



FINANCIAL AID FOR COLLEGE



What is Financial Aid?

Financial aid is money that is given, paid or loaned to you to help pay for college.

Financial Aid can be:

- Grants** Free money that does not have to be paid back.
- Scholarships** Free money awarded to students for academic achievement or many other special talents.
- Work-study** Salary for students to work part-time during the school year adding money to their financial aid package to help pay for their schooling.
- Loan** Money that is borrowed and must be repaid with interest.

How do I apply for this money?

To apply for any money, you must complete a Free Application for Federal Aid (FAFSA) at www.fafsa.ed.gov. Application period is between January 1st and March 2nd of your senior year in high school. This is the priority deadline for consideration for the CAL Grants and other institutional awards.

How much does a college education cost?

Costs vary from institution to institution. Public institutions are usually less expensive than private institutions because they receive state and or local support. Private colleges tend to charge more, because they receive less financial support from state and local government than public colleges.

- Tuition** The amount of money that a college charges for instruction and the use of some facilities such as libraries.
- Fees** Charges that cover costs generally not associated with student's course load (athletic activities, student activities, clubs and special events).
- Other Expenses** Includes room and board (housing and food), books, transportation, supplies and other miscellaneous costs.

Financial Aid/Scholarship Websites

www.fafsa4caster.ed.gov

Provides an early personalized eligibility estimate of federal student aid and estimated family expected contribution.

<http://www.latinocollegedollars.org/>

This site offers a free scholarship search.

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www.fastweb.com

This site offers a free scholarship search along with other resources for college students.

www.scholarships.com

This is a *free* college scholarship search and financial aid resource. It provides links to contests that offer scholarship awards up to \$10,000.

www.gmsp.org

Gates Millennium Undergraduate Scholars Program

<http://www.jumpstart-scholarship.net/application-us>

College Jump Start Scholarship Deadline – April 15, 2011

<http://www.discoverfinancial.com/community/scholarship.shtml>

Discover Card Scholarship– Deadline January 31, 2011

<http://rmhc.org/assets/RMHC-Scholarship-PDFs/RMHCHACER2010-2011.pdf>

<http://rmhc.org/what-we-do/rmhc-u-s-scholarships/>

Ronald McDonald House Charities

http://www.usip.org/files/ETC-D/NPEC_10-11_GB.pdf

National Essay Peace Contest - Deadline February 1, 2011

<http://essaycontest.aynrandnovels.com/Anthem.aspx?theme=blue>

Anthem Essay Contest for Students in Grades 8th-10th Deadline March 20, 2011

www.futuros-california.org www.maldef.org

The websites above provide critical information for students that are undocumented (AB-540). The sites also offer a list of scholarships for AB-540 students.

<https://bestbuy.scholarshipamerica.org/>

Best Buy – Deadline February 15, 2011

<http://scholarship.carolinarice.com/>

Carolina Rice Scholarship Program – Deadline February 15, 2011

http://roybal-allard.house.gov/UploadedFiles/2010-2011_Paying_For_College-2.pdf

Paying for College Student Resource Guide

(Includes scholarships, internships, fellowships, resource books, and websites)

Courtesy of U.S. Congresswoman Lucille Roybal-Allard

<http://www.act.org/walmart/community/>

Walmart Corporate – Sam Walton Scholarship Deadline January 31, 2011

<http://contests.diplomafame.com/Contests/FrameMyFutureContest.aspx>

Frame My Future Scholarship – Deadline – March 15, 2011

www.cocpl.org

City of Commerce Scholarship (Only Commerce residents can apply)

For more information on other Financial Aid and Scholarship websites, please visit www.cocpl.org or visit any Commerce Library.

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