International Kiwanis Club recommends checking with local Kiwanis organizations to see if they offer scholarships. To find the telephone number of your local chapter, call (800) 549-2647 (dial 411) or (317) 875-8755 (dial 411). To check online, please go to <http://www.kiwanis.org/foundation/impact-and-programs/scholarships#.UhEFmLzIIZw>.
- For scholarships offered through the Elks National Foundation in Chicago, IL, call (773) 755-4732. To check online, please go to <http://www.elks.org/ENF/scholars/>.
- Local chapters of the Rotary Club offer scholarships for overseas study. Call (866) 976-8279 for more information. To check online, please go to <http://www.rotary.org/en/StudentsAndYouth/Pages/ridefault.aspx>.
- Call the Lions Club International at (630) 571-5466 to find the telephone number for the District Governor in your area, who can inform you about scholarship opportunities.

Scholarship Search Services

Entrepreneurs in many cities have established scholarship search services that have information about thousands of scholarships nationwide and that provide—for a fee—lists of those most appropriate for individual clients. These services usually can be found in the yellow pages or from a long-distance information operator in various large cities (San Francisco, New York, Houston, and others) under names such as Scholarship Information Service or Scholarship Search. Be forewarned, however, that the value of the information

provided by such services can vary considerably. Therefore, as with any other service for which there is a fee, callers should request a written list of exactly what they will get for their investment and what has been the experience of the business in identifying scholarships for students with disabilities.

Remember, as discussed previously, there is relatively little grant money made available on the basis of disability. Thus, search services are not likely to list scholarships specifically intended for students with specific disabilities. Rather, they may identify funds available to students by geographic area; area of student interest; college or university; professional, civic, or religious affiliation; or some other criteria.

The student who is willing to invest some time and effort is likely to be just as successful locating funding sources as any fee-charging search service might be. Information about federal student aid programs is readily available at no charge (see “Selected Resources”), while high school guidance counselors and college financial aid offices are good resources for information about state-based and institutional aid. Also, the reference section of a college or community college library is likely to have guidebooks and directories listing grants and scholarships. It is increasingly common for high school guidance departments, libraries, and colleges to offer computerized scholarship searches at little or no cost. Finally, there are numerous resources about financial aid and scholarships on the World Wide Web, including several search services that charge no fee at all (see the following section, “Internet Searches”).

Internet Searches

Students with Internet access will find a wealth of information about how to complete the FAFSA, as well as additional grants and scholarships for which they may apply. The

following Internet addresses are listed to facilitate an electronic search. Note that many web sites offer additional links to other related sites.

1. Federal Student Aid through the U.S. Department of Education, offers information and links relating to federal student assistance programs:
<http://studentaid.ed.gov>.
2. The FinAid website is a comprehensive resource that will connect students with mailing lists, news groups, loan information, and scholarships for special interest groups such as females, minorities, veterans, etc.:
www.finaid.org.
3. College Board website includes an instant profile search of available grants and scholarships:
<http://www.collegeboard.org>.
4. Fastweb (Financial Aid Search Through the Web) is a searchable database of more than 180,000 private sector scholarships, fellowships, grants, and loans. The website is used by colleges across the United States, Fastweb is available to you at no charge through the internet, courtesy of the Financial Aid Information Page and Student Services, Inc.: www.fastweb.com.
5. Sallie Mae offers an online scholarship service containing a database of more than 3 million scholarships, fellowships, grants, loans, internships, competitions, and work-study programs sponsored by more than 3,600 organizations:
www.salliemae.com/.

6. CollegeNET MACH25 is a free internet version of the Wintergreen/Orchard House Scholarship Finder database. This database contains listings of more than 500,000 private sector awards from 1,570 sponsors. The database is updated annually: www.collegenet.com/mach25/.
7. The National Association of Student Financial Aid Administrators (NASFAA) home page includes free downloadable publications and tip sheets for students and their parents, Cash For College. *Unaccompanied Youth Toolkit for Foster Youth and Homeless Students* and *Student Aid Tips for Unique Student Aid Populations*. The site also contains links to other financial aid-related web sites: www.nasfaa.org.
8. Thomson Peterson's is a comprehensive site devoted to the process of searching, choosing, applying, and paying for college and contains a database of more than 850,000 scholarships and grants for postsecondary study: www.petersons.com.

Foundation Center

The Foundation Center, with headquarters in Washington, DC, and New York and cooperating collections in nearly 100 cities across the country, can provide the names of private foundations that donate money for particular activities or causes. The Foundation Center has an online-based directory of listings called *Foundation Grants to Individuals Online* arranged in broad categories and available by subscription for \$19.95 per month. Go to <http://gtonline.fdncenter.org/> to access the guide or call (800) 424-9836 to find the address of the nearest cooperating collection.

Alternative Loans

Alternative loan options should be considered if further need is necessary. Alternative loans are private loans that can be obtained through local banks, national banks, credit unions, etc. These loans are costlier and usually carry high interest rates ranging from 9-19% as well as additional fees. Alternative loans generally require a credit check and in some cases a co-signer for the loan. Please understand that alternative loans should be used as a last option only if your Federal Loan options are maxed out.

SELECTED RESOURCES

100 Ways To Cut The High Cost of Attending College: Money-Saving Advice for Students and Parents (2002), by Michael P. Viollt, is a publication that focuses on assisting families that have too much income to qualify for need-based aid but not enough to pay the high cost of tuition. The author gives advice in how families can pay for tuition with cost effective ideas such as the HOPE tax credit, 529 investment plans, and group discounts. The publication can be purchased at bookstores, or online at www.amazon.com. Cost varies depending on source.

Don't Miss Out: The Ambitious Student's Guide to Financial Aid (2011) by Anna Leider and Robert Leider, is one of many special focus guides produced regularly by Octameron Associates. This 192-page book is full of useful strategies, helpful hints, and good solid planning information, as well as information on the reauthorization of the Higher Education Act and a brief section about students with disabilities.

Others in the series cover academic scholarships, college grants, loans, cooperative education opportunities, admissions, campus visits, and transition from high school to college. *Don't Miss Out* is available by

prepaying \$14 plus \$3 for shipping and handling to Octameron Associates, PO Box 2748, Alexandria, VA 22301. The publication can also be purchased online at www.octameron.com.

Financial Aid for the Disabled and Their Families (2012-2014), by Gail Ann Schlachter and R. David Weber, promises to inform readers about the 900 programs that have been established just for individuals with disabilities or members of their families. The book is a useful and comprehensive resource for librarians and counselors, but promises more than it really delivers. The book is well organized for use since it has chapters about financial aid for people with specific disabilities, and there are sections of each chapter for both undergraduate and graduate education. However, entries are double and triple counted, resulting in inflation of the total number of scholarships and other aids included. The book is available for \$40 plus \$7 for shipping and handling from Reference Service Press, 5000 Windplay Drive, Suite 4, El Dorado Hills, CA 95762, or by calling (916) 939-9620. The book can also be purchased online at www.rspfunding.com.

Finding the Money: The Complete Guide to Financial Aid for Students, Actors, Musicians and Artists (2009), by Preethi Burkholder, is a publication that provides a step-by-step process of the financial aid process as well as dispenses advice how to get started in the Arts field. The book can be purchased at bookstores, as well as on-line at www.amazon.com. Cost varies depending on source.

2012-13 Funding Your Education: The Guide to Federal Student Aid, created by the U.S. Department of Education, is a booklet that describes the federal student aid programs. The booklet is widely available in school and public libraries or can be ordered free by writing Federal Student Aid Programs, Box 84,

Washington, DC 20044-0084, by calling (800) 433-3243, or by downloading the PDF version from their web site: <http://studentaid.ed.gov/resources>

Getting Financial Aid 2014: All-New Eighth Edition (CollegeBoard Guide to Getting Financial Aid) created by CollegeBoard, is a publication that promises to provide easy, step-by-step instructions for applying for college aid (scholarships, grants, loans, and jobs). The book is split up into four units: Financial Aid, Tables and Worksheets, Financial Aid College by College, and Scholarship Lists which will enable you to find scholarships and other aid at more than 3,000 colleges, universities, and technical schools. Available at bookstores, or on-line at www.amazon.com or www.collegeboard.com. Cost varies depending on source.

Get Into College (2009), by Hundreds of Heads, edited by Rachel Korn and Jennifer Yetwin Kabat, includes several educational experts and previous students who share their professional and personal experiences of the college process firsthand. The chapters discuss topics such as the steps of getting into college, picking the right school for you, and how to get financial aid. Available at bookstores, or on-line at www.amazon.com or www.hundredsofheads.com. Cost varies depending on source.

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, Employment (annual edition) is a publication of the American Legion covering sources of financial aid and the financial aid process. Special emphasis is given to programs for children of deceased or disabled veterans, but the information is designed to be of service to all students. The 128-page booklet contains sources of scholarships, cooperative education programs, and career information. To receive a free copy of the *Need A Lift*, please go to www.NeedALift.org.

Paying for Graduate School without Going Broke, 2005 Edition, by Peter Diffley and Joseph A. Russo, is a publication from The Princeton Review of insider strategies for maximizing financial aid and minimizing graduate school costs. You will receive advice from professionals on writing successful grant and fellowship applications and worksheets to help you compute aid eligibility and expected family contribution before you apply to graduate school. Available at bookstores, or online at www.amazon.com. Cost varies depending on source.

The U.S. Department of Education's toll-free number (800) 4-FED-AID / (800) 730-8913 (TTY) may be used by seekers of federal student financial aid information. Toll-free calls from all 50 states and Puerto Rico can be made from 8:00 a.m. to 10:00 p.m. ET, Monday through Friday. Callers will receive a recorded message and will be asked to remain on the line if they need additional information or if they have a specific question.

Think College! Postsecondary Education Options for Students with Intellectual Disabilities (2010), by Meg Grigal and Debra Hart. Forward: Madeline C. Will. This publication highlights the rising need of effective transition practices for students with intellectual disabilities transitioning to the college environment. Available at bookstores or online at www.amazon.com or at <http://products.brookespublishing.com/Think-College-P311.aspx>.

SCHOLARSHIP AND FINANCIAL AID RESOURCES

Scholarships designated for students with disabilities are extremely limited. Students are urged to read the publications listed in the "Selected Resources" section of this paper and to pursue the scholarships available for criteria other than disability. Listed below are organizations that offer the few disability-specific

scholarships that have come to the attention of HEATH staff. At the time of publication, all websites were active on the internet.

1-800Wheelchair.com

320 Roebling Street
Suite 515
Brooklyn, NY 11211
(800)-320-7140
<http://www.1800wheelchair.com/scholarship/>
(limited to individuals who in an electric or manual wheelchair)

Alexander Graham Bell Association for the Deaf

3417 Volta Place, NW
Washington, DC 20007-2778
(202) 337-5220 (Voice/TTY)
Email: info@agbell.org
<http://listeningandspokenlanguage.org/Document.aspx?id=266>
(limited to individuals who are prelingually deaf or hard of hearing and who use speech or speech reading to communicate)

American Association of People with Disabilities

2013 H Street NW, 5th Floor
Washington, DC 20006
202-457-0046 (V/TTY)
800-840-8844 (Toll Free V/TTY)
202-536-4461 (Fax)
<http://www.aapd.com/what-powers-us/leadership-awards/>
(encourages emerging leaders with disabilities of any age)

American Council of the Blind Scholarship Program

2200 Wilson Blvd, NW
Suite 650
Arlington, VA 22201
(800) 424-8666
(202) 467-5081
<http://www.acb.org/scholarship>
(limited to individuals who are legally blind or visually impaired)

**American Foundation
for the Blind**

2 Penn Plaza
Suite 1102
New York, NY 10121
(212) 502-7600
Email: afbinfo@afb.net
www.afb.org/section.asp?Documentid=2962
(limited to individuals who are legally blind or visually impaired)

AmeriGlide Achiever Scholarship

3901A Commerce Park Dr.
Raleigh, NC 27610
(800) 790-1635
(800) 791-6524 (FAX)
<http://www.ameriglide.com/scholarship/>
(limited to students in a manual or electric wheelchair)

Anne Ford Scholarship

National Center for Learning Disabilities, Inc.
381 Park Avenue South
Suite 1401
New York, NY 10016-8806
800-382-8540
Email: AFScholarship@ncld.org
<http://www.ncld.org/about-us/learning-disability-scholarships-awards/anne-ford-allegro-ford-scholarships-faq>
(limited to high school seniors with an identified learning disability who are pursuing an undergraduate degree)

Blinded Veterans Association

477 H Street, NW
Washington, DC 20001-2694
(202) 371-8258
Email: bva@bva.org
www.bva.org
(limited to children and spouses of blinded veterans)

Bridges

Minnie Pearl Scholarship Program

415 Fourth Avenue South, Suite A
Nashville, Tennessee 37201
(615) 290-5147
(615) 248-8828 (Voice/TTY)
(866) 385-6524
Email: ap@hearingbridges.org
<http://hearingbridges.org/scholarships/>
(limited to high school seniors with significant bilateral hearing loss)

Chairscholars Foundation, Inc.

Hugo and Alicia Keim
16101 Carencia Lane
Odessa, FL 33556
(813) 926-0544
(888) 926-0544
Email: info@chairscholars.org
www.chairscholars.org

(limited to high school seniors and college freshmen who have a serious physical disability)

Christian Record Services, Inc.

4444 South 52nd Street
Lincoln, NE 68516-1302
(402) 488-0981
Email : infor@christianrecord.org
<http://services.christianrecord.org/scholarships/index.php?fmt=GR&sid=9nti9h73j9crpjt35oeeg5tn5>
(limited to students who are blind or visually impaired)

**Council of Citizens with Low Vision International
(CCLVI)**

(800) 733-2258
Email: jim.jirak@cclvi.org
<http://www.cclvi.org/>
(limited to students with low vision or who are entering the field of low vision)

Cystic Fibrosis Scholarship Foundation

2814 Grant Street
Evanston, IL 60201
(847) 328-0127
Email: MKBCFSF@aol.com
<http://cfscholarship.org>
(limited to students with cystic fibrosis)

Epilepsy Foundation Scholarships

8301 Professional Place
Landover, MD 20785
(800) 332-1000

<http://www.epilepsyfoundation.org/livingwithepilepsy/youth/youngadults/Scholarships.cfm>

(limited to students with epilepsy)

Ferrell Scholarship

AER

1703 N. Beauregard Street, Suite 440
Alexandria, VA 22311-1717
703-671-4500 ext. 201

<http://www.aerbvi.org/modules.php?name=News&file=article&sid=506>

(limited to students who are legally blind)

Foundation for Science and Disability, Inc.

Dr. Richard Mankin

USDA-ARS

1700 SW 23rd Drive
Gainesville, FL 32608
352-374-5774

Email: rmankin@nervm.nerdc.ufl.edu

<http://www.stemd.org>

(limited to science students with a disability entering or currently in a master's or doctorate program in engineering, math, computer science, or medicine)

The Geoffrey Foundation

P.O. Box 1112

Ocean Avenue

Kennebunkport, ME 04046

(207) 967-5798

They do not have a website. For more information, please call the foundation.

(limited to students who are deaf or hard of hearing and utilizing an auditory/verbal approach to communication)

Graduate Fellowship Fund

Gallaudet University Alumni Association

Alumni Office

800 Florida Avenue, NE

Washington, DC 20002

(202) 651-5060 (Voice/TTY)

http://www.gallaudet.edu/development_and_alumni_relations/alumni_relations/alumni_association_%28guaa%29/the_centennial_fund/gf_fund.html

(limited to Ph.D. students who are hearing impaired)

Hydrocephalus Association

4340 East West Highway

Suite 905

Bethesda, MD 20814

(888) 598-3789

(301) 202-3811

<http://www.hydroassoc.org/hydrocephalus-education-and-support/hydrocephalus-scholarships/>

(limited to young adults with hydrocephalus)

Immune Deficiency Foundation

40 West Chesapeake Avenue

Suite 308

Towson, MD 21204

(800) 296-4433

Email : info@primaryimmune.org

<http://primaryimmune.org/services/idf-academic-scholarship-programs/>

(limited to students with primary genetic immune deficiency)

Incight Scholarships

Incight

310 SW Fourth Ave, Suite 630

Portland, OR 97204

(971) 244-0305

Email: questions@incight.org

<http://www.incighteducation.org/scholarship/>

(intended for high school students with physical, hearing, vision, and learning disabilities)

**Kevin Child Scholarship
National Hemophilia
Foundation**

116 West 32nd Street, 11th Floor
New York, NY 10001
(800) 424-2634 ext. 2
Email: handi@hemophilia.org
<http://www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=53&contentid=35>

(limited to students with hemophilia or von Willebrand Disease)

Learning Ally

20 Rozel Road
Princeton, NJ 08540
<https://www.learningally.org/about-learning-ally/awards/>
(limited to students who are blind or visually impaired or who have learning disabilities)

Lighthouse, Inc.

111 East 59th Street
New York, NY 10022
(800) 829-0500
<http://www.lighthouse.org/aboutus/lighthouse-events/scholarships-and-career-awards/>
(limited to students who are legally blind who attend schools and have legal addresses in one of these states: Connecticut, New Jersey, New York, Pennsylvania, or the New England states)

**Lilly Reintegration Scholarship
c/o Lilly Schizophrenia Reintegration Scholarship
PMB 327**

310 Busse Highway
Park Ridge, IL 60068-3251
(800) 809-8202
Email: lillyscholarships@reintegration.com
<http://www.reintegration.com/resources/scholarships/apply.asp>
(limited to persons with schizophrenia and related schizophrenia-spectrum disorders)

**National Federation
of the Blind Scholarship Program**

200 East Wells Street at Jernigan Place
Baltimore, MD 21230
(410) 659-9314, ext. 2415
Email: scholarships@nfb.org
<https://nfb.org/scholarships>
(limited to students who are blind or visually impaired)

**National MS Society Scholarship Program
Information**

733 Third Ave
3rd Floor
New York, NY 10017
1-507-931-0471
Email: mssociety@scholarshipamerica.org
<http://www.nationalmssociety.org/living-with-multiple-sclerosis/society-programs-and-services/scholarship/scholarship-program-information/index.aspx>
(Limited to HS/GED students with MS or have parents with MS attending a post secondary, undergraduate course of study at an accredited two- or four-year college, university, or vocational-technical school located in the U.S., PR, VI, Guam or any other U.S. territory.)

2013 O'Neill and Tabani Enrichment Fund

National Down Syndrome Society
666 Broadway, 8th Floor
New York, NY 10012
(800) 221-4602
Email: info@ndss.org
<http://www.ndss.org/Resources/Self-Advocates/ONeill-Tabani-Enrichment-Fund/Frequently-Asked-Questions/>

**P. Buckley Moss Foundation
Anne & Matt Harbison Award**

152 P. Buckley Moss Drive
Waynesboro, VA 22980
(540) 932-1728
www.mossociety.org/page.php?id=30
(limited to high school seniors with learning disabilities who are continuing their education beyond high school and who have been recruited by a society member)

Patient Advocate Foundation

421 Butler Farm Road
Hampton, VA 23666
(800) 532-5274

www.patientadvocate.org/events.php?p=69

(offered to patients of cancer or other life threatening illness)

Pfizer Epilepsy

Scholarship Award

c/o IntraMed Educational Group
230 Park Avenue South, 10th Floor
New York, NY 10003
(800) 292-7373

www.epilepsy-scholarship.com/

(limited to students with epilepsy who are pursuing a college education)

Sertoma

1912 E. Meyer Blvd.,
Kansas City, MO 64132
(816) 333-8300

Email: infosertoma@sertomahq.org

<http://www.sertoma.org/Scholarships>

(limited to students with hearing impairment entering or attending college, or graduate students who are preparing for careers to assist people who have communication disorders)

**Spina Bifida Association
of America**

4590 MacArthur Boulevard, NW
Suite 250
Washington, DC 20007-4226
(800) 621-3141

Email: scholarship@sbaa.org

<http://www.spinabifidaassociation.org/site/c.evKRI7OXIoJ8H/b.8095317/k.9125/Scholarships.htm>

(limited to students with spina bifida)

Ulman Cancer Fund for Young Adults

921 E Fort Ave
Suite 325
Baltimore, MD 21230
(888) 393-FUND
(410) 964-0202

<http://ulmanfund.org/gethelp/support-programs-resources/scholarships/>

(offers several awards to cancer survivors and to children with financial need who lost a parent to cancer)

In addition to organizations listed here, consult other disability-specific advocacy organizations to inquire about possible scholarships.

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APPENDIX A PRE-COLLEGE FINANCIAL AID CHECKLIST

During the Junior Year of High School:

- Explore college profiles and programs. If possible, visit the colleges that most interest you.
- Investigate financial aid opportunities with your high school counselor.
- Write to the college(s) of your choice for applications and financial aid information.
- Begin the application process with Vocational Rehabilitation and/or Social Security.
- If you are involved in Special Education services at your high school, be sure that your Individual Transition Plan (ITP) includes your academic and vocational goals.
- Collect information and document expenses for completing the financial aid forms.

By the Senior Year of High School:

- File your Free Application for Federal Student Aid (FAFSA) as soon as possible on or after January 1, 2013. You may file the FAFSA electronically using FAFSA on the internet, which contains built-in edits to help prevent costly mistakes, at www.fafsa.ed.gov. You may also file a paper FAFSA, obtained from your high school counselor, public library, or any local college's financial aid office.
- Apply for state financial aid before the application deadline and promptly reply to any requests for additional information.
- Review your Student Aid Report (SAR), which is sent to you via e-mail or postal mail after you file the FAFSA, for accuracy. If necessary, correct inaccurate items on-line at www.fafsa.ed.gov or on the paper SAR, if you receive one.
- Complete and return to the college(s) all application materials and any financial aid documents requested by the college by the date indicated by the institution (usually February/March).
- Keep in touch with the college financial aid offices during the course of the application process to verify that they have received your application data and that they are processing your aid package.
- If you are a VR client, be sure that your counselor is in touch with the financial aid offices at the colleges(s) on your list. Be on time and accurate in filling out the application forms. If possible, have a third party read them and check for accuracy. Keep at least one photocopy of each completed form for your own record in case problems arise.

Adapted from [FinAid! The SmartStudent Guide to Financial Aid](http://www.finaid.org/students/checklist.phtml). A Monster Company: FinAid Page, LLC. <http://www.finaid.org/students/checklist.phtml>

APPENDIX B
FEDERAL STUDENT AID PROGRAM SUMMARY

From *Core Training Curriculum*, by NASFAA, 2012, Washington, DC: NASFAA.
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FEDERAL STUDENT AID PROGRAM SUMMARY

The following chart details the main federal student aid programs administered by the U.S. Department of Education. Eligibility criteria listed are program-specific and in addition to Title IV general student eligibility criteria. Not all schools participate in all of the programs listed.

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
Federal Pell Grant	Need-based grants based on highest financial need as expressed by lowest EFCs (portable) Schools receive Federal Pell Grant funds from ED as needed to pay eligible students	FAFSA required annually	<ul style="list-style-type: none"> • Annual minimum and maximum vary, as set by Congress • \$577 minimum for 2012–13 • \$5,550 maximum for 2012–13 • Limited to a maximum of 6 Scheduled Awards or its equivalent (e.g., 12 full-time semesters) 	<ul style="list-style-type: none"> • Undergraduate students without first baccalaureate or professional degree • Certain students enrolled in a post-baccalaureate teacher certification program • Students who qualify for a Federal Pell Grant receive a zero EFC for Federal Pell Grant and for packaging of all other Title IV aid if their parent or guardian died as a result of military service in Iraq or Afghanistan after 9/11/01, and if the student was less than 24 years old or enrolled in college when the parent or guardian died • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs • Incarcerated students in federal or state penal institutions are ineligible • Individuals subject to involuntary civil confinement or civil commitment after completion of a period of incarceration for forcible or nonforcible sexual crime are ineligible 	No ¹

¹Title IV grants do not have to be paid back as a general rule. However, if the student drops out of school, he or she may have to pay back some or all of the grant(s).

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
Iraq and Afghanistan Service Grant (IASG)	Non-need-based grant program	FAFSA required annually	<ul style="list-style-type: none"> • Same amount as maximum Federal Pell Grant applicable to award year • Payments adjusted like Federal Pell Grants for less-than-full-time enrollment • May not exceed student's cost of attendance (COA) 	<ul style="list-style-type: none"> • At time of parent's or guardian's death, student must be less than 24 years of age, or, if 24 years of age or older, enrolled at an institution of higher education • Student must not be Federal Pell Grant eligible • Not considered estimated financial assistance (EFA) 	No ¹
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Non-need-based grant program Portable depending on institutional participation	FAFSA required annually	<ul style="list-style-type: none"> • \$4,000 annual maximum • \$16,000 undergraduate aggregate limit (includes post baccalaureate) • \$8,000 graduate aggregate limit 	<ul style="list-style-type: none"> • Maintain 3.25 GPA on a 4.0 scale, or have scored above 75th percentile on single battery of nationally-normed undergraduate, post baccalaureate, or graduate admissions test • GPA/score requirements do not apply to: <ul style="list-style-type: none"> ➢ Current teachers working on graduate degrees or retirees from other occupations with expertise in high-need fields working on graduate degrees ➢ Current or retired teachers completing a high-quality alternate route teacher certification program • Agree to teach full time in a high-need field for at least 4 years within 8 years of graduation at a school serving a high percentage of low-income students (Title I schools) 	Repayment required if student does not fulfill teaching requirement; grant funds become a Direct Unsubsidized Loan

¹Title IV grants do not have to be paid back as a general rule. However, if the student drops out of school, he or she may have to pay back some or all of the grant(s).

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
Federal Supplemental Educational Opportunity Grant (FSEOG)	Need-based campus-based grant program Funds awarded by institution	FAFSA required annually	<ul style="list-style-type: none"> • \$100 annual minimum (may be prorated for less than full-year enrollment) • \$4,000 annual maximum (students on approved study abroad programs may receive up to \$4,400) • No aggregate limit 	<ul style="list-style-type: none"> • Undergraduate students without baccalaureate or professional degree • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs • Priority given to Federal Pell Grant recipients with “exceptional financial need” (defined by law as lowest EFCs) 	No ¹
Federal Work-Study (FWS)	Need-based campus-based employment program Funds awarded by institution	FAFSA required annually	<ul style="list-style-type: none"> • No minimum or maximum • Award amount is dictated by school policy 	<ul style="list-style-type: none"> • Undergraduate and graduate students • Students with intellectual disabilities enrolled in comprehensive postsecondary transition programs • Students enrolled at least half time in coursework required by a state for teacher certification 	No
Federal Perkins Loan	Need-based campus-based loan program Funds awarded by institution 5% interest	FAFSA required annually Master Promissory Note (MPN)	<ul style="list-style-type: none"> • \$5,500/year undergraduates • \$8,000/year graduate students • \$11,000 aggregate limit for students who have not yet completed 2 years of undergraduate program • \$27,500 undergraduate aggregate limit • \$60,000 combined undergraduate and graduate aggregate limit • Study Abroad: Annual and aggregate limits may be increased by up to 20% 	<ul style="list-style-type: none"> • Undergraduate and graduate students • First priority given to students with exceptional need (defined by school) • Must first have determination of eligibility/ineligibility for Federal Pell Grant • Students enrolled at least half time in coursework required by a state for teacher certification 	Yes, begins 9 months after cessation of at least half-time enrollment Deferment and cancellation provisions available

¹Title IV grants do not have to be paid back as a general rule. However, if the student drops out of school, he or she may have to pay back some or all of the grant(s).

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
Federal Direct Student Loan (Direct Loan)—Base Subsidized and Unsubsidized Direct Loans	<p>Originated by school with funds from federal government</p> <p>Need-based subsidized loan, supplemented by non-need-based unsubsidized loan up to combined limit</p> <p>3.4% fixed interest rate for undergraduate, subsidized loans first disbursed on or after July 1, 2011, and prior to July 1, 2012 and a 6.8% fixed interest rate thereafter</p> <p>6.8% fixed interest rate for graduate subsidized loans and all unsubsidized loans</p> <p>1% origination fee</p>	<p>FAFSA required annually;</p> <p>MPN obtained from school</p>	<p>Annual Loan Limits</p> <ul style="list-style-type: none"> • \$3,500 1st-year undergraduates • \$4,500 2nd-year undergraduates • \$5,500 each remaining undergraduate year • Undergraduate annual limits prorated for programs and remaining periods of enrollment less than an academic year • \$2,625 for preparatory coursework necessary to enroll in undergraduate program • \$5,500 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate • \$5,500/year for teacher certification if already have baccalaureate • \$8,500/year for graduate and professional students <p>Actual amount of subsidized loan cannot exceed COA – EFC – other aid</p> <p>Actual amount of unsubsidized loan cannot exceed COA – other aid</p> <p>Aggregate Loan Limits</p> <ul style="list-style-type: none"> • \$23,000 undergraduate aggregate subsidized limit • \$65,500 combined undergraduate and graduate aggregate subsidized limit 	<ul style="list-style-type: none"> • Undergraduate students enrolled at least half time • Graduate and professional students enrolled at least half time are eligible for base unsubsidized only² • Must first have determination of eligibility/ineligibility for Federal Pell Grant (undergraduates) • Must determine eligibility for subsidized loan before determining eligibility for unsubsidized loan • Interest subsidy for undergraduates during at least half-time enrollment, grace period, and deferment periods for subsidized loan • Unsubsidized loan funds may be used to replace EFC • Under certain conditions to students enrolled in: <ul style="list-style-type: none"> ➤ Coursework required by a state for teacher certification ➤ Preparatory coursework (Direct Loan eligibility limited to one 12-month period) 	<p>Yes, begins 6 months after cessation of at least half-time enrollment</p> <p>Deferment possible</p> <p>Interest accrues on unsubsidized loan from date of disbursement</p>

²This new provision is effective for loan periods which begin on or after July 1, 2012.

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
<p>Direct Loan—Additional Unsubsidized Direct Loan</p>	<p>Non-need-based loan</p> <p>Limits are in addition to the “base” limits for the subsidized and unsubsidized loans described above</p> <p>Actual amount of loan cannot exceed COA minus other aid including loans received under base limit</p> <p>6.8 % fixed interest rate</p> <p>1% origination fee</p>	<p>FAFSA required annually</p> <p>MPN obtained from school</p>	<p>Annual Loan Limits</p> <p><i>Dependent undergraduates whose parents can borrow a PLUS:</i></p> <ul style="list-style-type: none"> • \$2,000/year • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year <p><i>Dependent students whose parents cannot borrow a PLUS:</i></p> <ul style="list-style-type: none"> • \$6,000/year 1st and 2nd undergraduate year • \$7,000 each remaining undergraduate year • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year • \$7,000/year for teacher certification • \$6,000 for preparatory coursework necessary to enroll in undergraduate program • \$7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate <p><i>Independent students:</i></p> <ul style="list-style-type: none"> • \$6,000/year 1st and 2nd undergraduate year • \$7,000 each remaining undergraduate year • Undergraduate annual limits prorated for programs or remaining periods of enrollment less than an academic year 	<ul style="list-style-type: none"> • Undergraduate and graduate students enrolled at least half time • Must have determination of eligibility/ineligibility for Federal Pell Grant (undergraduate) • Must determine eligibility for subsidized loan before determining eligibility for additional unsubsidized loan • May be used to replace EFC • Under certain conditions to students enrolled in: <ul style="list-style-type: none"> ➤ Coursework required by a state for teacher certification programs ➤ Preparatory coursework (Direct Loan eligibility limited to one 12-month period) 	<p>Yes, same as subsidized and unsubsidized Direct Loan</p>

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
Direct Loan— Additional Unsubsidized Direct Loan (continued)			<p><i>Independent students (continued):</i></p> <ul style="list-style-type: none"> • \$12,000/year graduate or professional students³ • \$7,000/year for teacher certification • \$6,000 for preparatory coursework necessary to enroll in undergraduate program • \$7,000 for preparatory coursework necessary to enroll in graduate or professional degree program if already have baccalaureate <p>Aggregate Loan Limits</p> <p><i>Dependent undergraduates whose parents can borrow PLUS:</i> \$31,000 minus outstanding subsidized amounts</p> <p><i>Dependent undergraduates whose parents cannot borrow PLUS and independent undergraduates:</i> \$57,500 minus outstanding subsidized amounts</p> <p><i>Graduate and professional students:</i> \$138,500 minus outstanding subsidized amounts³</p>		

³Students in certain health professions programs have higher loan limits

PROGRAM	DESCRIPTION	APPLICATION	ANNUAL/AGGREGATE AMOUNTS	PROGRAM-SPECIFIC ELIGIBILITY	REPAYMENT REQUIRED
Direct PLUS	<p>Originated by school with funds from federal government</p> <p>7.9% fixed interest rate</p> <p>Carries a 4% origination fee</p>	<p>FAFSA required annually</p> <p>PLUS MPN obtained from school</p>	<p>No annual or aggregate limits, except parent or graduate/professional student may not borrow more than difference between COA and EFA student is expected to receive</p>	<ul style="list-style-type: none"> • Graduate/professional students enrolled at least half time • Natural and adoptive parents (and stepparents if included on FAFSA) of eligible dependent undergraduates enrolled at least half time • No adverse credit history • Parent borrower must: <ul style="list-style-type: none"> ➤ Not be in default on a federal loan or owe a repayment on federal student aid ➤ Be a U.S. citizen or eligible noncitizen ➤ Not be incarcerated • May be used to replace EFC • Under certain conditions for enrollment in preparatory coursework or coursework required by a state for teacher certification 	<p>Yes, first payment due within 60 days after loan fully disbursed</p> <p>Deferment possible</p>