

Senior Scholarship and Financial Aid Information

There are many levels of scholarships and financial aid – Federal, State, Institution, private (which includes national and local scholarships) and loans.

Free Application for Federal Student Aid (FAFSA) - <https://fafsa.ed.gov/> Application opens October 1, 2020 This is FREE money that will not have to be paid back. Awards are based on financial data and where the student will be going to school. It is also renewable, meaning you can/must apply each year for continuing financial aid. (Some colleges will require a FAFSA application be completed in order to apply for Institution Financial Aid. See below.)

***** Use the above link when applying. If you use a .com site, you will be asked to PAY for the FREE APPLICATION!**

Cal Grant – <http://www.csac.ca.gov/> Application opens October 1, 2020 and closes March 2nd, 2021. This is also free money that will not have to be paid back, but is only for California schools. Awards are based on financial data and where the student will be going to school. It is also renewable.

***** Use the above link when applying. If you use a .com site, you will be asked to PAY for the FREE APPLICATION!**

Institution, university or college scholarships or grants – Schools will have a variety of financial aid or scholarships.

Merit Aid – This award will be based on GPA, test scores or a combination of both. Some schools will ask for class rank, but CVUSD does not use a ranking system. Some schools will automatically compare GPA/test scores for award money. Some schools will have a separate application. Be sure to check with the schools your student is interested in for the proper procedure.

Need Based Aid – This award will be based on financial need. Most colleges will use the FAFSA Award Letter to make decisions on need. Some colleges will use the CSS Profile <http://css.collegeboard.org/> in order to determine financial need. Still other colleges will a separate institutional application. Be sure to check with the schools your student is interested in for the proper procedure.

Work Study/Campus Jobs – Most colleges will also have work study jobs available on campus. Students who qualify for Need Based Aid may be offered a part-time job on campus to help defray cost of living expenses. Be sure to ask!

Western Undergraduate Exchange WUE (pronounce Woo-EEEE) – Many colleges in the western US participate in the WUE program which allows out-of-state students to attend a college for near in-state tuition. Check the WUE (pronounce Woo-Wee) <http://wiche.edu/wue/students> list of schools for more information.

Private Scholarships – There is a scholarship out there for everyone! Earning money for college can be a part-time job. Many websites can match you to common and some not so common scholarships. How about left-handed redheads, or twins or ??? Some will ask for an entry fee, but those typically do not give out huge awards. Stay away! Check:

www.fastweb.com

www.collegeanswer.com

www.tohscounseling.org/scholarships.html

www.scholarships.com for further information.

Many local organizations have money to give away to graduating Seniors. Applications typically open in the Spring. If your student is involved in community service, ASB, PTSA or other organizations that give back to the community at large, there are scholarships available. Some businesses offer awards to the children of employees. Check with your employer.

And most important, check Naviance! As I become aware of scholarships, I will list them under the “Colleges” tab. Visit the www.tohscounseling.org/scholarships.html for a link to Naviance.

Loans – There are many forms of loans for college. A FAFSA Award Letter will include information on federal loans available to the student. Private loans can also be obtained through your bank or savings & loan. If you choose to utilize loans, be sure to explore all options to decide which is best for your family/student. Below are some examples of the loans available.

Parent Plus Loans <http://www.direct.ed.gov/parent.html>

Student Loans/Federal <https://studentloans.gov/myDirectLoan/index.action>

SallieMae <https://www.salliemae.com/>