

Federal Government

The United States Government provides student financial aid through various agencies and programs. Some of the major sources of federal aid are listed in this section.

For more information about programs administered by the U.S. Department of Education, call toll free (800) 4-FED-AID or visit www.ed.gov.

State Government

Federal Government

Public Universities

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Kentucky Scholarships

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Corporation for National and Community Service



Contact: Corporation for National and Community Service, 250 E Street, SW, Washington, DC 20525, 800.942.2677, www.nationalservice.gov; **Kentucky State Office,** Corporation for National and Community Service, 600 Dr. Martin Luther King Jr. Place, Room 190, Louisville, KY 40202, 502.582.6385, ky@cns.gov

National Service

Segal AmeriCorps Education Award

Eligibility: Must be a U.S. citizen or a permanent resident alien; be at least 18 years old; have a high school diploma or equivalent or agree to work toward one by the time service is completed to earn the education award; and agree to perform national community service before, during or after receiving postsecondary education.

Award: Up to \$5,920 for each year of completed service to pay current or future education expenses or repay federal student loans
Number: Varies

Internal Revenue Service



Contact: Internal Revenue Service Help Line 800.829.1040 or www.irs.gov

Education Tax Credits

American Opportunity Credit

Eligibility: Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse or dependent claimed as an exemption on federal income tax return); be enrolled at least half time for at least 1 academic period during the year; be pursuing an undergraduate degree or other recognized educational credential; and not have a felony drug conviction.

Award: Up to \$2,500 credit per eligible student

Number: All who are eligible

Deadline: Must file Form 8863 with recipient's federal income tax return

Lifetime Learning Credit

Eligibility: Must pay qualified tuition and related expenses of higher education for an eligible student (self, spouse or dependent claimed as an exemption on federal income tax return).

Award: Up to a \$2,000 credit per return. No limit on number of years credit can be claimed. For the most current information, visit www.irs.gov.

Number: All who are eligible

Deadline: Must file Form 8863 with federal income tax return

U.S. Department of Agriculture



Loans

Veterinary Medicine

Loan Repayment Program

Eligibility: Must be a veterinarian; have a doctor of veterinary medicine degree or the equivalent from a college of veterinary medicine accredited by the AVMA Council on Education; have qualifying educational loan debt as defined in 7 CFR 3431 Section 3; secure an offer of employment or establish and/or maintain a practice in a veterinary shortage situation, as determined by the secretary of agriculture, within the time period specified in the VMLRP service agreement offer; and provide certifications and verifications in accordance with 7 CFR 3431 Section 16.

Award: Up to \$25,000 of student loan debt per year

Obligation: Must work at least 3 years, providing veterinary services in a designated shortage area

Deadline: May

Contact: National Institute of Food and Agriculture, U.S. Department of Agriculture, STOP 2220, 1400 Independence Avenue, SW, Washington, DC 20250, 202.401.4952, vmrlp@nifa.usda.gov, <https://nifa.usda.gov/program/veterinary-medicine-loan-repayment-program>

Scholarships

National Scholars Program Scholarship

Eligibility: Must be a U.S. citizen; be a graduating high school senior or a rising college sophomore or junior; have at least a 3.0 cumulative GPA; major in agriculture, food or natural resource sciences or a related discipline; be admitted to an 1890 Historically Black Land Grant Institution; demonstrate leadership and community service; and current college students must submit an official transcript, current résumé, 2 letters of recommendation and a 500- to 800-word essay on a given topic, how the scholarship will impact the student and student's experiences and perceptions about agriculture, food and natural resource sciences. See page 39 for program at Kentucky State University.

Award: Full tuition, fees, books, room and board; renewable with satisfactory academic progress

Obligation: Must work 1 year for the USDA for each year of financial support

Deadline: January 31

Contact: USDA liaison officer of the school the student plans to attend or USDA/1890 Programs, 202.720.6350, 1890init@usda.gov, www.outreach.usda.gov/education/1890

U.S. Department of Defense



Contact: Unless otherwise noted, individual listed for each program

Scholarships

Air Force Reserve Officers Training Corps (ROTC)

Number: Varies

Contact: Unless otherwise noted, Air Force ROTC College Scholarship Selection Section, 551 East Maxwell Boulevard, Maxwell AFB, AL 36112; 866.4AFROTC, www.afrotc.com

Airman Scholarship and Commissioning Program

Eligibility: Must be a U.S. citizen; be under age 31 on December 31 of the year student will graduate and earn commission; have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate

commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 to 4 years (if student has not earned at least 24 hours of graded college work, student must have earned an ACT composite score of at least 24 or an equivalent SAT score); be admitted to a school offering Air Force ROTC and the academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Majority of awards go to personnel majoring in nursing or a technical field (computer, electrical or environmental engineering, aeronautical, aerospace, architectural, astronomical, civil, meteorology/atmospheric sciences, mechanical engineering, any other ABET-accredited engineering major, architecture, chemistry, computer science, mathematics or physics). Other majors may also receive awards. List of majors is subject to change. Student will separate from active duty Air Force to join an Air Force ROTC detachment and become a full-time college student.

Award: Up to \$18,000 per year, \$900 annual book allowance, up to \$500 monthly stipend

High School Scholarship

Eligibility: Must be a high school graduate or have an equivalent certificate, be or become a U.S. citizen, be 17 years old before the scholarship is awarded, be under 31 years old as of December 31 of the year recipient will be commissioned, not be enrolled full time at a college or a university except for a joint high school-college program and complete the physical fitness assessment and submit the letter of certification. Based on a composite 26 ACT score or equivalent SAT score and at least a 3.0 cumulative GPA. Personal interview required.

Award: **Type 1** — tuition, most fees and \$900 per year for books; **Type 2** — tuition and most fees up to \$18,000 and \$900 per year for books. If student attends a school where the tuition exceeds \$18,000 per year, the student pays the difference; **Type 7** — tuition, but the student must attend a public college in which the student qualifies for in-state tuition; \$900 per year for books and up to \$400 monthly stipend.

Obligation: Enroll in the academic major in which the scholarship is offered, enlist in the

Air Force Reserve, enroll in Air Force ROTC, satisfactorily complete a 4-week summer field-training course at an Air Force base, complete the Air Force ROTC Professional Officer Course, accept a commission as an Air Force officer and serve at least 4 years on active duty.

In-College Scholarship

Eligibility: Must be a college freshman or sophomore; be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; not already be a contracted scholarship recipient; and meet the age, moral and other scholarship eligibility requirements.

Award: **Type 2** — up to \$18,000 per year, \$900 per year for books and \$300 to \$500 monthly stipend; **Type 3** — up to \$9,000; **Type 6** — up to \$3,000 per year

Minority School Scholarship

Eligibility: Must be a U.S. citizen; pass the Air Force Officer Qualifying Test; pass the Air Force ROTC Physical Fitness Test; have at least a 2.5 cumulative GPA; complete a physical examination and be certified as commission-qualified by the Department of Defense Medical Examination Review Board; not already be a contracted scholarship recipient; meet the age, moral and other scholarship eligibility requirements; and attend a historically black college or university or Hispanic-serving institution. Student does not need to be a minority to qualify for scholarship.

Award: Up to \$18,000 per year plus \$900 per year for books

Contact: Detachment serving the school

Professional Officer Course — Early Release Program

Eligibility: Must be a U.S. citizen; meet age requirements; have at least 1 year Time-In-Service and 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 years (if student has not earned at least 24 hours of graded college work, student must have earned at least a 24 composite ACT score or equivalent SAT); be admitted to a school offering Air Force ROTC and the academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commission-

ing; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Majority of awards go to personnel majoring in nursing or a technical field (computer, electrical or environmental engineering, aeronautical, aerospace, architectural, astronomical, civil or mechanical engineering, meteorology/atmospheric sciences, any other ABET-accredited engineering majors, architecture, chemistry, computer science, mathematics or physics). Other majors may also receive awards. List of majors is subject to change. Student will separate from active duty Air Force to enter Air Force ROTC.

Award: \$450–\$500 monthly stipend

Scholarships for Outstanding Airmen to ROTC

Eligibility: Must be a U.S. citizen; be under age 31 on December 31 of the year student will graduate and earn commission; have 1 year Time-In-Service; and at least 1 year Time-On-Station; be recommended by immediate commander; have at least a 2.5 cumulative GPA; have at least 24 hours of college graded coursework and be able to complete degree within 2 to 4 years (if student has not earned at least 24 hours of graded college work, student must have earned at least a 24 composite ACT score or equivalent SAT); be admitted to a school offering Air Force ROTC and academic major chosen; earn Air Force Officer Qualifying Test scores of at least 15 on the verbal scale and at least 10 on the quantitative scale; pass the Air Force ROTC Physical Fitness Test; meet all the requirements for commissioning; not be selected for reassignment prior to submission of the application; meet the requirements for overseas retainability; and be an active duty enlisted person. Student will separate from active duty Air Force to enter Air Force ROTC.

Award: Up to \$18,000 per year, \$900 per year for books, and \$250 - \$500 monthly stipend

Army Reserve Officers Training Corps (ROTC)

Obligation: Must serve in the Army

Number: Varies

Deadline: April 1

Contact: Military Science Department of the school; 800.USA.ROTC, www.goarmy.com/rotc

College Scholarships

Eligibility: In addition to any criteria under a specific scholarship, must be a U.S. citizen;

be age 17 to 26; have at least a 2.5 high school GPA; have a high school diploma or equivalent; have at least a 19 ACT score or 1000 SAT score; meet physical standards agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard; and agree to a 4-year, full-time service commitment.

Award: Tuition, stipend of \$300 - \$500 per month and book allowance

Four-year Scholarship

Eligibility: Must be a college freshman in the first year of a 4-year undergraduate program

Nurse Program

Eligibility: Must be an undergraduate nursing student. Contact high school academic advisor or campus Military Science Department for more information.

Three-year Scholarship

Eligibility: Must be enrolled in a college or university with 3 academic years remaining.

College Two-year Scholarship

Eligibility: Must be enrolled in a college or university with 2 academic years remaining.

Green-to-Gold

Enlisted Personnel Scholarships

Eligibility: In addition to any criteria under a specific scholarship, must be an enlisted soldier; be a U.S. citizen; be under age 31 as of December 31 of the projected year of commissioning; have completed at least 2 years of active duty; have completed any service remaining requirement; have a General Technical score of at least 110; have passed the Army Physical Fitness Test with at least a 180 score (at least 60 on each event) within the past 6 months; have at least a 2.5 cumulative GPA; have a high school diploma or equivalent; have at least a 19 ACT score or 920 SAT score; submit a letter of acceptance to school of choice offering Army ROTC and a letter of acceptance from the professor of military service of that school's Army ROTC battalion; have a favorable NCALC security check; have no more than 3 dependents, including spouse; have no domestic violence conviction; not have been arrested, indicted or convicted in a civilian court or under military law for anything other than a minor traffic violation; and be considered a Scholar, Athlete and Leader by the Army.
Award: Tuition or room and board support; money for textbooks, supplies and equipment; monthly stipend for up to 10 months each school year that increases each year

based on student's military science class; attendance at Leader Development and Assessment Course between the junior and senior years of college; if qualified, Montgomery GI Bill/Army College Fund benefits; and possibly other incentives offered by the colleges and universities

Four-year Scholarship

Eligibility: Must require 4 years to complete a degree.

Three-year Scholarship

Eligibility: Must require 3 years to complete a degree.

Two-year Scholarship

Eligibility: Must require 2 years to complete a degree.

High School Scholarship

Four-year Scholarship

Eligibility: Must be a U.S. citizen age 17–26; have at least a 2.5 high school cumulative GPA; have a high school diploma or equivalent; have at least a 19 ACT score or 1000 SAT score; meet physical standards; agree to accept a commission and serve in the Army on active duty, the U.S. Army Reserve or Army National Guard; and agree to an 8-year service commitment.

Award: Tuition, stipend of \$300 - \$500 per month and book allowance

Other programs

Tuition Assistance

Eligibility: Must be an active duty service member. Each branch of the military determines its own eligibility, restrictions and application process. Can be used with the Montgomery GI Bill Active Duty or the Post-9/11 GI Bill but no other Veterans Administration programs.

Award: Varies by branch of military

Contact: Unit's education services officer or education counselor

Tuition Assistance Top-up

Eligibility: Must be an active duty service member using Tuition Assistance to pay for classes. Can be used with the Montgomery GI Bill Active Duty but no other Veterans Administration programs.

Award: Varies

Contact: Unit's education services officer or education counselor

Civil Air Patrol (CAP)

Eligibility: In addition to any criteria under a specific scholarship, must be a CAP cadet;

have and maintain an academic and discipline standard acceptable to the school; and not have received the scholarship in the past.

Number: Varies

Deadline: December 31; complete CAP's online application

Contact: CAP National Headquarters/CP, 105 South Hansell Street, Maxwell AFB, AL 36112; www.gocivilairpatrol.com/programs/cadets/scholarships

CAP Cadet Academic Scholarship

Eligibility: Must be a high school senior, a high school graduate or a GED graduate; be accepted to a college or provide proof that an application has been made; attend an accredited postsecondary school; be enrolled in a full-time course of study during the academic year for which the scholarship is awarded; and have earned the Billy Mitchell Award.

Award: \$1,000 to \$2,000

CAP Cadet Flight Scholarship

Eligibility: Must be at least 16 years old by the application deadline; submit a flight plan, résumé and letter of recommendation; and obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March.

Col. Mary Feik Flight Scholarship

Eligibility: Must be 15 years old by June 1; be female; have received the Wright Brothers Award; submit a flight plan, questionnaire and letter of recommendation; and obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March.

Lt. Col. William E. Hanna Jr. Memorial Flight Scholarship

Eligibility: Must have competed a CAP powered solo flight academy at the wing, region or national level; have received solo rating; review background information on Lt. Col. William E. Hanna Jr.; and submit a flight plan, résumé, up to 3 letters of recommendation and an essay no longer than 1 page on the topic of why the applicant should be selected for this scholarship.

Award: Up to \$5,000

Dr. Ron Hanson Academic Scholarship

Eligibility: Must be a high school senior, a high school graduate or a GED graduate; attend an accredited postsecondary school; and be enrolled in a full-time course of study during the academic year for which the scholarship is awarded.

Private Pilot and Beyond Flight Scholarship

Eligibility: Must be able to read, speak, write and understand English; have gained certain aeronautical experience; submit a flight plan, résumé and up to 3 letters of recommendation; obtain a third-class medical certificate and a valid student pilot certificate with a Transportation Security Administration background check by March; and have passed the FAA Private Pilot Airplane Knowledge Exam.

Spatz Association Aerospace Leadership Scholarship

Eligibility: Must have at least a 3.0 GPA, have received the Billy Mitchell Award and solo wings in a powered aircraft, maintain a 3.0 GPA and have not received a similar scholarship or grant.

United Services Automobile Association Scholarship

Eligibility: Must be a high school senior, a high school graduate or a GED graduate; be accepted to a college or provide proof that an application has been made; attend an accredited postsecondary school; be enrolled in a full-time course of study during the academic year for which the scholarship is awarded.

National Security Education Program (NSEP)

Contact: National Security Education Program, Institute of International Education, 1400 K Street Northwest, Washington, DC 20005, 800.618.NSEP, boren@iie.org, www.borenawards.org

David L. Boren Fellowship for Graduate Students

Eligibility: Must be a U.S. citizen at the time of application; have matriculated or been accepted into a U.S. advanced degree program; and plan to study a particular world region and language. Open to all majors. Funding is available for domestic, international or a combination of both domestic and international study. Fellowships apply to study in all countries except Australia, Canada, New Zealand, and those in Western Europe.

Award: Up to \$12,000 for domestic study, up to \$24,000 for international study, and up to \$30,000 for a combination of both. Students will be required to provide service for at least 1 year in a federal agency with national security responsibilities.

Deadline: January 30

David L. Boren Undergraduate Scholarship for Study Abroad

Eligibility: Must be a U.S. citizen at the time of application; have matriculated as a freshman, sophomore, junior or senior in a U.S. postsecondary institution, including universities, colleges and community colleges accredited by an accrediting body recognized by the U.S. Department of Education; and apply to participate in a study abroad program that meets home institution standards. Open to all majors. Not for study in the U.S. Scholarships will apply to study in all countries except Australia, Canada, New Zealand, and those in Western Europe. NSEP encourages applications from students proposing study in countries critical to U.S. national security. For a complete up-to-date listing of countries, contact NSEP.

Award: Up to \$10,000, for a semester; up to \$20,000 for an academic year; up to \$8,000 for at least an 8-week summer program for a science, technology, engineering or mathematics student. All scholarship recipients incur a service agreement. Recipient must provide service for 1 year in a federal agency with national security responsibilities.

Deadline: February 8

Naval ROTC

Contact: Unless otherwise noted, local Navy recruiter; 800.NAV.ROTC; PNSC_NROTC.scholarship@navy.mil; <http://www.nrotc.navy.mil/>

Frederick C. Branch Marine Corps Leadership Scholarship

Eligibility: Must attend a historically black college and university (HBCU) affiliated with NROTC. The 4-year program is open to civilians and Marines. The 3- and 2-year programs are open to civilians and college program midshipmen who are attending or will attend an affiliated HBCU. Not open to U.S. Navy Scholarship midshipmen or Marines in Active Reserve status. Available to men and women of any race or ethnic background.

Amount: Scholarships and benefits are the same as those of any NROTC Marine Option Scholarship student.

Deadline: Nominations for fall enrollment, accepted from October 1 to July 15 if applying through an NROTC unit. The deadline for online applications is January 31. Applicants for a 4-year scholarship must use the online application if they are applying through a local Marine recruiting station.

Contact: Local Marine recruiter

Four-year Scholarship

Note: Applicants can choose 1 of 3 options: Navy, nurse or Marine.

Eligibility: Must be a U.S. citizen; be at least 17 years old by September 1 of year starting college and no older than 23 by December 31 of that year; not be older than 26 by December 31 of the year in which graduation and commissioning are anticipated; have no criminal record of military or civilian offenses pending or federal conviction; and meet physical requirements. Applicants with prior active duty service may be eligible for an age waiver.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Deadline: January 31

Minority Serving Institution Scholarship

Eligibility: Must be U.S. citizen at least 17 years old by September 1 of the year starting college and less than 24 on December 31 of that academic year; be a Navy Option applicant (Marine and Nurse Corps applicants are not eligible); have at least a 540 math and a 550 English/critical reading SAT score or at least a 21 math and 22 English ACT score (may combine highest scores from separate tests); and meet physical requirements. Applicants with previous active duty service may be eligible for age waivers. Visit <http://www.nrotc.navy.mil/MSI.html> for additional requirements.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Contact: 800.NAV.ROTC, pnsn_nrotc_cgo@navy.mil

Two- and Three-year Scholarship

Eligibility: Must be a U.S. citizen; be at least 17 years old by September 1 of year starting college and no older than 23 by December 31 of that year; not be older than 26 by December 31 of the year in which graduation and commissioning are anticipated; have at least 30 semester or 45 quarter hours but no more than 120 semester or 203 quarter hours; have at least a 2.5 college GPA; have no criminal record of military or civilian offenses pending or federal conviction; and meet physical requirements. Applicants with prior active duty service may be eligible for an age waiver.

Award: Tuition, fees, book allowance, uniforms, and monthly allowance

Number: Varies

Contact: Nearest NROTC unit; 800.NAV. ROTC, ext. 2-9380
Deadline: March 15

U.S. Department of Education



Contact: Unless otherwise noted, U.S. Department of Education, 800.433.3243; high school counselor; or college financial aid office

Grants

Federal Pell Grant

Eligibility: Must be an undergraduate student; have exceptional financial need; be enrolled in an eligible program and pursuing a degree or certificate; have a high school diploma or GED or have been home schooled; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. An undergraduate student who holds a bachelor's or higher degree is not eligible. Students enrolled in a postbaccalaureate teacher certification program may be eligible.

Award: For the 2018–2019 school year, up to \$6,095. Students can receive awards for no more than 12 semesters or the equivalent (roughly 6 years). Part-time students are assessed accordingly.

Federal Supplemental Educational Opportunity Grant

Eligibility: May differ according to school policy. Must be an undergraduate student; have exceptional financial need; be enrolled in an eligible program and be pursuing a degree or certificate; have a high school diploma or GED or have been home schooled; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress. An undergraduate student who holds a bachelor's or higher degree is not eligible.

Award: Up to \$4,000 per year

Number: Varies by college

Iraq and Afghanistan Service Grant

Eligibility: Must have had a parent or guardian die as a result of military service in Iraq or Afghanistan after September 11, 2001, be under 24 years of age or be enrolled in college at least part time at the time of the parent's or guardian's death. Cannot be eligible to receive a Pell Grant.

Award: Up to \$5,717 per year

Loans

Federal Direct Loan

Eligibility: Must be an undergraduate, graduate or professional student; be a citizen, permanent resident or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half time in an eligible degree or certificate program at an eligible school; have a high school diploma or its equivalent; be in good standing and making satisfactory academic progress if currently enrolled; and not be in default or owe a refund on any federal education grant or loan unless arrangements have been made to repay the debt.

Students must demonstrate financial need to qualify for a subsidized loan. Only undergraduate students may receive subsidized Direct Loans. The federal government pays the interest while the student is in school and during authorized deferment periods. The borrower begins paying the interest and principal when the loan enters repayment.

Students do not have to demonstrate financial need to qualify for an unsubsidized loan. Unlike a subsidized loan, the borrower must begin paying the interest immediately. Interest on an unsubsidized loan may be paid monthly or quarterly or be added to the principal balance.

Financial need is determined for the subsidized loan before eligibility is determined for the unsubsidized loan.

Repayment: Several repayment plans are available. Repayment begins 6 months after the borrower leaves school or drops below half-time status. On unsubsidized loans, interest begins to accrue upon disbursement. A new interest rate is set each year.

Award: The amount for an academic period cannot exceed the student's cost of attendance (as determined by the school) minus the student's estimated financial assistance and, if the loan is subsidized, expected family contribution. The school determines a student's eligibility.

An undergraduate borrower may receive a subsidized loan, an unsubsidized loan or both for an academic period. The total amount received may not exceed the loan limits for each academic year based on the borrower's dependency status and grade level and the length of the program of study in which the borrower is enrolled. The current loan limits are:

Grade Level	Dependent Status	Independent Status
First Year	\$5,500	\$9,500
Second Year	\$6,500	\$10,500
Each Remaining Year of Undergraduate Study	\$7,500	\$12,500
Each Year of Graduate/Professional Study		\$20,500

Aggregate Limit: \$31,000 for dependent undergraduate students; \$57,500 for independent undergraduate students; \$138,500 for graduate and professional students

Federal PLUS Loan

Eligibility: Must be the parent or stepparent of a dependent undergraduate student as determined by the school or be a graduate or professional student; be a citizen, permanent resident or eligible noncitizen of the United States and verify Social Security number and immigration status; not be in default or owe a refund on any educational grant or loan; and not have an adverse credit history under federal regulations. The student must be a citizen, permanent resident or eligible noncitizen of the United States; be enrolled or accepted for enrollment at least half time in an eligible degree or certificate program at an eligible school; be in good standing and making satisfactory academic progress if currently enrolled; not be attending elementary or secondary school; and not be in default or owe a refund on any educational grant or loan unless satisfactory arrangements have been made toward repayment.

Repayment: Begins within 60 days after the loan is fully disbursed. Payments on principal may be deferred under certain circumstances. Interest begins to accrue upon disbursement and must be paid monthly or quarterly or be added to the principal. A new interest rate is set each year.

Award: The annual loan amount may not exceed the student's estimated cost of attendance minus any other financial aid the student receives. There is no limit on the total amount a parent can borrow during a student's college years. There is also no aggregate limit for graduate and professional PLUS Loan borrowers.

Number: Unlimited

Federal Consolidation Loan

Eligibility: Must have at least 1 federal student loan that is in grace, repayment, deferment or default status. Loans in an in-school status cannot be included.

Borrowers can consolidate most defaulted education loans if they make satis-

factory repayment arrangements with the current loan holders or agree to repay their new Consolidation Loan under 1 of the following repayment plans: Income Contingent, Income-Based or Pay as You Earn.

The following loans can be consolidated: Federal Stafford Loans, Federal Direct Loans, Federal Consolidation Loans (under certain circumstances), Federal Insured Student Loans, Guaranteed Student Loans, loans converted from Teacher Education Assistance for College and Higher Education Grants, Federal PLUS Loans, PLUS Consolidation Loans, Federal Perkins Loans, National Direct Student Loans, National Defense Student Loans, Federal Supplemental Loans for Students, Auxiliary Loans to Assist Students, Health Professions Student Loans, Health Education Assistance Loans (HEAL), Nursing Student Loans, and Loans for Disadvantaged Students. New loans may be added if the request is received within 180 days of the date the Consolidation Loan is made.

Repayment: The repayment period depends on the amount of the Consolidation Loan. Other student loans are considered when calculating the repayment period. Except for the portion of the Consolidation Loan attributable to HEAL, the interest rate is the weighted average of the interest rates on the loans being consolidated, rounded to the next higher 1/8 of 1%.

The interest rate on the HEAL part of the loan (if applicable) varies and is set each July 1. The variable rate for each 12-month period is equal to the average of the bond equivalent rate of the 91-day Treasury bills auctioned for the quarter ending June 30, plus 3%.

Contact: U.S. Department of Education

Grants/Loans

Teacher Education Assistance for College and Higher Education Grant

Eligibility: Must complete the FAFSA; be a U.S. citizen or eligible noncitizen; be enrolled as an undergraduate, post-baccalaureate or graduate student in a college that has chosen to participate in the program; be enrolled in coursework that is necessary to begin a career in teaching or plan to complete such coursework; meet academic achievement requirements (generally, scoring above the 75th percentile on a college admissions test or maintaining a cumulative GPA of at least 3.25); and sign an agreement to teach.

Obligation: Must serve for at least 4 academic years within 8 calendar years of completing the program of study as a full-

time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students. If student fails to complete service obligation, all amounts received will be converted to an unsubsidized Direct Loan that must be repaid to the U.S. Department of Education. Student will be charged interest from the date each grant was disbursed.

Award: Varies

Number: All who meet requirements

Contact: Financial aid office

Work-Study

Federal Work-Study

Eligibility: May differ according to school policy. Must be an undergraduate or graduate student; be enrolled in an eligible program and be pursuing a degree or certificate; have financial need; have a high school diploma or GED or have been home schooled; be a U.S. citizen or eligible noncitizen; and make satisfactory academic progress.

Award: At least the current federal minimum wage

Number: Varies by college

U.S. Department of Health and Human Services



Contact: Unless otherwise noted, financial aid office of the school student plans to attend or www.bhw.hrsa.gov/loansscholarships

Loan Repayment Programs

Faculty Loan Repayment Program

Eligibility: Must be a U.S. citizen, national or lawful permanent resident; be from a disadvantaged background; have a degree or be enrolled in an approved program in allopathic medicine, osteopathic medicine, podiatric medicine, veterinary medicine, dentistry, pharmacy, optometry, nursing (RN or APRN), public health (graduate level), physician assistant, behavioral and mental health (graduate level clinical psychology, clinical social work, professional counseling, marriage and family therapy) and allied health (dental hygiene, medical laboratory technology, occupational therapy, physical therapy, radiologic technology, respiratory therapy, speech pathology, audiology, registered dietetics); and have an employment commitment for a full- or

part-time faculty position for at least 2 years from an eligible school of allopathic medicine, osteopathic medicine, dentistry, nursing, pharmacy, allied health, podiatric medicine, optometry, veterinary medicine or public health or a school offering physician assistant education programs or graduate programs in behavioral and mental health.

Award: Up to \$40,000 toward repayment of student loans. The amount forgiven is taxable, but funds to offset the tax burden are provided. A recipient's employer must provide matching funds unless the employer has received a waiver.

Obligation: Agree to serve on the faculty of an accredited health professions college or university for 2 years

National Health Service Corps Students to Service Loan Repayment Program

Eligibility: Must be a U.S. citizen or national; be pursuing an MD, OD, DDS or DMD degree at an eligible medical or dental school; be in the last year of school with a graduation date before July 1; be a full-time student; be eligible for federal employment; have passed the first component of required licensing examinations; have a history of honoring legal obligations; and not be in breach of any service obligations. A medical student must plan to complete accredited primary medical care postgraduate training in an approved specialty.

Award: Up to \$120,000 federal tax free in return for a 3-year commitment of full-time service

Deadline: Varies

NURSE Corps Loan Repayment Program

Eligibility: Must be a registered nurse who has completed training (diploma, associate's, bachelor's or graduate); be licensed and employed at least 32 hours per week at an eligible nonprofit facility or as a full-time faculty member at an accredited school of nursing; be a U.S. citizen, national or lawful permanent resident; have qualified nursing debt; and have received an education from an accredited school of nursing located in the U.S.

Only nonprofit facilities of the following types are eligible: hospitals, federally qualified health centers, Indian health service health centers, native Hawaiian health centers, rural health clinics, nursing homes, state or local public health or human services departments, hospice programs, home health agencies, nurse-

managed health clinics, urgent care centers, certified community behavioral health clinics, end stage renal disease dialysis centers and ambulatory surgical centers. Preference given to nurse faculty with the greatest financial need and to faculty working at schools of nursing with at least 50% enrollment of students from a disadvantaged background or registered nurses and advanced practice registered nurse with greatest financial need, the type of facility, and the mental health or primary care health professional shortage area (HPSA) designation.

Award: 60 percent of total qualifying nursing education loan balance. For an optional third year of service, participants may receive 25 percent of original total qualifying nursing education loan balance. Participants also receive the salary and benefits negotiated with employing facility.
Obligation: 2 years of service

Loans

Health Professions Student Loan

Eligibility: Must be a full-time student; demonstrate financial need; pursue a degree in dentistry, optometry, pharmacy, podiatric medicine or veterinary medicine; and be a citizen, national or lawful permanent resident of the United States, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia.

Repayment: Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting 1 year after the student ceases full-time study. Interest is calculated at 5% (fixed rate) on the unpaid principal.

Award: Varies; may not exceed the cost of attendance

Number: Varies; dependent on funding

Deadline: Varies by school

Loans for Disadvantaged Students

Eligibility: Must be a full-time student; have come from an environment that has made it difficult to obtain the knowledge, skills and abilities needed to complete education or training in a health professions school or be from a family with an annual income below a level set each year; be pursuing a career in allopathic medicine, osteopathic medicine, dentistry, optometry, podiatric medicine, pharmacy or veterinary medicine; and be a citizen, national or lawful permanent resident of the United States, the Commonwealth

of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia.

Repayment: Loans are repayable over a 10- to 25-year period (extension of the repayment schedule beyond 10 years is at the discretion of the school) starting 1 year after the student ceases full-time study. Interest accrues at the rate of 5% during repayment.

Award: Varies; may not exceed the cost of attendance

Number: Varies; dependent on funding

Deadline: Varies by school

Nursing Student Loan

Eligibility: Must be enrolled at least half time in a course leading to a diploma, degree (associate, bachelor's or graduate) in nursing; be a citizen, national or lawful permanent resident of the United States, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia; demonstrate financial need; and supply financial information about parents.

Repayment: Monthly or quarterly over a 10-year period beginning 9 months after the borrower ceases to be at least a half-time student. Interest accrues at the rate of 5%. Extension of repayment beyond the 10-year schedule is dependent upon individual financial circumstances.

Award: Varies; dependent on funding

Number: Varies

Deadline: Varies by school

Primary Care Loan

Eligibility: Must be a full-time student pursuing a degree in allopathic or osteopathic medicine; be a citizen, national or lawful permanent resident of the United States, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia; demonstrate financial need; not be in default on any federal loan and owe no federal grant refund; be in good academic standing; and be registered with Selective Service if required by law.

Obligation: Must agree to enter and complete a residency program in primary health care (defined as family medicine, pediatrics, internal medicine, preventive medicine or osteopathic general practice) within 4 years

of graduation (including 3-year residency program) and practice in primary care until the loan is repaid in full.

Repayment: Loans are repayable over a 10- to 25-year period (at the school's discretion if more than 10 years) beginning 1 year after the student ceases full-time enrollment. Interest is 5% during repayment unless the student fails to select/complete and/or fails to practice in primary health care until the loan is paid in full. If recipient does not fulfill service agreement, the interest rate reverts to 18% for loans made before March 23, 2010. For loans made since that date, the interest rate is 2% above the regular interest rate.

Award: Varies; annual award may not exceed the cost of attendance

Number: Varies; dependent on annual funds

Deadline: Varies by school

Scholarships

National Health Service Corps Scholarship

Eligibility: Must be a U.S. citizen or national; be a full-time student at an accredited school; and be pursuing a degree in medicine, dentistry, nurse practitioner, certified nurse-midwife or physician assistant.
Award: Tuition, fees, other reasonable educational costs and a taxable monthly stipend; for up to 4 years

Obligation: In return for each school year or partial school year of financial support received, students agree to provide primary health care services for 1 year at an approved site located in a high-need health professional shortage area. For the first school year or partial school year, of support, there is at least a 2-year service commitment.

Deadline: May 10

Contact: U.S. Department of Health and Human Services, Health Resources and Services Administration, Bureau of Health Workforce, 5600 Fishers Lane, Rockville, Maryland 20857, 800.221.9393, gethelp@hrsa.gov, www.nhsc.hrsa.gov/scholarships

National Institutes of Health (NIH) Undergraduate Scholarship Program for Individuals from Disadvantaged Backgrounds

Eligibility: Must be a U.S. citizen, permanent resident, national or qualified noncitizen; be committed to a career in biomedical, behavioral or social science health-related research; be at least a college freshman enrolled or a community college transfer who has been accepted for enrollment as a full-time student at a 4-year, accredited

undergraduate institution; have at least a 3.3 GPA or be in the top 5% of class; and be from a disadvantaged background.

Award: Up to \$20,000 a year, paid research training at the NIH during the summer and after graduation, mentoring, research experience, career guidance and skill development

Number: About 15 each year

Deadline: March 1

Contact: National Institutes of Health, Undergraduate Scholarship Program, 2 Center Drive, Building 2, Room 2E20, MSC 0230, Bethesda, MD 20892, ugsp@od.nih.gov, <https://www.training.nih.gov/programs/ugsp> for more information

NURSE Corps Scholarship

Eligibility: Must be a U.S. citizen, national or lawful permanent resident; be enrolled or accepted for enrollment in a professional registered nurse program at an accredited school of nursing in a U.S. state or territory; begin classes no later than September 30; be free from any federal judgment liens; be free from existing service commitments; and not be delinquent on a federal debt. Preference given to students with greatest financial need who are enrolled full time in an undergraduate nursing program or master's nurse practitioner program.

Award: Tuition, fees, other reasonable costs and a monthly stipend (entire amount is taxable)

Obligation: 2 years of service at a health care facility with a critical shortage of nurses

Number: About 500

Deadline: June 14

Scholarships for Disadvantaged Students

Eligibility: Must come from an environment that has made it difficult to obtain the knowledge and skills needed to complete education or training in a health professions school or must come from a family with an annual income below a level set each year; be a citizen, national or lawful permanent resident of the United States, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the Virgin Islands, Guam, American Samoa, the Republic of Palau, the Republic of the Marshall Islands or the Federated State of Micronesia; and be a full-time student pursuing a degree in a health profession or nursing.

Award: Depends on funding; maximum award may not exceed the cost of attendance (tuition and reasonable education and living expenses)

Number: Varies; depends on funding

Deadline: Varies by school

U.S. Department of Justice



Contact: Benefits Office, Bureau of Justice Assistance, 810 Seventh Street Northwest, Fourth Floor, Washington, DC 20531, toll free 888.744.6513, AskPSOB@usdoj.gov, <https://psob.bja.ojp.gov>

Benefits

Public Safety Officers' Educational Assistance Program

Eligibility: Must be the spouse or child of a federal, state or local police, fire or emergency public safety officer killed in the line of duty after December 31, 1977, or be the spouse or child of a permanently and totally disabled federal law enforcement officer who was injured in the line of duty after October 2, 1996; the spouse or child of a state and local police, fire or emergency public safety officer who was permanently and totally disabled in the line of duty after November 12, 1998; or a member of the family of a Federal Emergency Management Agency employee or a state, local or tribal emergency management and civil defense agency employee who was permanently and totally disabled after October 29, 2000.

Award: Set each year

U.S. Department of State



Contact: Institute of International Education, Gilman International Scholarship Program, 1800 West Loop South, Suite 250, Houston, TX 77027, www.iie.org/en/programs/gilman-scholarship-program

Scholarships

Benjamin A. Gilman International Scholarship

Eligibility: Must be a U.S. citizen, be an undergraduate in good academic standing, be receiving a Federal Pell Grant or provide proof that student will be receiving a Pell

Grant at the time of application or during the term of study abroad, be applying to or have been accepted into a study abroad program eligible for credit by the student's accredited institution of higher education in the U.S. and be studying abroad for at least 2 weeks for student attending a community college and 3 weeks for a student attending a 4-year institution in 1 country. Programs going to more than 1 country are eligible if the student will be studying in 1 country for at least 4 consecutive weeks.

Award: Up to \$5,000

Number: Over 2,900 nationwide

Deadline: March 7

U.S. Department of Veterans Affairs



Contact: Veterans Affairs Office of the postsecondary school or the Veterans Administration Regional Office, 400 South 18th Street, St. Louis, MO 63103, 888.442.4551, www.gibill.va.gov

VA Benefits

Montgomery GI Bill Active Duty (MGIB-AD) — Chapter 30

Eligibility: Must have served on active duty for at least 2 years; have an honorable discharge; have a high school diploma, GED or, in some cases, at least 12 hours of college credit; and meet the criteria in 1 of 4 categories. Eligibility generally ends 10 years after separation from active duty.

Category I: Must have first entered active duty after June 30, 1985; have served continuously for 3 years, or for 2 years if that was the initial enlistment period, or for 2 years followed by 4-year enlistment in Selected Reserve if Selected Reserve service began within 1 year of leaving active duty; and have had pay reduced by \$100 per month for the first 12 months of enlistment.

Category II: Must have entered active duty before January 1, 1977; have served at least 1 day between October 19, 1984, and June 30, 1985; have stayed on active duty through June 30, 1988, or June 30, 1987, if 4-year Selected Reserve service began within 1 year of leaving active duty; and have had entitlement left under the Vietnam Era GI Bill on December 31, 1989.

Category III: Must not be eligible under

Category I or Category II; have been on active duty on September 30, 1990, and have been involuntarily separated after February 2, 1991, or have been involuntarily separated after November 29, 1993, or have voluntarily separated under the Voluntary Separation Incentive or Special Separation Benefit program; and have had military pay reduced by \$1,200 before separation.

Category IV: Must have had military pay reduced by \$100 a month for 12 months or have made a \$1,200 lump-sum contribution and (1) have been on active duty on October 9, 1996, with money remaining in a Post-Vietnam Veterans Educational Assistance Program (VEAP) account and have selected MGIB-AD by October 9, 1997, or (2) have entered full-time National Guard duty under Title 32 USC between July 1, 1985, and November 28, 1989, and have elected MGIB-AD between October 9, 1996, and July 8, 1997.

Benefits: Monthly benefits for training in degree and nondegree programs, apprenticeship/on-job, correspondence, cooperative, and flight training for up to 36 months if eligible

Montgomery GI Bill Selected Reserve — Chapter 1606

Eligibility: Must be a member of the Selected Reserve or National Guard who signed a 6-year obligation to serve after June 30, 1985; have received a high school diploma or GED before completing initial active duty for training; and be in good standing in a Reserve or Guard unit.

Benefits: Up to \$369 per month depending on the type of training

National Call to Service Program

Eligibility: Must fulfill a 3-tiered service requirement.

(1): After completion of initial training, must serve 15 months on active duty in a military occupational specialty designated by the secretary of defense.

(2): After completion of (1), must serve, without a break in service, either an additional period of active duty as determined by the secretary of defense or 24 months in active status in the Selected Reserve.

(3): After completion of (2), must serve, without a break in service, on active duty, in the Selected Reserve, in the Individual Ready Reserve or with Americorps or another domestic service program.

(4): Any combination of (1), (2) and (3) if approved by the secretary of the military department concerned.

Benefits: Can choose 1 of the following: repayment of up to \$18,000 in qualifying student loans; allowance equal to the 3-year monthly MGIB-AD rate for 12 months; allowance equal to 50% of the less than 3-year monthly MGIB-AD rate for 36 months; coordination with MGIB-AD benefits; or \$5,000 cash bonus

Post-9/11 GI Bill — Chapter 33

Eligibility: Must have served at least 90 days of aggregate military service after September 10, 2001, and be on active duty, honorably discharged or honorably released to an Armed Forces reserve component or to the retired or temporary disability retired lists. Veterans honorably discharged with a service-connected disability after at least 30 days of continuous service after September 10, 2001, are also eligible. (Electing to receive Post-9/11 GI Bill benefits voids eligibility for Chapter 30, 1606 or 1607 benefits.) A service member may transfer unused benefits to dependents if the member is still on active duty or serving in the Selected Reserve, has at least 6 years of service in the Armed Forces and agrees to serve an additional 4 years; has at least 10 years of service, is precluded by standard policy or statute from committing to an additional 4 years and agrees to serve the maximum time allowed by policy or statute; or became eligible for retirement (after 20 years of active duty or qualifying reserve service) between August 1, 2009, and August 1, 2013, and agreed to serve 1 to 3 additional years.

Benefits: Varies by length of service. Veterans with at least 36 months of service receive 100% of tuition and fees (not to exceed the most expensive in-state undergraduate tuition at a public college; see Yellow Ribbon Program below), monthly housing allowance, and yearly books and supplies stipend of \$1,000 (housing allowance and stipend not payable to active duty personnel; housing allowance not payable to student attending half time or less or enrolled in distance learning). Veterans with between 3 and 35 months of service receive prorated amounts. Veterans discharged with service-connected disability receive 100% of benefits. May be used for up to 36 months and must be used within 15 years after the last period of active duty of at least 90 consecutive days, except in the case of a service-connected disability or if the release from active duty occurred after December 31, 2012.

Post-9/11 Marine Gunnery Sergeant John David Fry Scholarship — Chapter 33

Eligibility: Must be the child under age 33 of an active duty member of the Armed Forces who died in the line of duty after September 10, 2001, and be ineligible for the Yellow Ribbon Program.

Benefits: Up to the highest public, in-state undergraduate tuition and fees, plus a monthly living stipend and book allowance, for up to 36 months

Reserve Education Assistance Program (REAP) — Chapter 1607

Eligibility: Current REAP beneficiaries, veterans who were attending an educational institution on November 24, 2015, or during the last semester, quarter or term ending prior to that date, are eligible to continue to receive REAP benefits until November 25, 2019.

Benefits: Monthly amounts based on length of service and type of training

Restored Entitlement Programs for Survivors

Eligibility: Must be a surviving spouse or school-age child of a member or former member of the Armed Forces who died while on active duty before August 13, 1981, or died from disabilities incurred during or aggravated by active duty before August 13, 1981. Benefits to a surviving, unmarried spouse are payable when the youngest child in his or her care turns 16 and end when the child turns 18. Benefits are payable to an unmarried child 18 but not yet 22 years old who is a full-time student at an approved postsecondary school. A grandchild who is recognized as the child of a deceased person is also eligible.

Benefits: Restoration of certain Social Security benefits that were reduced or terminated by the Omnibus Budget Reconciliation Act of 1981

Survivors' and Dependents' Educational Assistance Program — Chapter 35

Eligibility: Must be the child or spouse of:

(1): A veteran who died or is permanently and totally disabled as the result of a service-connected disability arising out of active service in the Armed Forces;

(2): A veteran who died from any cause while such disability was in existence;

(3): A service member missing in action or captured in line of duty by a hostile force;

(4): A service member forcibly detained or interned in line of duty by a foreign government or power; or

(5): A service member hospitalized or receiving outpatient treatment for a service-connected permanent and total disability who is likely to be discharged for that disability.

A child generally may use this benefit between the ages of 18 and 26. A spouse generally has 10 years from the date eligibility is established. Benefits for a surviving spouse of someone killed on active duty end 20 years from the date of death.

Benefits: Up to 36 months of training and full-time monthly benefits. They may pursue the same training approved for Chapter 30 with the exception of flight programs.

Tutorial Assistance

Eligibility: Must be receiving VA educational assistance, be enrolled in a postsecondary educational program at least a half-time basis and have a deficiency in a subject required as part of or prerequisite or indispensable to, the satisfactory pursuit of the approved program.

Benefits: Up to \$100 per month to pay for tutorial assistance; to a maximum of \$1,200

Veterans Educational Assistance Program (VEAP) — Chapter 32

Eligibility: Must have first entered active duty after December 31, 1976, and before July 1, 1985; have contributed to VEAP before April 1, 1987; have completed the first period of service; and have been discharged under conditions other than dishonorable. Eligibility extends for 10 years after release from active duty.

Benefits: Based on amount of contributions, matching funds from the VA and any Department of Defense kickers; monthly amounts based on total available, number of months of contribution, type of training and whether full time or part time, for up to 36 months

Vocational Rehabilitation and Employment Program — Chapter 31

Eligibility: Must have a disability which VA has rated at least 10% compensable, have an employment handicap according to VA and be within period of eligibility (generally 12 years following separation from active duty or from the date of notification of entitlement to VA compensation for disability).

Benefits: Tuition, books, fees, supplies, and equipment. While in training or extended evaluation, veteran may receive a subsistence allowance in addition to disability compensation or military retired pay.

Work-Study Program

Eligibility: Must be drawing education benefits under Chapter 30, 31, 32, 33, 35, 1606

or 1607 or be participating in the National Call to Service Program and be pursuing a program of education on at least a three-quarter training basis.

Benefits: Salary equal to the prevailing federal or state minimum wage, whichever is higher, for services performed at VA regional offices, educational institutions, VA medical facilities, VA national cemeteries and certain other organizations approved for outreach activities. Eligible students may contract for a maximum of 1,200 hours of service in any 12-month period.

Yellow Ribbon GI Education Enhancement Program

Eligibility: Must qualify for Post-9/11 GI Bill – Chapter 33, be receiving a Fry Scholarship or have received a Purple Heart after September 10, 2001, and be attending a school that charges more in tuition and fees than are payable under Chapter 33. School must voluntarily participate in the Yellow Ribbon Program.

Benefits: School contributes a specified amount toward tuition and fees (up to 50% of the difference between school's charges and Chapter 33 maximum), with matching contribution from VA.

Number: Limited. Available on a first-come, first-served basis