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The Basics: Getting Started

Start gathering information early. Free information is readily available from:

- High school counselors
- College and career school financial aid offices (where you plan to attend)
- Local and college libraries
- CRS report: [Financial Aid for Students: Print and Web Guides](#)
- [US Department of Education](#) Web page
- [Cash for College](#)
- [FinAid: The Smart Student Guide to Financial Aid](#)
- [Looking for Student Aid](#)
- [Mapping Your Future](#)
- [Paying for College](#)
- [College Savings Plan Network](#) (state "Section 529" plans)
- [FinAid: for Parents](#)
- [Tax incentives for higher education expenses](#)
- [Coverdell Education Savings Accounts](#) : for elementary and secondary school expenses as well as higher education
- Other Internet sites (search terms *student financial aid* OR *assistance*)

Ask questions. Counselors may know if you have exceptional circumstances that affect your eligibility.

Be organized. Use [calendars](#) to keep on track.

Keep copies of all forms and correspondence. *You must reapply for aid each year.*

Beware of scholarship scams—don't pay for free information!

- [Department of Education](#)
- [Federal Trade Commission](#)

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Student Aid & Its Sources

[***Funding Education Beyond High School: The Guide to Federal Student Aid***](#) is a comprehensive resource on student financial aid from the U.S. Department of Education. Grants, loans, and work-study are the three major forms of aid available through the Department's Federal Student Aid office.

Funding Education Beyond High School: The Guide to Federal Student Aid tells you about the programs and how to apply for them. This guide is available in

[English](#)

and

[Español.](#)

If you are applying for federal aid, you must complete the [***Free Application for Federal Student Aid***](#) ([FAFSA](#)), the form used by virtually all two- and four-year colleges, universities and career schools for the awarding of [federal student aid](#) and most state and college aid.

Loans are the most common federal aid and must be repaid when you graduate or leave college. [Click here to learn more about Stafford Loans, PLUS \(Parent/Grad School\)](#)

[Loans and Consolidation Loans.](#)

([Español](#))

The Department of Education provides a helpful student loan comparison chart [here](#) .

Scholarships/grants are mostly need-based and require no repayment.

- [Pell Grants](#)
- [Federal Supplemental Educational Opportunity Grants](#) (FSEOG)
- [Teacher Education Assistance for College and Higher Education Grant](#) (TEACH Grant)
- [The Academic Competitiveness Grant](#) (ACG)
- [The National Science & Mathematics Access to Retain Talent \(SMART\) Grant](#)
- [Iraq and Afghanistan Service Grant](#)

Other grants, scholarships, and fellowships, mostly graduate level: search the [Catalog of Federal Domestic Assistance](#)

(CFDA) by
Beneficiary

, such as "Student or Trainee" or "Graduate Student".

"Congressional" scholarships are named for Member of Congress or other prominent individual (such as [Byrd Honors Scholarships](#) , [Fulbright fellowships](#)).

They are merit-based and highly competitive, Members of Congress do *not* play a role in selecting recipients

Work study programs allow you to earn money while in school:

- [Federal Work Study Program](#) : college campus jobs (available in [English](#) and [Español](#))
- [Student Educational Employment](#) : jobs with the federal government

States offer residents a variety of scholarships, loans, and tuition exemptions.

- Check with your state higher education agency and guarantee agency.
- Consider prepaid tuition and college savings ("Section 529") plans: [College Savings Plans Network](#)
- Search your Internet browser under terms such as *student financial aid* or *assistance* AND *your state*

Colleges and universities provide some 20% of aid, most need-based. The Commonwealth offers information on financial aid resources [here](#) .

Check [university Web sites](#) and the institution's financial aid office when you apply for admission. For a list of colleges and Universities located within the First Congressional District, please click [here](#) .

Private foundations, corporations, and organizations offer scholarships or grants:

- [Scholarship Search](#)
- [FastWeb](#)
- [Free Scholarship Search](#)

For questions not covered by the Department of Education Web site, call the **Federal Student Aid Information Center** at 1-800-433-3243.

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Targeted Aid for Special Groups

- African Americans: [Scholarships](#) (UNCF)
- Native Americans: [American Indian College Fund](#)
- Financial Aid for Law School: [Law School Admission Council](#)
- Foreign students: [Financial Aid for International Students](#)
- Hispanic Americans: [Scholarships](#) (HSF)
- Medical students: [Association of American Medical Colleges](#)
- Native Americans: [American Indian College Fund](#)
- Study abroad (for U.S. and non-U.S. citizens): [International Education Financial Aid](#)
- Veterans: [Education Benefits](#)



Interested in public service?

Federal assistance programs seek to encourage people to work in geographic areas or professions where there's a particular need (such as doctors in underserved areas); encourage underrepresented groups to enter a particular profession; and provide aid in exchange for services provided (such as military service).

- [AmeriCorps](#)
Volunteers who complete one year of service receive an education award for current higher education expenses or to repay student loans.
- [Army Continuing Education System](#)
Additional benefits for Army personnel.
- [Bureau of Health Professions](#)
Scholarships and loans to needy health profession students from disadvantaged backgrounds.
- [e-Scholar](#)
Scholarships, grants, fellowships, internships, and cooperative education with federal agencies.
- [Indian Health Service](#)
Scholarships for American Indian/Alaskan Native health profession students and loan repayment for persons working in IHS facilities.

- Military academies:
 - [United States Air Force Academy](#)
 - [United States Coast Guard Academy](#)

- [United States Merchant Marine Academy](#)
- [United States Military Academy](#)
- [United States Naval Academy](#)

- [National Health Service Corps](#)
Scholarships and loan repayment for health profession students who agree to work in underserved areas.
- [Nursing Scholarships](#)
Offered in exchange for two years of service in areas with critical nursing shortages.
- Reserve Officers Training Corps (ROTC)
For students who want to be commissioned as officers after graduating from college.
- [United States Air Force ROTC](#)
- [United States Army ROTC](#)
- [United States Navy ROTC](#)

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Repaying Your Loans

After college, the federal government has ways to help you [repay your loans](#) ([Español](#)). Eligibility depends upon the type of loan, when it was made, and whether it's in default. Check with your loan officer to find out if you qualify.

- [Loan Consolidation](#) ([Español](#)): combine your federal loans into a single loan with one monthly payment.
- Sometimes loans may be canceled in exchange for public service.

- Teachers: [Cancellation/Deferment Options](#) ([Español](#))
- Health professions: [National Health Service Corps](#)
- Federal employees: [Federal Student Loan Repayment Program](#)

If you are having problems with your loan and all other approaches fail, contact the Department of Education's [Office of the Ombudsman](#) or contact one of my district offices and ask to speak with a caseworker.

States, schools, and some private employers provide help in repaying loans in exchange for public service.

- Law school graduates: [State Loan Repayment and Forgiveness Programs](#)
- Medical school graduates: [State Loan Repayment Program](#)

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