Funding Sources: Possible Sources of Funding to Help Students Pay for School*

Article: http://www.usnews.com/education/paying-for-college/articles/2008/03/21/6-steps-to-getting-free-money-for-grad-school.html

Here are a few examples from, "6 Steps to Getting Free Money for Grad School"

- 1. Fill out FAFSA
- 2. Track down and apply to charities and government agencies that fund graduate studies in their fields (great option for sciences, education & language).
- 3. Even if you don't get free money, many students lower their out-of-pocket costs by taking advantage of tax benefits, loan repayment programs, jobs, or grad school bargains.

Grad School Grants/Scholarships by Field

All:

- o Scholarships.com- http://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-grade-level/graduate-scholarships/
- o New Scholarships and Grants- http://www.studentscholarshipsearch.com/New/
- o Grants.gov-www.Grants.gov
- o Cornell University's fellowship database: http://www.gradschool.cornell.edu/?p=132
- Education Planner.org "Graduate Scholarship Search":
 <a href="http://www.educationplanner.org/ss/code/Profile1.asp?path=gr.pfs.scholarships&level=g®ion=s&mode=EDIT&sponsor=2859&volume=SS&e&h**Good Resource*
- o Graduate School Scholarships: http://www.gradview.com/financialaid/index.html
- o Fast Web: http://www.fastweb.com/
- o Honor Society of Phi Kappa Phi: www.PhiKappaPhi.org

Health:

National Health Service Corp: http://nhsc.hrsa.gov/ Health Resources and Services Administration: http://www.hrsa.gov/loanscholarships/index.html

Science:

Science Journal:

http://sciencecareers.sciencemag.org/funding?CFID=2846705&CFTOKEN=90041275 Mathematics, Chemistry, and Physical Sciences Scholarships: http://scholarships.fatomei.com/chemistry.html

Math:

National Defense Science and Engineering Graduate Fellowship:

https://www.asee.org/ndseg/preface.cfm

Mathematics, Chemistry and Physical Sciences Scholarships:

http://scholarships.fatomei.com/chemistry.html

Public Interest Law:

Equal Justice Works: http://www.equaljusticeworks.org/programs/fellowships

Teaching:

(TEACH) Grant Program:

http://www.studentaid.ed.gov/PORTALSWebApp/students/english/TEACH.jsp

James Madison Graduate Fellowships: http://www.jamesmadison.com/

Math for America: http://www.mathforamerica.org/home

Teaching- Scholarships, Grants, Fellowships: http://scholarships.fatomei.com/scholarships-for-

teachers.html

Counselor Education:

Scholarships for Counselors: http://www.collegescholarships.org/scholarships/social-science/counseling.htm

Counseling Scholarship List: http://www.nextstudent.com/directory-of-scholarships/major/0013/academic-Counseling-scholarships.aspx

Scholarships for Mental Health Counselors: http://www.ehow.com/list 6514531 scholarships-

mental-health-counselors.html

Languages

U.S. Department of State: Critical Language Scholarships: http://www.clscholarship.org/

Scholarship Search Sites:

- <u>scholarsite.com</u>
- scholarships.fatomei.com
- cgsnet.org
- gradschool.cornell.edu
- fellowships.ssrc.org
- gdnet.ucla.edu
- sciencecareers.sciencemag.org
- lib.msu.edu

Loans:

- 1. FAFSA- http://www.fafsa.ed.gov/
- 2. Stafford Student Loan Programhttps://studentaid.ed.gov/PORTALSWebApp/students/english/studentloans.jsp?backUR L=studentaid.ed.gov/PORTALSWebApp/students/english/search/searchresults.jsp&Lan guage=en&returnurl=/students/english/studentloans.jsp
- 3. Education Finance Council- http://www.efc.org/ "The Education Finance Council (EFC) is an association of nonprofit and state-based student loan providers. These public purpose organizations are dedicated to the single purpose of making college more affordable..."

Interest Free Student Loans:

- 1. International Association of Hebrew Free Loans- http://www.freeloan.org/
- 2. Evalee C. Schwartz Charitable Trust for Education-

http://www.evaleeschwarztrust.org/index.html awards loans of up to \$15,000 to students who have grades and scores in the top 10 percent, have Expected Family Contributions below \$4,600, attend in-state schools and are not seeking law degrees. The application deadline is April 10.

3. *Military Officers Association of America Scholarship Fund*: http://www.moaa.org/education offers loans of up to \$5,500 to about 1,500 children of active or retired military who have a grade point average of at least 3.0. The application deadline is March 1st.

Work:

*On-Campus Jobs: For example, student-worker positions through the Career Center (http://www.tcnj.edu/~career/) or Graduate Assistantships through Graduate Studies (http://www.tcnj.edu/~graduate/assistantships.html).

- *National Guard: http://www.nationalguard.com/ Part time program, offers pay and educational benefits.
- *AmeriCorps: http://www.americorps.gov/for-individuals/benefits/index.asp
 - -Offers a small living stipend and a tuition voucher worth \$4,725 upon completion.
- -Princeton is the only school in NJ that matches the Segal AmeriCorps Education Award for its students.

Here's how to maximize your chances at getting need-based aid: (by Kim Clark) http://www.usnews.com/education/paying-for-college/articles/2008/03/21/maximize-your-chances-for-need-based-grants-or-scholarships.html

- 1) Analyze your own finances. Does your fiancé/fiancée have a good job, some savings, and/or a house? If so, delay the wedding! Many schools consider a spouse's income when deciding who gets need-based aid.
- 2) Do your parents have good jobs or a nice home? If so, you'll want to focus on schools that don't consider income of the student's parents. That means focusing on schools that ask only for the Free Application for Federal Student Aid. Schools that ask for additional forms typically expect parents to help pay your graduate school bills.
- 3) No matter what your financial situation is, you should fill out a <u>FAFSA</u> as soon as possible. Don't wait to fill out your tax forms first. You can estimate your income now and correct the numbers later. The federal government's free financial aid application generally asks for financial information only from graduate students and their spouses. It does not require information about the grad student's parents. Even if the FAFSA doesn't get you a scholarship, it will qualify you for cheap <u>federal student</u> loans like Staffords, which are capped at 6.8 percent (plus fees).
- 4) See if any of your target schools or the charities that offer scholarships in your field ask financial aid applicants to fill out the College Board's <u>CSS Financial Aid Profile</u>. This application asks for financial information about an applicant's parents and spouse. The College Board charges \$25 to send a financial aid application to one school and \$16 for every school after that.
- 5) See if any of your target schools ask financial aid applicants to fill out the <u>Need Access</u> form. This form is free. It also asks for financial information about your parents and spouse.

- 6) Seek out schools more likely to give need-based aid. That includes schools that require the Profile or the Need Access forms, many public universities with state-funded programs, and private schools with the biggest endowments.
- 7) Call your department head or graduate school financial aid office and ask for help in tracking down other financial aid opportunities.
- 8) Try for grants and scholarships awarded for reasons other than pure financial need such as by field of study or by competition. Also, try creating a <u>bidding war over yourself</u>. See if your <u>employer</u> will help pay for your education. <u>Search</u> for other financial aid opportunities.

Additional Resources:

US Department of Education- http://www.ed.gov/

National Association of Student Financial Aid Administrators-

http://www.americorps.gov/leaving.asp?http://www.nasfaa.org/SubHomes/2669Resources/HR2669Resources.html

FinAid.org

EdFund.org

Federal Student Aid- http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp Student Loan Borrower Assistance-

http://www.americorps.gov/leaving.asp?http://www.studentloanborrowerassistance.org/IBR Info- http://www.americorps.gov/leaving.asp?http://www.ibrinfo.org/

Equal Justice Works-

http://www.americorps.gov/leaving.asp?http://www.equaljusticeworks.org/resource/ccraa Access Group- http://accessgroup.org/index.htm?rl=1

TCNJ Office of Student Financial Services- http://www.tcnj.edu/~sfs/

TCNJ Office of Student Financial Assistance- http://www.tcnj.edu/~sfs/aid/index.html

TCNJ Graduate Assistantships- http://www.tcnj.edu/~graduate/assistantships.html

*Note: Most of these websites are not affiliated with The College. Before submitting any personal data, students should conduct research to make certain of the legitimacy of any funding source.