

## Scholarships

How Families are filling the gap: Families are often faced with a gap in financial aid and educational expenses.

What to consider:

- Outside & College Based Scholarships
- Special Programs ( VESID, Native American Aid, Military- Related Benefits)
- Educational Savings Plans
- Payment Plans
- Federal Parent (PLUS) Loans
- Private (“alternative”) Student Loans

National Scholarship Search Engines:

- FastWeb scholarship search- [www.fastweb.com](http://www.fastweb.com)
- College Board’s website- [www.collegeboard.com](http://www.collegeboard.com)
- [www.Scholarships.com](http://www.Scholarships.com)

Special Programs: VESID, NATIVE AMERICAN AID, MILITARY BENEFITS

**VESID:** Vocational & Educational Services for Individuals with Disabilities

- an agency of the State Education Department with purpose of promoting educational equity and excellence for students with disabilities
- Disabled individuals can apply for VESID funding through their respective district office
- **Clinton, Essex, Franklin and St. Lawrence Counties are served by Malone district office: 209 West Main St., Suite 3, Malone, NY 12953**  
**Phone: (518) 483-3530 or (800) 882-2803**
- VESID application deadlines- interested individuals must apply to VESID by: April 15<sup>th</sup> for the Fall term & Sept. 15<sup>th</sup> for the Spring term
- VESID counselor will complete individualized Plan for Employment
- Applicant should apply for college admission and for financial aid in a timely way
- VESID may help to fund the following cost if applicant meets VESID’s measurement of economic need:
  - Tuition
  - Mandatory/ required academic fees
  - transportation
  - required books and materials are NOT contingent on economic need

- if applicant requires specific assistive technology devices to make use of purchased books and material, VESID will authorize the necessary devices without regard to economic need (limited to low cost adaptive items such as electronic text players, spellcheckers, and note taking devices)

- Other Services/ Costs that may be funded

- computer

- internet access

- rehabilitation technology

- disability- related support services (note takers, interpreters, etc.)

- tutorial services

- Contact information:

- [www.vesid.nysed.gov](http://www.vesid.nysed.gov)

- (518) 474-2714

### **Native American Aid**

- Sources: State, Federal ( Bureau of Indian Affairs), Canadian Government

- State: New York State Indian Aid Grant

- NY residents who are on official NY tribal role OR child of an enrolled member

- must apply by July 15<sup>th</sup> for Fall semester and Dec. 31<sup>st</sup> for Spring

- award amount was \$2000.00/ year for full time (subject to change)

- Contact information:

- [www.emsc.nysed.gov/rss/natamer/studentaid](http://www.emsc.nysed.gov/rss/natamer/studentaid)

- Native American Indian Education Unit

- Room 465 EBA

- Albany, New York 12234

- Phone: 518-474-0537

- Federal ( Bureau of Indian Affairs)

- Full time students who are certified tribal members and have unmet need after other government sources

- applicants must file FAFSA, state grant application and complete BIA application by July 15<sup>th</sup> for Fall and Dec. 31<sup>st</sup> for Spring

- grant amount varies

- Contact information for Mohawk tribal members:

- Mohawk Higher Education Program

- 412 State Route 37

- Hogansburg, New York 13655

- Rod Cook- 518-358-2272

- Canadian Government

- funded by grants/ Akwesasne Mohawk Board of Education

- must be a member of a Canadian based tribe who has completed secondary school
- must complete an application for the grant in addition to applying for all available U.S. grants, including BIA and NYS grants
- grant amount varies depending on type of degree seeking, where the student lives; funding can be received for tuition, living expenses, travel and tutorial assistance
- Contact information:  
Akwesasne Mohawk Board of Education  
P.O. Box 204  
Hogansburg, New York 13655  
Phone: 613-575-0409

**Military Related Benefits:**

- Federal Programs
  - provides monthly educational assistance to the spouse, child, stepchild or adopted child of a veteran who is deceased (service-connected) or who is 100% disabled (service connected)
  - eligible students should make contact with the campus V.A. certifying officer in a timely manner
- Montgomery G.I. Bill (Chapter 30)
  - provides educational assistance to fully honorably-discharged veterans who meet eligibility
- Chapter 1606 (Selected Reserves)
  - provides monthly educational assistance for trainees in selected reserves
- Chapter 31 ( Vocational Rehabilitation)
  - provides assistance to any veteran with at least 10% permanent, service-connected disability
  - approval made on a case by case basis and is managed at the state level
- Contact information ( for all except Chapter 31)  
[www.va.ed.gov](http://www.va.ed.gov)

**PLUS Loans/ Parent Loan for Undergraduate Students:**

- Federal loan program for “parents” of dependent students (natural, step, or adoptive parent)
- For the 11-12 school year, MUST file a FAFSA
- Effective in 10-11 school year, all PLUS loans are borrowed under the “Direct” method
- College aid office still determines amount of plus eligibility (total annual cost less student’s total ‘other’ aid)
- College aid office instructs student/family as to how parent applies for PLUS (if interested)
- No lender is involved as the lender is the U.S. Dept. of Education

- General Eligibility Requirements include:
  - Parent must be U.S. citizen or eligible non- citizen
  - Parent cannot be in default on federal student loan or owe refund on federal education grant
  - Parent must not have adverse credit history

- Fixed Interest Rate of 7.9%

- Repayment begins 60 days after disbursement
  - usually disbursed in 2 installments
  - deferment/ postponement of repayment is possible while student is in school & other reasons
  - interest is charged during all periods

**Private Loans-** Consumer based loans

- finding Private Loans: NYHELPS, Discover, Chase, PNC
- Comparison Tools:
  - [www.simpletuition.com](http://www.simpletuition.com)