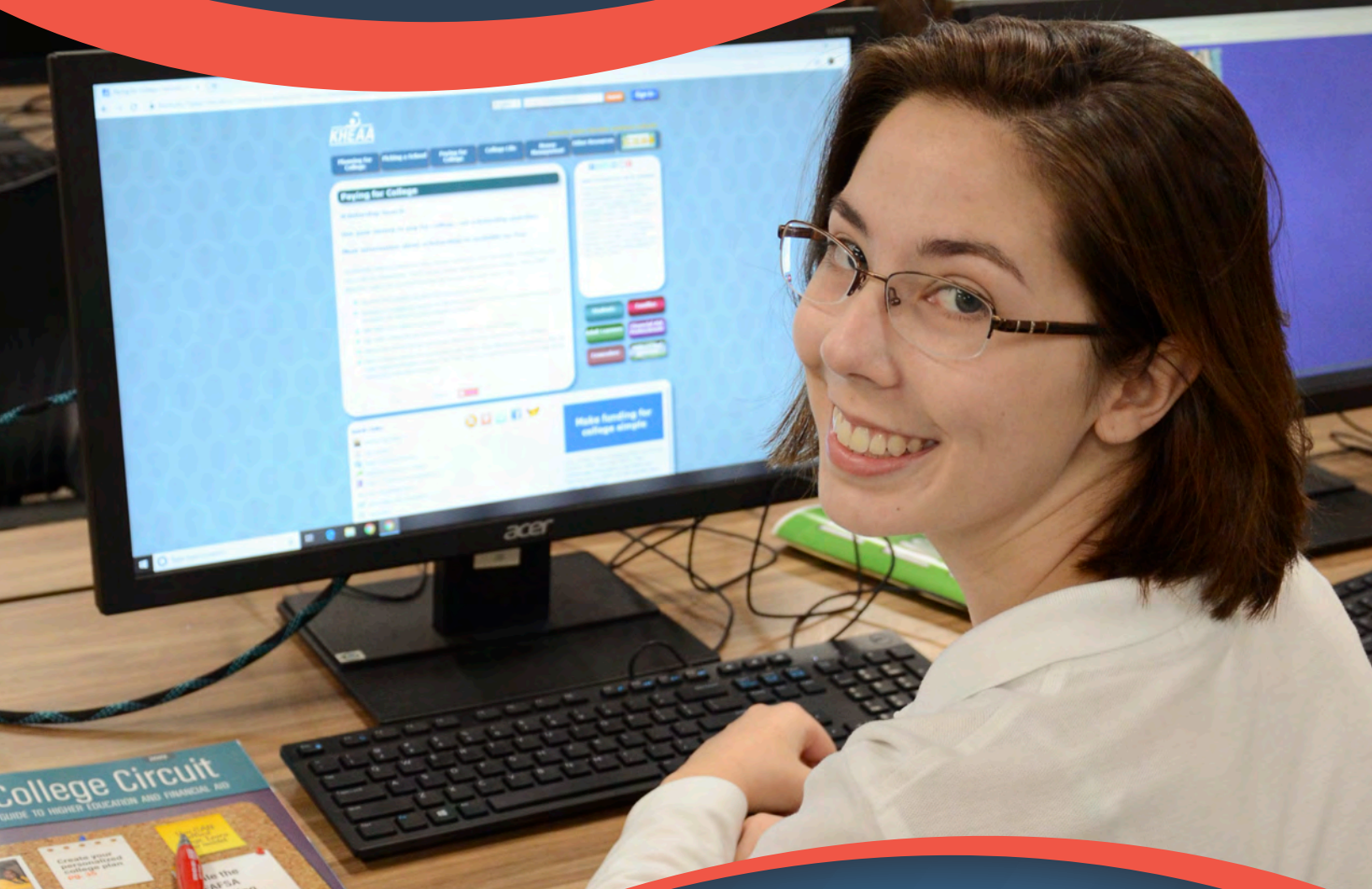


Affording Higher Education

2019–2020



Financial aid
programs for
Alabama students



Affording Higher Education

A book of financial aid programs for
Alabama students pursuing a higher education

Sixteenth Edition



Acknowledgment

By making Alabama students aware of the many financial aid programs available to them, KHEAA–Alabama hopes more students will be encouraged to pursue a higher education.

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State Government

Federal Government

Public Universities

Private Colleges,
Universities, and
Seminaries

Two-Year
Public Colleges

Alabama Companies
and Organizations

Using This Book

It's more important than ever to find financial aid to help pay for college.

To help you and your parents pay for college, we update *Affording Higher Education* every year so you have the most up-to-date information available to help you find sources of financial aid. This year's edition of *Affording Higher Education* contains information about thousands of financial aid programs for Alabama students.

Remember: Unless otherwise noted, all GPAs listed under financial aid programs are on a 4.0 scale.

There are lots of different types of financial aid, but these are the most common:

Grant: An award that, generally speaking, you don't have to repay. Grants are usually based on financial need.

Loan: Money you or your parents borrow to cover the cost of education. It must be repaid with interest.

Scholarship: An award you don't have to repay. Many scholarships are based on skill, talent or achievement. Others are based on where you're from, where you or even your parents or grandparents went to school or where your parents work.

Waiver: An arrangement that lets you attend a school without having to pay tuition or other costs if you meet certain eligibility requirements.

Conversion loan: A scholarship or grant that requires you to provide certain services, such as teaching or nursing, for a certain length of time. If you don't provide the service, the scholarship becomes a loan that you have to pay back with interest.

Military benefit: Financial assistance for you if you have served in the U.S. armed forces or if one of your parents served in the U.S. military.

Work-study: Part-time employment that lets you earn money for college by working on or off campus.

Savings: Money your parents or others have set aside or invested for your college costs.

In your search for student aid, start with the largest providers. For Alabama students, the major aid programs are administered by the Alabama Commission on Higher Education, the Alabama Community College System and the federal government. Financial aid provided by Alabama state agencies is covered in the first chapter of

Another Great Book

In addition to *Affording Higher Education*, KHEAA–Alabama also publishes *Getting In*, which guides high school seniors through the admissions and financial aid processes. *Getting In* provides school-specific information about many colleges and universities in Alabama. You'll find admissions requirements, tuition, financial aid, academic majors and degree programs, plus general information relevant to seniors everywhere. *Getting In* can be viewed online at www.alstudentaid.com/website/alaaid/planning?main=1&display=al_gettingin.



Affording Higher Education, followed by federal government listings in Chapter Two. Financial aid administered by Alabama colleges is described in the next three chapters: public universities; private colleges, universities and seminaries; and two-year public colleges. The last chapter features student aid administered by Alabama-based organizations (associations, churches, clubs) and by companies doing business in Alabama.

Student aid sources are divided by type, such as scholarships, grants or loans. Some universities have their scholarships listed by program: College of Arts and Sciences, Department of Physics, School of Fine Arts, etc. Listings include the name, eligibility criteria, award amount, number of awards, application deadline and contact information whenever possible. Programs with limited funds may make their awards on a first-come, first-served basis, so it's important to file your application early.

We want to make *Affording Higher Education* bigger, better and more useful every year. If you have comments or suggestions, please contact KHEAA–Alabama. We're especially interested in local programs not yet included in the book.

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Follow these tips to find money for college

You can increase your chances of getting scholarships and grants to help you pay for college, but you'll have to do some work.

- **Complete your tax forms early.** The same information you and your parents use on federal income tax forms is used on the Free Application for Federal Student Aid (FAFSA). The sooner you have that information, the sooner you can file the FAFSA. But keep copies of the federal tax forms you file. Some schools will ask for copies to check against the information you submit on the FAFSA.
- **Submit the FAFSA as soon as you can after Oct. 1 if you plan to go to college in the fall.** The FAFSA is used not only to determine what federal student aid programs you're eligible for but also what you're eligible for from many state programs. Some colleges also use the FAFSA to decide if you qualify for school-based (called "institutional aid") programs. You should submit the FAFSA online at <https://studentaid.ed.gov/sa/fafsa>. Because answers are edited automatically, you're less likely to make a mistake and schools will be able to tell you sooner if you qualify for student aid. You will need to set up an account with a user ID and password at <https://fsaid.ed.gov/npas/index.htm>.
- **Make good grades in high school.** By doing so, you can qualify for many scholarships from colleges and organizations.
- **Visit alstudentaid.com.** KHEAA—Alabama's website has information about state and federal financial aid programs, as well as a link to a free scholarship search engine.
- **Talk with a financial aid officer at the school you're interested in attending.** This official can tell you about aid programs available through the school.
- **Search for free information about scholarships and other student aid sources.** You should:
 - Watch newspapers for scholarships offered by local businesses, clubs, unions, churches, etc., and contact them for more information.
 - Write to organizations connected with your field of interest. These organizations are listed in directories available in public libraries. You can also find many of them online.
 - Visit your library to find books and magazines that have information about financial aid.

- **Get free aid first.** You should first try to find student aid that you don't have to repay—grants, scholarships, tuition waivers, etc. If you have to borrow, federal student loans are nearly always a better bargain than private loans. Compare interest rates, repayment terms and other factors before choosing a private loan if you need one.
- **Apply, apply, apply.** The more you apply, the better your chances of receiving enough to pay for college.
- **Read and follow directions.** Filling out an application properly and neatly is important. Answer all questions correctly and don't miss the deadline.
- **Talk with your counselor,** who is an excellent resource and can tell you about financial aid in general and where to look for help.
- **Beware of scams.** Before paying a fee for financial aid information, talk with your high school counselor; a financial aid officer at the school you plan to attend; the Better Business Bureau in your area and the area where the firm is located; and the Alabama Attorney General's Office, Consumer Protection Division, 500 Dexter Avenue, Montgomery, AL 36130; 800.392.5658 or 334.242.7335; <https://www.alabamaag.gov/consumercomplaint>. Even if a scholarship search company is legitimate, you don't need to pay them to find scholarships for you. With a little effort on your part, you can track down most of this same information yourself. Some companies may offer money-back guarantees to students who don't receive any scholarship sources or funds; but students who are unsuccessful or not satisfied may find that refunds are difficult, if not impossible, to obtain.

Notice:

Each school included in *Affording Higher Education* must participate in a Title IV program or be a public college or university. KHEAA—Alabama has not independently verified information concerning the programs offered by schools, accreditation and licensure, or the eligibility of the schools to participate in federal Title IV programs of student financial aid. KHEAA—Alabama, therefore, makes no representation, express or implied, about the accuracy of that information. Some Alabama schools that provide financial aid may not meet KHEAA—Alabama's guidelines for inclusion in *Affording Higher Education*. Students attending one of these schools should check with the school's financial aid office for information about its financial aid programs.