

# Mira





She works hard and cares about.....





...but wants a better life and is seeking new career options...



...to create a brighter future.





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# Schoolbound Success Kit

Guide to Your Decision to Enroll in a College  
Degree Program

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[www.Schoolbound.com](http://www.Schoolbound.com)



# Table of Contents

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This guide is designed to help you understand the areas involved in your decision to enroll in a college degree program.

Schoolbound Success Kit..... 1

    Guide to Your Decision to Enroll in a College Degree Program ..... 1

        THE BENEFIT OF A DEGREE..... 1

        ADMISSIONS PROCESS ..... 6

        FINANCIAL AID PROCESS..... 12

        GRANTS, SCHOLARSHIPS & WORKSTUDY ..... 17

        THE ONLINE EXPERIENCE ..... 38

        ONLINE EDUCATION STUDY TIPS AND MORE ..... 42

        ONLINE LEARNING RESOURCE TOOLS..... 48

# Schoolbound Success Kit

## Guide to Your Decision to Enroll in a College Degree Program

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### THE BENEFIT OF A DEGREE

#### Why is a degree beneficial and so valuable?

Employers looking at your resume know that if you have a degree you are already skilled and educated, and that will automatically put you in the forefront of applicants as well as aid you in making more money. According to

the 2011 U.S. Census Bureau, college graduates earn on average \$1 million more over the course of their careers than high school graduates. A degree also allows for more career opportunities and opens doors that would otherwise remain closed.



*Suspendisse potenti.*

In 2011 the average annual earnings for full-time, full-year workers above the age of 18 were:

- \$23,277 for high school drop outs
- \$34,197 for high school graduates
- \$44,086 for Associate's degree recipients
- \$57,026 for Bachelor's degree recipients
- \$88,867 for Advanced degree recipients

Source: U.S. Census Bureau, American Community Survey, 2011. For the full study, view <http://www.census.gov/hhes/socdemo/education/data/acs/index.html>



In the past few years, the U.S. government has also released reports that show that those that have higher education are much less likely to be unemployed. Here are unemployment rates for 2014 based on education level:

- High school drop outs 9.0%
- High school graduates 6.0%
- Associate's degree recipients 4.5%
- Bachelor's degree recipients 3.2%

Source: U.S. Bureau of Labor Statistics. To see detailed information, visit <http://www.bls.gov/cps/cpsaat07.htm>

### **Job Security**

Some of the largest corporations with the best company culture in America are now promoting the importance of education where some even have tuition assistance programs. This is where the company pays for employees to get advanced degrees or further their education. For many individuals, achieving higher education equates to greater job security, and of course a boost in salary too.

### **Increased Opportunity**

Along with a better salary, a college degree offers a lot more career advancement and options. Most companies require a degree for upper management and executive positions. According to information from the U.S. Department of Labor, 48 of the 50 highest paying occupations require college degrees. In today's economy - and in that of the future - post-secondary degrees are becoming necessary to secure high-paying jobs.

### **Confidence and Accomplishment**

As noted in a report by the Institute for Higher Education Policy, benefits enjoyed by college graduates include:

- Higher levels of saving
- Increased personal/professional mobility
- Improved quality of life for themselves and their family
- Better consumer decision making

- More hobbies and leisure activities

According to the Carnegie Foundation (Rowley and Hurtado, 2002) there are also benefits that go beyond a salary, including the tendency for post-secondary degree students to be:

- More open-minded
- More cultured
- More rational
- More consistent
- Less authoritarian

These benefits are also passed along to future generations.

### **Benefits of Higher Education on Children**

According to the College Board report, these benefits are also passed along to future generations.

- Children of Bachelor degree holders were 20% more likely to be able to write their first name by age 5 than children of parents with just a high school diploma
- 18% of children (aged 3 to 5) of high school grads were reported to recognize all the letters of the alphabet, compared to 31% of associate degree holders
- Parents who have more education were much more likely to take their children to community events, libraries, and museums

### **Personal Benefits of Higher Education**

Not only do those with at least some college education have higher salaries and lower unemployment rates, these individuals are also more likely to be happier at work and healthier in general. Check out these really interesting stats from the College Board 2010 Education Pays report:

- 58 % of people with some college reported being very satisfied with the jobs, compared to 40% of high school dropouts.



- 18 % more people with a four year degree than those with just a high school diploma reported getting health insurance through their jobs.
- People with education have lower obesity rates throughout their lives; e.g. in the 25-34 age group, the rate for Bachelor degree holders is 14% lower than high school graduates
- In 2008, the rate of poverty among degree holders was much lower than that of people with just a high school diploma by at least 5%

### Why doesn't everyone have a degree?

The answer can be broken down into three parts: **money**, **time** and **fear**. Fortunately, there are solutions for each concern.

**Money:** Paying for higher education can be alleviated with government funding options and/or private loans offered by financial institutions.

**Time:** The availability of online education means programs that will work around already busy schedules, offering convenience for professionals and families.

**Fear:** This can be overcome by familiarizing yourself with the ease, convenience and benefits of online education.

Throughout our website, you will find valuable information to ease your fears and build your enthusiasm for reaping the benefits of achieving higher education sooner rather than later.

### Getting Started

So now that you know how important a degree is to your quality of life, how do you choose which degree to get? Some folks already know what they want to “be when they grow up”, are already working in a field they enjoy, or have an idea what they would enjoy doing for the long haul. If this is you, then research is a great way to find out what degrees are necessary for that particular occupation or level of advancement. The Department of Labor website is a great place to start.

However, many people have no idea what type of career they want to pursue. Does this sound like you? If so, here are some simple tips that may help you figure it out.

1. Don't pursue a career just because it pays well. Many people make this mistake and end up dreading their jobs. If you are going to do something for 40-50 hours a week, let's make sure you enjoy it!
2. Look inward. What type of person are you? Are you an introvert or extravert? Do you like to work with people? Your personality is a key factor in what careers you may be suited for and most importantly, what you will excel at doing. If you need help choosing a career, a great place to start is the career section on the Schoolbound website. This section can help you choose a career path by providing job descriptions, median wage info, and even related degrees.
3. A hobby can turn into a lucrative career. Who was it that said that if you do what you love you will never feel like you are working a day in your life? It could be that the only thing holding you back from making money at the thing you love to do the most is a business degree.
4. Be realistic about your choice. Find out how much education you need for your dream career, and what your potential salary would be. Through career exploration, you can learn about work activities, skills and abilities. Some careers require more schooling which could possibly mean a higher salary as well. A great place to start is the [www.CareerOneStop.org](http://www.CareerOneStop.org) site, which is sponsored by the U.S. government.
5. Ask questions. If you are interested in a career, don't be afraid to find someone who has that same occupation and ask if they might have some time to answer your questions. You would be surprised at how many people are flattered to be interviewed about their career path. A great way to do this is to contact companies or associations for that particular occupation. These people can also give you insight into the education that you would need.
6. Don't turn your back on your dreams. Most people have that dream job that they have always pictured themselves doing "in another life". And most people have talked themselves out of the possibility, dismissing it as impossible. Think about it – have you ever done this? If so, take another look – it could be that a degree can make that dream job a reality.

Now that you have an idea of what degrees you may be interested in, the next step is to talk to admission advisors at your matched schools. In the next section, you will find out what important questions you should ask as you talk to each school that Schoolbound has



matched you to. The following information will help you in making an informed decision about your education.

## ADMISSIONS PROCESS

Once you have submitted your information, you will receive an email from Schoolbound with the names of up to three schools you have been matched with. It is recommended that you speak to all Schoolbound Recommended Schools so that you can be sure to make the right decision. In the near future, the schools should be in contact with you regarding possible enrollment. By speaking to all recommended schools, you will be better informed when deciding which school is best for you.

### Methods of Contact

While each school's Admissions department has a different practice for contacting potential students, here are some common methods you can expect:

- **Phone Call:** Typically, you will be contacted by a College Admissions Advisor and not a sales representative, so don't be afraid to answer the call. The advisors are there to help you. They will answer your questions, schedule future appointments with you, help you make informed decisions about going back to school and ultimately, help make the Admissions process as easy as possible.
- **Email:** Many schools will send out an email to make contact with potential students. Keep an eye out for incoming mail, and be sure to check your SPAM and Junk mail folder periodically to be sure you do not miss these emails.
- **Mail:** You may receive a printed catalogue and paper application via US Mail from some schools.

### Admissions Process

#### Step 1: The First Phone Call

The school Admissions/Enrollment Advisor or Counselor may want to discuss the following during the first call and then schedule an additional interview at a later time:

- Selecting the right program for your career and life goals
- Your schedule and any time or life constraints for going back to school

When you speak with the Admissions Advisor from each school, they should provide you with specific information regarding their school and its offerings. It's a good idea to ask the same questions to each school so you can make accurate comparisons.

Here are some helpful sample questions that you may want to ask, and they may inspire more of your own questions too— you can print these out and write down the answers as you speak to each school:

***1. What type of accreditation do you hold?***

Schools may hold regional or national accreditations from various private accrediting agencies. The types of accreditation include “institutional” and “specialized” or “programmic.” An institutional accreditation applies to the entire school and its programs, while a specialized accreditation generally applies to a specific degree program or school of study within the college or university. Accreditations help to ensure that the degree earned matches a certain industry standard for level of knowledge and proficiency obtained. Most employers hire only graduates of accredited programs and most schools will only accept graduate students with undergraduate degrees from accredited universities or colleges. A good place to start a search for an accredited program is provided by the U.S. Department of Education, at <http://ope.ed.gov/accreditation/>.

***2. Do you offer any school scholarships or grants, Title IV funding (government financial aid) or help with Private loans?***

Some schools may offer their own financial aid packages to qualifying students. Most will participate in state and/or federal aid programs. Private loans may be a good alternative if you are not eligible for federal or state aid. An excellent starting point for questions on how to pay for your secondary schooling is the U.S. Department of Education's “Funding Your Education” page, at <http://studentaid.ed.gov/PORTALSWebApp/students/english/funding.jsp>.

***3. Do you accept transfer credits from \_\_\_\_\_ school? (if you have any to transfer)***

The rules will vary from state to state, and from school to school — something to think about if you plan to be moving about. This is something you would not have to worry about and also a major advantage of online degree programs since you are only limited by the availability of an internet connection.

***4. Do you offer any credit for life experience?***

Legitimate programs should have the means to assess and convert your life experience, including military experience, professional certifications, and work experience to college



credit. These may include standardized tests or credits from other institutions. The amount of credit allowed will vary by school. Information specifically about how to qualify military experience for college credits may be found at

<http://www.military.com/education/timesaving-programs/college-credit-for-military-experience.html>.

***5. Do you accept CLEP (College Level Examination Program )transfer credits?***

College Level Examination Program credits are offered by the College Board, usually for the types of courses a student would attend in their first two years of classes (Core Curriculum), and can qualify for anywhere from 3 to 12 college credits per exam. Exams are offered in a variety of subjects, including Composition and Literature, Foreign Languages, History and Social Sciences, Science and Mathematics, and Business. Each exam is 90 minutes in length, with primarily multiple-choice questions, and generally cover one college course worth of material, as determined by your specific school or program. This means that with a passing grade you may earn college credits you can use toward meeting your program's degree requirements. The College Board recommends that "you consult a textbook for the course at your college that is comparable to the exam you plan to take" in preparation for the test. More information about the CLEP program is available at the College Board website, at <http://www.collegeboard.com/student/testing/clep/about.html>.

***6. How long will it take to complete your program?***

Schools will usually offer information about the expected length of attendance, and some may have policies concerning the total length of attendance allowed before earning a degree. The total number of credits earned per course will also vary based on whether your school operates on a quarterly or semester system. Be sure to talk to your academic advisor concerning the type of schedule used at your school, and how this will affect the scheduling of classes for your degree plan.

***7. What are your technology requirements?***

While most school programs will accommodate a variety of computer operating systems and platforms, be sure that you will be able to afford any necessary hardware or software upgrades. You may also inquire about the availability of a technology aid package toward the purchase of a computer for distance learning or online students.

***8. Do you have a career services department?***

Many schools now offer job placement services for graduates of their degree programs. Some programs are also affiliated with professional organizations which offer career placement within their field or fields of expertise.

***9. Do you have academic advisors?***

An academic advisor can be one of your greatest assets, especially in an online degree program. They can help you map out your degree path in order to maximize your educational value, earning potential and job satisfaction potential.

***10. Do you offer technical support?***

Whether available directly from the school, or from the third party vendor of the interface application, tech support is vital for online learning success.

***11. Are books included in my tuition?***

Some schools offer books as part of the total tuition cost, while others provide the necessary funds for you to purchase the books yourself. You may also need ancillary materials like optional study guides or suggested readings. Also, while many on-campus programs have easy access to the school bookstore, keep in mind that you may need to find your textbooks at a local bookstore, or purchase them online, which means you should allow for search/delivery times.

***12. Will I have access to a library?***

Most online colleges offer virtual library access to their students. Some may also offer access to subscription-based research sources. If your program does not provide access to a school or online library, be sure to check out your local public library system, both online and in person, to familiarize yourself with the availability and locations of any useful research materials.

***13. How does your program work?***

Don't be afraid to ask the seemingly simple questions. Getting a good idea of the basics of a degree program is essential in choosing the one that is right for you. Ask if there is a guided tour or tutorial of the school's interface available for you to "test drive."

***14. What is the time investment associated with this program on a weekly basis?***

The time investment will obviously vary by the number of credit hours attempted per semester. A general rule for secondary education institutions is that for every one hour spent in class (in person or online), a student can expect to spend two to three hours outside of class time reading, studying, working on assignments, and participating in chats, discussion boards, etc. For a typical semester, students can expect to spend anywhere from 36 to 48 hours per week on school.

**\*Note for Military Personnel:** Be sure to let any Advisors know if you are Active Military or a Veteran, as there are a wealth of scholarships and aid packages available to qualifying students, and thousands of accredited learning institutions offering a variety of degree programs. Some schools waive application fees and may even have lower tuition rates for military personnel. Others may even have school-specific military aid available. Fees for entrance exams such as the LSAT or GRE may also be waived, so be sure to explore all available avenues, both through your school and your military liaison.

Active soldiers may want to visit the official eArmyU website, at [https://www.goarmyed.com/public/public\\_money\\_for\\_college-tuition\\_assistance.aspx](https://www.goarmyed.com/public/public_money_for_college-tuition_assistance.aspx) to find out how to apply for tuition assistance and fill out necessary paperwork and applications. The site is like a virtual guidance counselor as it walks you through the steps necessary to further your education.

The GI Bill/Veterans Affairs website, at <http://www.gibill.va.gov/pamphlets/tatu.htm>, is an invaluable resource for all military personnel, including veterans. You will find a wealth of information about the substantial benefits, including tuition assistance and approved degree programs and colleges. Visit the Website prior to your appointment with your admissions advisor in order to catch up on the latest opportunities and be sure your applications are processed and filed for all available forms of aid. And make sure to find out if credits from other institutions are accepted.

## **Step 2: Visit the Schools**

Most schools will offer “open houses” or times where you can visit the school to make sure it is somewhere that you want to attend. Ask the school if they will allow you to sit in on some classes while you are there. This is a great way to make sure that the school’s instruction fits your learning style. It is also a great way to make sure that you are choosing the right subject to learn.

Another department you will want to meet with is financial aid. If you need help paying for school (as many people do), the professionals here can answer any questions you may have. They will also know of any scholarships, discount plans, or tuition reduction plans that the school may offer. Many career colleges partner with the county’s unemployment office to offer retraining opportunities. You might be surprised at how many career diploma programs or career-specific degrees are offered completely for free through your local WorkForce program.



**Step 3: Applications and Forms**

After you have spoken with the schools, there are several ways you can begin the Admissions/Enrollment process:

- It is not uncommon to receive an email with the link to a school's application site. Many schools have strictly enforced deadlines; however, do not be intimidated by this. These deadlines are established to separate serious students from non-serious students. Since the application should take only 10 minutes or so, take this opportunity to display your seriousness to the advisor.
- You may be asked to pay an application fee, depending upon the school's requirements. Make sure you ask your representative if there are any fees associated with filling out the application.
- You may be asked to fill out financial aid paperwork. Some schools will complete your financial aid package prior to your acceptance, while other schools may wait until you are accepted.
- Always feel free to contact your Admissions/Enrollment Advisor or Counselor with any questions. Most will follow up with you to see what questions or concerns you may have.
- You may be asked to speak with a financial aid representative or a student accounts officer to set up a payment plan.
- Some schools may require you to take a short exam or write an essay.

**Step 3: Enrollment Paperwork**

When you have chosen and been accepted by the school you wish to attend, you will be asked to sign an enrollment agreement. This may be emailed or mailed to you, or you may be directed to complete it online at the school's website. This is typically a three to seven page document that contains your personal information, your program of interest, what the institution is promising you, and what your obligations to the institution are. Once you sign the document (you may e-sign, or sign manually and fax or mail back), you are enrolled!

**Step 4: Course Registration**

Most institutions will recommend which classes to register for first. Others may let you select from the course catalog. Keep in mind that if your school recommends that you register for certain classes, it is best to do so according to their guidelines.

In most cases, you can register online or on the phone. Once your registration is complete, many schools offer an orientation course to familiarize you with their format. It is recommended that you complete this course, as it will serve to benefit you.

### **Helpful Hints**

You might become anxious as your start date draws near. This is completely normal, and the first week of school might feel hectic as you try to get used to this new schedule. Don't worry, you will settle in quickly. It may be helpful to start off with a calendar or scheduler so you can keep track of classes and assignments right from the start. After a couple of weeks, you'll assimilate school into your daily schedule and everything will begin to feel normal.

Just keep reminding yourself:

- "I am doing this to better my life"
- "My education will enable me to be financially stable and healthy."
- "My education will enable me to have more job growth and success."
- "My education will allow me to enjoy what I do for a living!"
- "My accomplishment will inspire my children and family."

You may even want to print these mantras out and post them near your workspace to inspire you every day!

### **FINANCIAL AID PROCESS**

When it comes to paying for higher education, you have numerous options to consider: grants, work study, loans, and scholarships. Grants and scholarships are commonly considered "free money" options because they do not require repayment. Work study programs allow you to work for the funds you need for school. Most schools have a financial aid department that will walk you through the various applications and options available to you.

To qualify for grants, work study, and loans, you must first fill out a FAFSA (Free Application for Federal Student Aid).

**Filling Out the FAFSA**

The FAFSA's basic function is to figure out your "Expected Family Contribution," or EFC, which is calculated using information that you provide on the form about your income and assets. The amount of aid (grants, student loans, and Federal work-study) you receive depends on this amount, the cost of your attendance and whether you are a full or part-time student. A simplified explanation of how your aid is calculated might look like this:

Cost of Attendance

**–Expected Family Contribution**

=Amount of Aid Given

To get a FAFSA you can fill out the form completely online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov) , download a pdf version of the form at [www.FederalStudentAid.ed.gov](http://www.FederalStudentAid.ed.gov) to fill out by hand and mail in, or call 1-800-4-FED-AID to request a paper form.

Completing the form and submitting it online is the fastest way to start the process, plus you can sign in and get updates on the financial aid process. Otherwise, you can mail in the form. It is suggested to print out the pdf form, fill it out, and then use that to answer the questions online.

It is a good idea to get everything you need to fill out the FAFSA first. Here is a list to get you started:

- Social security card
- Driver's license (if you have one)
- Permanent Resident Receipt Card (if you are not a U.S. citizen)
- Records of money earned in the previous year including W2s and 1099s. For example, if you are applying for aid in 2015, you will need your 2014 records
- Previous year's tax return. If you have not done your taxes, you still must calculate your adjusted gross income and taxes by following the IRS instructions
- Records of any non-taxable income, such as social security benefits, temporary assistance for needy families, and veteran's benefits
- Records of any child support that you must pay



- Records of any Federal Work-Study earnings
- Records of grants, scholarships and fellowship aid
- Stock, bond, and other investment records
- Business records
- Current statements from your bank
- Any documentation of unusual financial circumstances, such as job loss, high medical bills, death or divorce

When you are filling out your FAFSA, here are some important things that you should remember to make sure that you receive all the aid that you are eligible for:

- For money questions, if you have nothing to report do not leave the answer blank, use a zero.
- The Earned Income Credit is considered "untaxed income". Retirement plan contributions and military food and housing allowances are other types of untaxed income.
- Answer yes to all types of aid; this does not obligate you to anything and answering no does not qualify you for more of another type of aid.

### **Grants**

Federal grants are available for undergraduate students with a substantial financial need. The amount of money awarded ranges depending on which grants you qualify for. Receipt of aid is based on your need, which is determined by filling out an application known as the Free Application for Federal Student Aid – or “FAFSA.” This application will require your tax information, and, in some cases, that of your guardian or spouse. (Please call 1-800-4-FED-AID for questions regarding required information.)

### **Federal Pell Grants**

Federal Pell Grants are the largest source of “gift aid” awarded to undergraduate students and are based on financial need. How much you get depends on your Expected Family Contribution, your cost of attendance, whether you’re a full-time or part-time student, and whether you attend school for a full academic year or less. You may receive only one Pell

Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

- Maximum \$5,730 annually for 2014–2015 school year
- Generally, Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree.

### **Federal Supplemental Educational Opportunity Grants (FSEOG)**

FSEOG awards are given to undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You can receive between \$1000 and \$4,000 a year, depending on when you apply, your financial need, the funding level of the school you are attending, and the policies of your school's financial aid office.

- Maximum \$4000 annually, but average tends to be \$1000
- Available to extremely needy undergraduates only and is normally given in addition to Pell Grant
- School determines eligibility (campus-based aid program)

### **Academic Competitiveness Grant (ACG)**

- 1st year up to \$750; 2nd year up to \$1300
- Must be eligible to receive the Pell Grant
- 1st year recipients must have graduated high school after January 1, 2006, be in their first year of a degree program, and have completed a “rigorous secondary school program of study.”
- 2nd year recipients must have graduated high school after January 1, 2005, be in their second year of a degree program, have at least a 3.0 cumulative GPA, and have completed a “rigorous secondary school program of study.”
- For more information about what counts as a “rigorous secondary school program of study, visit <https://studentaid.ed.gov/sa/types/grants-scholarships>

### **National Science and Mathematics Access to Retain Talent (SMART) Grant**

- Maximum \$4000 annually

- Must be eligible to receive the Pell Grant
- Must maintain at least a 3.0 cumulative GPA
- Must be a third- or fourth-year student enrolled in specified math or science degree programs
- For more information on eligible fields of study, visit <https://studentaid.ed.gov/sa/types/grants-scholarships>

#### **Teacher Education Assistance for College and Higher Education (TEACH) Grant**

- Maximum \$4000 annually, Graduate program amount must not exceed \$8000
- Must enter into an agreement to teach for four years (within eight years of completing college) at an elementary or secondary school serving children who are low-income and is a designated teacher shortage area
- Does not have to be paid back unless student does not fulfill the agreement

#### **Additional Grant Resources**

##### **Grants.gov – <http://www.grants.gov>**

Grants.gov allows individuals and organizations to electronically find and apply for more than \$400 billion in Federal grants and fellowships. Grants.gov is THE single access point for over 1,000 grant programs offered by all Federal grant making agencies. New grant opportunities are added often.

##### **GovBenefits.gov – <http://Govbenefits.gov>**

GovBenefits.gov is the official benefits website of the U.S. Government. The site includes information on grants given by the government.

##### **Student Aid on the Web – <http://studentaid.ed.gov>**

This site, which is administered by the U.S. Department of Education offers extensive information on options that are available to help you fund your college education. It also includes information on filling of the FAFSA.

For more information about applying for federal grants, speak to your school's financial aid office or view the U.S. Department of Education's [Financial Aid Resource Publication](#).



### **Work–Study Programs**

The Federal Work–Study Program provides jobs for undergraduate and graduate students with financial need, allowing you to earn money to help pay education expenses. The program encourages community service work and tries to offer work related to your course of study. Each school has work–study programs specific to that particular school. Some may be eligible to begin upon enrollment and others may have to wait until they have obtained a certain amount of credits.

By working through a Federal Work–Study Program you will gain real-life experience. You can then draw upon your work experiences when seeking employment after graduation. Work–Study gives you the opportunity to show future employers that you are hard-working and can balance the demands of school and work.

### **GRANTS, SCHOLARSHIPS & WORKSTUDY**

When it comes to paying for higher education, you have numerous options to consider. First on your list should be to apply for grants and scholarships, which are commonly considered “free money” options. This is because grants and scholarships do not require repayment.

In addition, work–study programs are widely available to supplement the money required to complete your education. Most schools have a financial aid department that will walk you through the various applications and options available to you.

Check out this helpful website for more information on [Grants and Scholarships](#).

### **Grants**

Unlike a loan, grants do not require repayment. Grants are available from the federal government, state government, school and a wide variety of private organizations.

### **Federal Pell Grants**

Federal Pell Grants are the largest source of “gift aid” awarded to undergraduate students and are based on financial need. Pell Grant amounts for the 2015-2016 award year (July 1, 2015 to June 30, 2016) will range from \$400 to a maximum of \$5,775. How much you get depends on your Expected Family Contribution, your cost of attendance, whether you’re a full-time or part-time student, and whether you attend school for a full academic year or less. You may receive only one Pell Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

**Federal Supplemental Educational Opportunity Grants (FSEOG)**

FSEOG awards are given to undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You can receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the funding level of the school you are attending, and the policies of your school's financial aid office.

For more information about applying for federal grants, speak to your school's financial aid office or view the U.S. Department of Education's [Financial Aid Resource Publication](#).

**Scholarships**

Scholarships, considered “free money” because they do not require repayment, are available through a variety of sources including numerous companies, organizations and clubs. Scholarships may be based on a variety of factors. Academic performance, financial need, religious affiliation, minority status, heritage, a unique set of criteria that is important to the organization providing funds or community affiliations are all examples of what may qualify you for a particular scholarship.

Additionally, each individual educational institution may offer a variety of school specific scholarships. Be sure to inquire about these when conversing with an admissions advisor.

Numerous scholarship applications are also available online. These large databases are able to send scholarships out monthly, weekly, or even daily.

*When applying for scholarships, keep the following points in mind:*

1. When writing an essay, always remember who your audience is. For instance, consider who is reading your essay, and direct your verbiage to that particular organization or institution.
2. Apply for scholarships as early as possible.
3. Ensure that you are meeting all criteria the essay requires of you. Be open, honest, and be sure to follow instructions precisely.
4. When mailing in a scholarship application, be sure to send it certified mail and request a receipt to ensure whomever is offering the scholarship receives it.
5. Double-check your spelling and grammar

***Additional Tips for Applying for Scholarships:***

- Review due dates and apply as early as possible, well before the due date to account for any unforeseen circumstances. Making sure you gather all the qualifying criteria, writing, errors in shipping and other last minute complications could cause a delay in your scholarship application. Even if the scholarship's due date has passed, write down the information so you can apply for it next time it is offered.
- Scholarships are typically awarded to people who meet certain qualifying criteria, so be sure to review this carefully. Some examples of qualifying criteria are: (1) Creed, (2) Race, (3) Gender, (4) Membership in an organization, and (5) Intended major. There are even scholarships for redheaded hair color!
- Review qualifying activities such as essays and letters of recommendation. It is important to complete all of these.

Here are some crucial things to keep in mind as you complete your essay:

- When writing an essay, always remember who your audience is. For instance, consider who is reading your essay, and construct your essay according to the mission of that particular organization or institution.
- Ensure that you are meeting all criteria the essay requires of you. Be open, honest, and be sure to follow instructions precisely.
- Before sending out the application and any accompanying documents, make sure everything is completed to specification. A misspelled word or missing document can ruin your chances of receiving the scholarship.
- Be sure to use a proper mailing method. When mailing in a scholarship application, be sure to send it certified mail and request a receipt, to ensure whoever is offering the scholarship receives it.

**Examples of Available Scholarships**

**The Gates Millennium Scholars**

<http://www.gmsp.org>

Award Amount - varies

These scholarships are funded by a grant from Bill & Melinda Gates.



**Eligibility:**

- Are African American, American Indian/Alaska Native, Asian Pacific Islander American or Hispanic American
- Are a citizen/legal permanent resident or national of the United States,
- Have attained a cumulative GPA of 3.3 on a 4.00 scale (unweighted) at time of nomination
- Will be entering a U.S. accredited college or university as full-time, degree seeking freshmen
- Have demonstrated leadership abilities through participation in community service, extracurricular or other activities
- Meet the Federal Pell Grant eligibility criteria.
- Have all three required forms (Nominee Personal Information Form, Nominator Form, and Recommender Form) completed and submitted by the deadline.

**Harry S. Truman Scholarship**

Award Amount - \$30,000

<http://www.truman.gov/>

The Truman Scholarship provides up to \$30,000 in funding to students pursuing graduate degrees in public service fields.

**Eligibility:**

- Are, at the time of application, a full-time student pursuing a bachelor's degree with junior-level academic standing
- Have senior-level standing in the third year of college enrollment; or are a senior and a resident of Puerto Rico, the Virgin Islands, or a Pacific Island.
- Have a record of community service
- Have demonstrated leadership potential

### **Hispanic Scholarship Fund**

<http://www.hsf.net/scholarships>

Award Amount - varies

The Hispanic Scholarship Fund (HSF) is the nation's leading organization supporting Hispanic higher education. There are several different scholarships with slightly different requirements, but the general requirements are as follows:

- Are of Hispanic Heritage: persons descended from Mexican, Puerto Rican, Cuban, Dominican, Central American (excluding Belize), South American (excluding Guyana, Suriname and French Guiana), or other Spanish cultures
- Are a US citizen OR legal permanent resident with a valid permanent resident card or passport stamped I-551
- Have a minimum 3.0 cumulative GPA on a 4.0 scale (or the equivalent)
- Are pursuing or plan to pursue your first undergraduate or graduate degree
- Must apply for federal financial aid using the Free Application for Federal Student Aid (FAFSA)

### **Hispanic College Fund Scholarship**

<http://www.hispanicfund.org/>

Award Amount – varies

The Hispanic College Fund provides talented and underprivileged Hispanics with vision, mentors, resources and scholarships. They have several different scholarships available, each with different requirements, but generally students:

- Must be a U.S. citizen or permanent resident residing in the United States
- Must be studying full-time in the United States or Puerto Rico
- Must have a minimum GPA of a 3.0

### **The Jack Kent Cooke Scholarship**

<http://www.jackkentcookefoundation.org>

Award Amount - varies

The mission of the Jack Kent Cooke Foundation is to help young people of exceptional promise reach their full potential through education. There are two different scholarships and requirements for each.

### **Jack Kent Cooke Undergraduate Transfer Scholarship**

#### **Eligibility:**

- Be a current student at an accredited U.S. community college or two-year institution with sophomore status, or a recent graduate.
- Plan to enroll full-time in a baccalaureate program at an accredited college or university.
- Have a cumulative undergraduate grade point average of 3.50 or better on a 4.0 scale (or the equivalent)
- Have unmet financial need
- Be nominated by his or her two-year institution.
- Not previously have been nominated for a Jack Kent Cooke Foundation Undergraduate Transfer Program scholarship.

### **Jack Kent Cooke – Graduate Scholarship:**

#### **Eligibility:**

- Be an active senior or a recent graduate of an accredited U.S. college or university.  
©2009 Schoolbound. All rights reserved. Page 21 of 53
- Have demonstrated unmet financial need.
- Have a cumulative undergraduate grade point average of 3.50 or better on a 4.0 scale (or the equivalent).
- Be nominated by his or her undergraduate institution.
- Not previously have been nominated for the Jack Kent Cooke Foundation graduate scholarship.

- Plan to attend a full-time graduate or professional degree program at an accredited university.

This must be the first graduate degree the candidate has ever pursued.

### **Jackie Robinson Foundation Scholarship**

<http://www.jackierobinson.org/>

Award Amount - \$7,500 per year

The Jackie Robinson Foundation provides scholarships for minority students who show leadership potential and have financial need.

#### **Eligibility:**

- Must be a minority high school student
- Must be a US citizen
- Must have demonstrated academic achievement and financial need
- Must have proven leadership potential and an interest in serving your community

### **The Ron Brown Scholarship**

<http://www.ronbrown.org/>

Award Amount – Up to \$10,000 annually

The Ron Brown Scholar Program seeks to identify African-American high school seniors who will make significant contributions to society.

#### **Eligibility:**

- Must be a high school senior
- Excel academically
- Exhibit exceptional leadership potential
- Participate in community service activities and
- Demonstrate financial need



- Are US citizens or hold a permanent resident visa card.

### **Sam Walton Community Scholarship**

<http://foundation.walmart.com/our-focus/associate-scholarships>

Award Amount - \$3,000

Every year Wal-Mart Stores, Inc. gives out this scholarship to more than 2500 eligible applicants.

#### **Eligibility:**

- Not a Wal-Mart associate or immediate relative
- Senior, graduating high school in spring 2006 OR have GED equivalency (see application for details)
- Must be a Permanent Legal Resident for at least one year
- Have proof of SAT or ACT test scores
- Can prove financial need by required documents
- Can prove at least a 2.5 Cumulative GPA.

### **Discover Scholarship Program**

<https://www.discover.com/student-loans/scholarships/award.html?acmpgn=OSLSPX010>

Award Amount - \$2500

Discover Card sponsors this Scholarship Program for high school juniors to applaud exemplary accomplishments and to support continued education and training beyond high school. Up to ten scholarships are awarded each year.

#### **Eligibility:**

- Are a Junior enrolled in an accredited public or private high school in the United States
- Have at least 2.75 cumulative grade point average (GPA) on a 4.0 scale for the 9th and 10th

- Demonstrate accomplishments in Leadership and Community Service and have faced a significant roadblock or challenge.

### **The Marine Corps Scholarship**

<https://www.mcsf.org/>

Award Amount - varies

This scholarship was established to provide financial assistance in the form of scholarships for higher education to deserving sons and daughters of Marines and children of former Marines, with particular attention being given to children whose parent was killed or wounded in action.

**Eligibility:** you must be the son/daughter of one of the following:

- An active duty or reserve U. S. Marine
- A U.S. Marine who has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Marine Corps
- An active duty or reserve U.S. Navy Corpsman who is serving, or has served, with the U.S. Marine Corps
- A U.S. Navy Corpsman who has served with the U.S. Marine Corps and has received an Honorable Discharge, Medical Discharge, or was killed while serving in the U.S. Navy

Also, you must:

- Be a high school graduate, or registered as an undergraduate student at an accredited college or post high school vocational/technical institution (Scholarship awards are not available for graduate study).
- Have a maximum family adjusted gross income of \$80,000 or less. The limit increases by \$10,000 if an applicant's sibling also applies. For the purpose of determining eligibility, non-taxable allowances received by military members on active duty are NOT included in determining adjusted gross income. This income limit requirement is waived for any applicant whose parent was killed in combat in the Global War on Terror.
- Must have a GPA of at least 2.0.

### **The Coca-Cola Scholars Foundation Scholarship**

<http://www.coca-colascholarsfoundation.org/>

Award Amount – varies

The Coca-Cola Scholars Foundation awards 50 \$20,000 scholarships and 200 \$10,000 scholarships.

#### **Eligibility:**

- Currently a high school senior
- Planning to pursue a four year degree at an accredited U.S. institution
- U.S. Citizens, Nationals, Permanent Residents, Temporary Residents (in a legalization program), Refugees, Asylees, Cuban–Haitian Entrants, or Humanitarian Paroles
- Must carry a minimum 3.0 GPA at the end of junior year in high school

### **National Merit Scholarship**

Award Amount - varies

<http://www.nationalmerit.org/>

The National Merit® Scholarship Program is an academic competition for recognition and scholarships that began in 1955. There are many scholarships given out in this competition, including thousands of corporate and college sponsored scholarships.

#### **Eligibility:**

- Take the PSAT/NMSQT® in the specified year of the high school program and no later than the third year in grades 9 through 12, regardless of grade classification or educational pattern;
- Be enrolled full time as a high school student, progressing normally toward graduation or completion of high school, and planning to enroll full time in college no later than the fall following completion of high school; and
- Be a citizen of the United States; or be a U.S. lawful permanent resident (or have applied for permanent residence, the application for which has not been denied) and intend to become a U.S. citizen at the earliest opportunity allowed by law.

### **Pride Foundation Scholarships**

<http://www.pridefoundation.org/>

Amount Award - varies

Pride Foundation and GSBA have over 50 different types of scholarships available, but students only need to fill out one application. The eligibility requirements are different for each scholarship.

### **Burger King Scholarship**

<http://www.burgerkingscholarship.com/>

Award Amount - \$1,000

These scholarships are given to students throughout the United States, Canada and Puerto Rico.

#### **Eligibility:**

- Are a high school senior
- Maintain a cumulative grade point average of 2.5 or more on a 4.0 scale or the equivalent.
- Work part-time an average of 15 hours per week, 40 weeks per year (unless individual circumstances prevent the student's involvement).
- Demonstrate participation in community service and/or co-curricular activities.
- Demonstrate financial need.
- Receive written nomination and signature from a school official and an employer recommendation (neither of whom is related to the student).
- Plan to enroll in an accredited two- or four-year college, university, or vocational/technical school.

### **Jane M. Klausman Women in Business Scholarship**

<http://www.zonta.org/WhatWeDo/InternationalPrograms/JaneMKlausmanWomenInBusinessScholarship.aspx>



Award Amount - \$5000

Women of any nationality pursuing undergraduate business degrees who demonstrate outstanding potential in the Business field are eligible.

**Eligibility:**

- Demonstrate intent to complete a program in business and show outstanding achievement in business-related subjects, as recorded on the official university/college/institute transcript.
- Be eligible to enter the third or fourth year of an under-graduate degree program at an accredited university/ college/institute program at the time funds are received.
- Have achieved an outstanding academic record during the first two–three years of academic studies.

**Blacks at Microsoft Scholarships**

<https://www.microsoft.com/en-us/diversity/programs/blacks-scholarships.aspx>

Award Amount - varies

Blacks at Microsoft (BAM) is a company-sponsored employee network dedicated to supporting the continued growth and development of black employees at Microsoft Corporation. This year, BAM will award two US\$5,000 scholarships to outstanding high-school seniors who are interested in pursuing careers in technology. The scholarships are renewable, so winners who continue to meet the criteria can receive an annual \$5,000 award for up to four years.

**Eligibility:**

- Be a high-school senior of African descent (for example, African American, African, or Ethiopian).
- Plan to attend a four-year college or university in the fall of the year following high-school graduation.
- Plan to pursue a bachelor's degree in engineering, computer science, computer information systems, or select business programs (such as finance, business administration, or marketing).

- Demonstrate a passion for technology.
- Demonstrate leadership at school or in the community.
- Have a cumulative GPA of 3.3 or higher.
- Require financial assistance to attend college.

### **The Stephen Phillips Memorial Scholarship**

<http://phillips-scholarship.org/>

Award Amount - \$3,000 to \$10,000 annually

This scholarship is offered to students with financial need who display academic excellence, strong citizenship and character, and a desire to make a meaningful contribution to society.

#### **Eligibility:**

- Have a GPA 3.0 or higher (on a 4.0 scale)
- Be enrolled in a demanding course of study
- Demonstrate skilled writing ability
- Rank in the top 20% of the graduating class (High School)
- Demonstrate a desire to make a meaningful contribution to society both present and future
- Be involved in a balance of community, school and work activities
- Heavy student loan burden
- Special financial circumstances
- Low EFC (Expected Family Contribution) from the FAFSA Student Aid Report

### **American Dream Scholarship Program**

[https://scholarshipamerica.org/dream\\_award.php](https://scholarshipamerica.org/dream_award.php)

Award Amount - \$500 to \$5000

The Sallie Mae Fund and the United Negro College Fund has partnered to provide this scholarship to African Americans with financial need.

**Eligibility:**

- Must be African American
- Meet the Pell Grant eligibility criteria
- Be a U.S. citizen or permanent resident
- Enrolled full-time in an undergraduate degree program
- Have a minimum 2.5 GPA on a 4.0 scale

**Google Anita Borg Memorial Scholarship**

<http://www.google.com/intl/en/anitaborg/>

Award Amount - varies

This scholarship is administered by Google and honors the memory of Dr. Anita Borg and supports women in technology. Recipients will receive \$10,000 award and finalists will each receive a \$1000 scholarship.

**Eligibility:**

- U.S. Citizens and permanent residents, international students
- Must be a female student entering her senior year of undergraduate study or be enrolled in a graduate program
- Be enrolled in a computer science or computer engineering degree, or a closely related program
- Maintain a 3.5 GPA on a 4.0 scale, or a 4.5 on a 5.0 scale

**Minority Nurse Scholarship Program**

<http://minoritynurse.com/scholarships/>

Award Amount – varies

The Minority Nurse Magazine sponsors three scholarships a year for students pursuing a nursing degree, one \$3000 award and two \$1000 awards.

**Eligibility:**

- Must be a minority
- Be a U.S. citizen or permanent resident
- Must be enrolled in your third or fourth year of a BSN program, an RN-to-BSN or BA-to-BSN program, or a BA-to-MSN program.
- Have at least a 3.0 on a 4.0 scale

**SGNA RN General Education Scholarship**

<http://www.sgna.org/AboutUs/AwardsandScholarships/SGNARNGeneralEducationScholarship.aspx>

Award Amount - \$2500

The Society of Gastroenterology Nurses and Associates offers this scholarship to show their commitment to easing the nursing shortage. Students do not have to pursue gastroenterology. Funds are given out to the student as a reimbursement.

**Eligibility:**

- Must be enrolled as a full-time nursing student
- Must have a minimum of a 3.0 GPA

**Wells Fargo American Indian Scholarship**

<http://www.aigcs.org/scholarships/undergraduate-scholarships/>

Award Amount – varies

This scholarship is sponsored by Wells Fargo and administered by the American Indian Graduate Center. It is meant to help American Indian students pursue a graduate degree.

**Eligibility:**

- Must be an enrolled member of a federally recognized American Indian Tribe or Alaskan Native Group



- Pursuing a career in banking, resort management, gaming operations, or management
- Full-time junior or senior undergraduate student, or a graduate student
- Maintain a 3.0 on a 4.0 scale
- Demonstrate financial need

### **The JRF Scholarship Program**

<http://www.rankinfoundation.org/>

Award Amount – varies

These scholarships are given out by the Jeannette Rankin Foundation and are meant to help low income women pursue higher education.

#### **Eligibility:**

- Must be a U.S. citizen and a woman aged 35 or older
- Enrolled or accepted to an accredited school
- Pursuing a vocational or technical education, associate's degree or first bachelors degree
- Must be low income according to the U.S. Department of Labor's income standards

### **The APIASF Scholarship**

[http://apiasf.org/scholarship\\_apiasf.html](http://apiasf.org/scholarship_apiasf.html)

Award Amount – varies

The Asian and Pacific Islander Scholarship Fund gives out this scholarship to first year degree seeking students of Asian or Pacific Islander descent.

#### **Eligibility:**

- Must be of Asian or Pacific Island decent according to the U.S. Census
- Be a U.S. citizen or permanent resident
- Be enrolled at a U.S. institution as a first year full-time degree seeking student

- Have a 2.7 GPA on a 4.0 scale, or the GED equivalent
- Must apply for federal financial aid using the FAFSA

### **Additional Scholarship Resources**

The list above is only a very small sampling of the available scholarships out there. There are many websites that have thousands of scholarships listed, which you can search using personal criteria. Here are a few of them.

#### **FastWeb**

You must create a profile, but this website is one of the largest lists available on the internet. Also, they will send you notifications of new scholarships as they are added, as well as reminders of due dates of scholarships you are interested in.

[www.fastweb.com](http://www.fastweb.com)

#### **Adventures in Education**

This website allows you to search over 15,000 scholarships by keyword.

<http://www.aie.org/Scholarships/index.cfm>

#### **College Board**

Among other tools, like a search for colleges and financial aid calculators, this site also offers a scholarship search of over 2300 scholarships. Their search form allows you to enter personal information and academic information to help narrow down your search.

[http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

*For more scholarship information, visit the following sites:*

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

<http://www.collegescholarships.com/>

<https://www.scholarships.com/>

<https://scholarships.uncf.org/>

#### **Work-Study Programs**

The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing you to earn money to help pay education expenses. The

program encourages community service work and tries to offer work related to your course of study. Each school has work-study programs specific to that particular school. Some of you may be eligible to begin upon enrollment and others of you may have to wait until you have obtained a certain amount of credits.

By working through a Federal Work-Study Program you will gain real-life experience. You can then draw upon your work experiences when seeking employment after graduation. Work-Study gives you the opportunity to show future employers that you are hard-working and can balance the demands of school and work.

### **Federal Loans**

When borrowing funds to pay for your education, federal loans offer a low-cost loan alternative with favorable repayment options, making them an attractive place to start. Both Federal Stafford Loans and Federal Perkins Loans are available to undergraduate and graduate students.

### **Federal Stafford Loans**

There are two types of Federal Stafford loans, subsidized and unsubsidized.

#### **Subsidized Stafford Loan**

If you demonstrate financial need, you can borrow a Subsidized Stafford Loan to cover some or all of that need. For a subsidized loan, the U.S. Department of Education pays the interest while you're in school at least half time, for the first six months after you leave school, and during periods of deferment (when you are eligible to delay payments for qualifying reasons).

#### **Unsubsidized Stafford Loan**

An Unsubsidized Stafford Loan is not based on financial need. With this type of loan, you are responsible for paying interest on the loan from the time the loan is disbursed until it's paid in full. You can pay the interest as you go along. Or, you can allow the interest to accrue (accumulate)—for example, while you're in school—and have the interest added to the principal amount of your loan later. This means the interest will be “capitalized.” Keep in mind that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along.

To apply for a subsidized or unsubsidized Stafford Loan, you must submit your [Free Application for Federal Student Aid \(FAFSA\)](#). While the unsubsidized Stafford Loan is

available to all students regardless of financial need, a FAFSA must be submitted for eligibility.

### **Federal Perkins Loans**

A Federal Perkins Loans is another low-interest loan available to undergraduate or graduate students. This campus-based loan uses government funds with a share contributed by the school. Your school will determine your eligibility for and the amount of your Federal Perkins Loan and payment is made back to the school. To apply for this loan program, you must complete a [Free Application for Federal Student Aid \(FAFSA\)](#).

Your school's Financial Aid Office will then determine your eligibility for this program and help you with the process for obtaining funds.

### **Federal PLUS Loan**

For parents of dependent undergraduate students, the Federal Parent Loan for Undergraduate Students offers an attractive low-interest alternative to help pay for their children's education. A PLUS loan allows for parents to borrow up to the full cost of education minus any financial aid received.

Banks, credit unions and savings and loan institutions offer this type of loan, so parents should speak to such lenders and compare rates, repayment options, service and convenience. Additionally, interest on student loans is tax deductible, so parents should also consult with their tax advisor.

### **Federal Student Aide Summary**

The following is a summary of the U.S. Department of Education's Federal Student Aid (FSA) programs that will help you pay for school. Check with your school to find out which programs your school participates in. Also check this website for resources to help you navigate this part of your journey.



Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts
Federal Pell Grant	Grant: does not have to be repaid	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amounts they qualify for	Pell Grant amounts for the 2015-2016 award year (July 1, 2015 to June 30, 2016) will range from \$400 to a maximum of \$5,775
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	\$100 to \$4,000
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least minimum wage	No annual minimum or maximum award amounts
Federal Perkins Loan	Loan: must be repaid	5% loans for both undergraduate and graduate students; payment is owed to the school that made the loan	\$4,000 maximum for undergraduate students; \$6,000 maximum for graduate students; no minimum award amount

Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts
Subsidized FFEL <sup>1</sup> or Direct <sup>2</sup> Stafford Loan	Loan: must be repaid; you must be at least a halftime student	Subsidized: U.S. Department of Education pays interest while borrower is in school and during grace and deferment periods	\$2,625 to \$8,500, depending on grade level
Unsubsidized FFEL <sup>1</sup> or Direct <sup>2</sup> Stafford Loan	Loan: must be repaid; you must be at least a halftime student	Unsubsidized: Borrower is responsible for interest during life of the loan; financial need not a requirement	\$2,625 to \$20,500, depending on grade level (includes any subsidized amounts received for the same period)
FFEL or Direct PLUS Loan	Loan: must be repaid	Available to parents of Dependent undergraduate students enrolled at least half time	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum award amount

<sup>1</sup> This type of Stafford Loan is from the Federal Family Education Loan (FFEL) Program. The loan is known as a FFEL (or Federal) Stafford Loan.

<sup>2</sup> This type of Stafford Loan is from the William D. Ford Federal Direct Loan Program. The loan is known as a Direct Loan.

Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243)

TTY users (for the hearing-impaired) can call 1-800-730-8913

Callers in locations without access to 800 numbers may call 1-319-337-5665 (this is not a toll free number)

## THE ONLINE EXPERIENCE

### The Virtual Classroom

When it comes to earning a degree online, you can “attend” classes and complete your coursework from virtually anywhere with a computer and an Internet connection. Each online platform may have different elements and functionality; however, many common elements prevail. Below you will see elements used by eCollege, a popular learning platform.

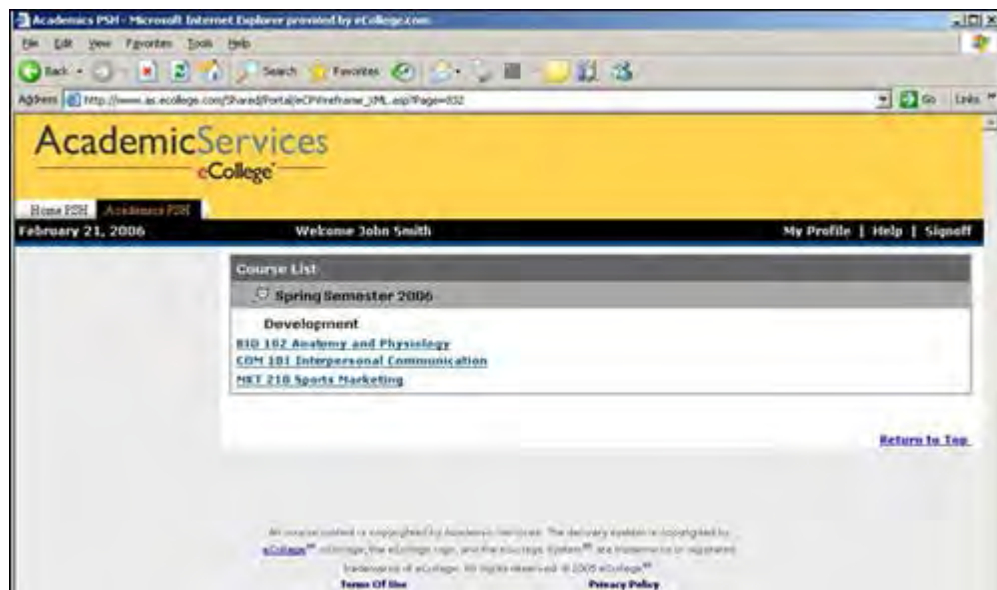
### Simply Log In

All you have to do is log in to your virtual campus using a predetermined username and password. Your virtual campus will typically have helpful links, menus, phone numbers and chat capabilities for you to communicate with various departments such as financial aid, academic advising and student support services.



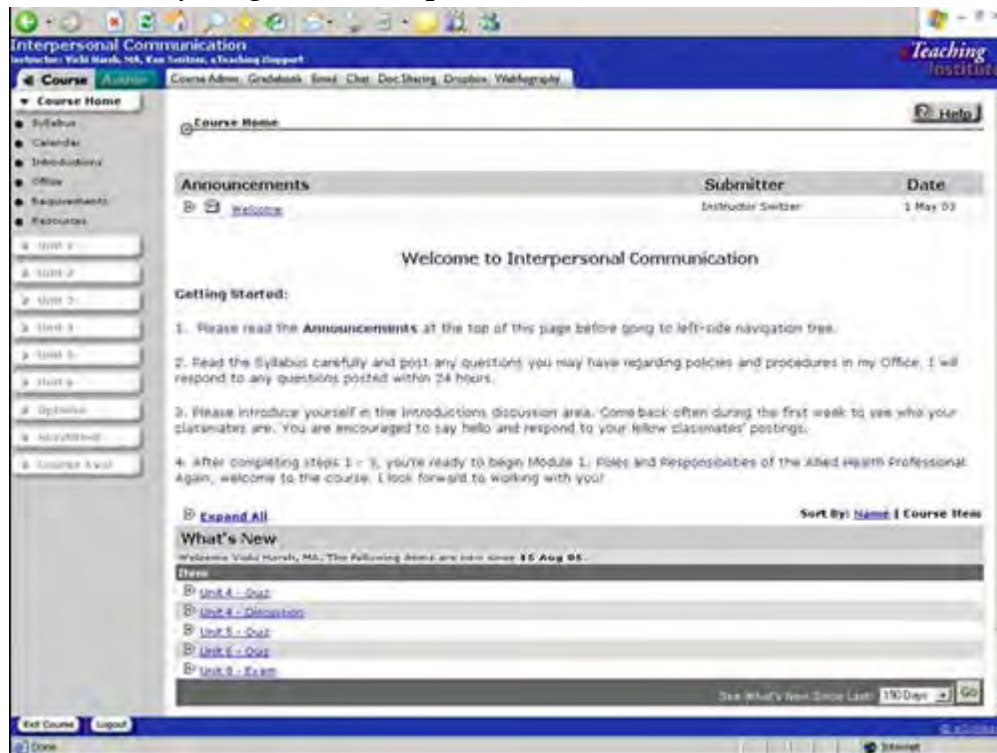
### View Your Course Listings

Once you are in your virtual campus environment, you may then access your course listing and enter your virtual classroom.



## View Your Course

You will discover how easy it is to access course information and academic materials, as well as communicate with faculty and other students. Your syllabus and calendar of assignments are always in one centralized place. You can post assignments within your classroom and access your grades when posted.



## Participate in Discussion Boards

Discussion boards are a common tool used in online learning. The faculty member guides the discussion while students communicate with each other and the faculty member by posting dialogue regarding content, ideas, and opinions.

Course Home - Introductions [Help](#)

### Introduce Yourself

**Please tell us:**

(1) a little about your academic self—where/what you teach and what online course you will be teaching, (2) something about you as a person outside of academia—hobbies, interests, family, pets, and (3) your reasons for participating in this course, and what you would ultimately like to take away from it.  
Please post your introductory information below and then return later, or tomorrow, to read and respond to other participants' introductions.

[Respond](#)

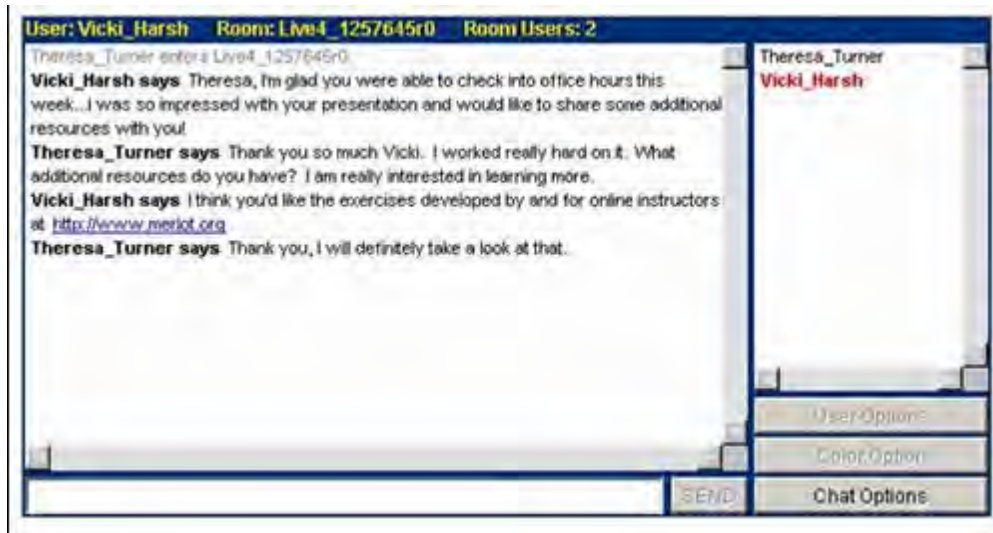
[Expand All](#) [Show Options](#) **sort by:** [response](#) | [author](#) | [date](#) | [read](#) | [unread](#)

Responses	Author	Date & Time
<p><a href="#">Well, you all know me as eitbe</a></p> <p>Hi Matt. Welcome to the course.</p> <p><a href="#">Respond</a></p>	Matt Friehencord	12 Jan 04 4:32 PM MST
	Steve Bordonaro	13 Jan 04 10:50 AM MST
<p>You're getting good at dreaming about flying or actual flying? :-)</p> <p><a href="#">Respond</a></p>	Jeff Borden, MA	13 Jan 04 11:15 AM MST
<p>Hey gang,</p> <p>Folks probably know me as an IDC, but I consider myself a teacher more than anything. I've taught at various community colleges, as well as UNC and Metro State for several years before coming to eCollege. My main area of interest is communication (human, not mass) and I've taught everything from basic public speaking to trial / courtroom comm.</p>	Jeff Borden, MA	13 Jan 04 11:14 AM MST



### Converse Using Live Chat

Real-time communication usually takes place during scheduled seminars where Live Chat or Virtual Classroom discussions are held. These provide an opportunity to interact with other students and faculty at the same time.



You will find that, when compared to a traditional classroom environment, online learning offers opportunity to ask questions with less inhibition and more time to research answers. This allows you to learn at your own pace according to your own learning style.

## Online and Campus-based Learning Comparison

The differences between online and campus-based learning are outlined below:

	Online	Campus Based
<b>Flexible scheduling</b>	Yes Chat Webcasts	No
<b>Scheduled Classes</b>	Videoconference Telephone Instant Messaging	Traditional Classroom
<b>Libraries</b>	Typically Virtual	Varies
<b>Class Size</b>	Typically 15-25	Varies
<b>Financial Aid</b>	Typically	Typically
<b>Academic Advising</b>	Yes	Yes
<b>Tutoring Services</b>	Yes, most often free	Typically
<b>Transfer Credits</b>	Yes	Yes
<b>Accreditation</b>	Typically	Typically
<b>One-on-One Office Hours with Instructor</b>	Yes	Yes
<b>Career Services</b>	Yes	Yes
<b>Convenient and Flexible</b>	Yes	No
<b>Books Included in Tuition</b>	Typically Included	Typically Not Included
<b>Geographically Diverse Faculty</b>	Yes	No
<b>Graduation</b>	Virtual Physical	Physical
<b>Scholarships</b>	Yes	Yes
<b>Duration of Program</b>	At Own Pace	2-4 Years
<b>Tests and Quizzes</b>	Open Book Open Note	Classroom-Based

As you can see, the differences between online and campus-based are few, while the advantages of online learning are increasingly beneficial.

## ONLINE EDUCATION STUDY TIPS AND MORE

Being an online student can be difficult. But luckily there are tons of resources available to you to make it easier to learn more effectively. This section includes lots of tips on how to make your environment more conducive to productive studying. You will also find many links to resources that are available on the internet to help you with your studies.

### Your Workspace Environment

- **Your Desk** — Find a comfortable spot for your desktop and/or laptop study space, but not too comfortable. You don't want to nod off during a lecture or presentation. If you are note-taking during lecture sessions whether on another computer or a notepad, make sure you are sitting comfortably and can write without twisting your neck or back.
- **Lighting** — Try to find a relatively quiet spot with good lighting and few distractions. Make sure roommates or family know that this is your study time as well. It can sometimes be easy to lose focus or get sidetracked during classes or study time. Try to tune out the noises around you and make adjustments to aid you in your focus as necessary.
- **Printing** — Have a printer available. It's not necessary to have the printer in your primary study area, but you will be thankful to have one nearby the first time you receive a 20-page reading assignment from an online source. While it is common practice to read right from webpages and the computer, your eyes can get very fatigued by the backlight of the computer making it difficult to get through a lot of reading. Save your eyes by printing long reading assignments.

### The First Day Of School

- **Do A Test Run and Be Prepared.** Check your class web pages or sites as soon as you have access to check for any required texts, software, hardware, and just to get an idea of how to navigate around. Take note of the preferred method of contact and contact information for your instructors and teaching assistants, as well as any specific instructions on formatting for email, chat interaction, etc. Every instructor will have slightly different requirements, but remember, more information is almost always better than not enough.

For example, most instructors will require at least your name and course & section numbers in the subject line of email correspondence. Since they are likely to receive hundreds of student emails per day, you want to be sure to provide as much information as possible before your instructors even open your messages. Be sure to look at the course syllabus and/or schedule too, as there are often readings or preliminary introductory-type assignments due prior to or on the first day of class. Most major universities also have mandatory first-day attendance policies. Don't let an easily avoided software issue on the first day cause you to be dropped from a class.

- **Be Technically Aware.** Look for any browser conflicts, as well as any content that may not be displayed due to pop-up blockers, anti-virus software, missing plug-ins, etc. It's always a good idea to have an alternate browser installed and configured in case of any

unexpected issues. Be sure to arrive early enough to allow for any last minute browser troubleshooting, bandwidth detection, as well as speaker and/or microphone calibrations.

– **Be Proactive.** Many online schools are beginning to use third-party interfaces, such as BlackBoard Academic. There are free tutorials available online for these interfaces, both official and unofficial. Don't forget, too, that your more experienced classmates can be a great resource, as they're often more than willing to share their past experiences to help someone else avoid the same stumbling blocks.

Course calendars can be your greatest asset in online classes, especially when taking more than one class per semester. It may be helpful to copy your course calendars together into one paper and/or digital version, using color-coding to distinguish between classes and types of assignments. This will allow you to see at a glance any potential scheduling conflicts, such as a large paper and a group presentation from two different classes, giving you plenty of time to plan to work ahead on one or both.

### How to Communicate Effectively Online

■ **Sending & Receiving Email** — Your school should provide you with a school email address, usually one ending in a .edu. You should be able to access this address from within the school's webpage or site. You may also want to consider having it forwarded to your personal email account as well, to be sure that you don't miss any important, time-sensitive messages, and for archival purposes. Remember to provide courtesy copies to instructors, teaching assistants, group members, etc., as the circumstances dictate. Also bear in mind when communicating via the web that body language and visual cues, two of the biggest tools in visual communication, are noticeably absent online. Read what you've written before sending, and if there's a chance that it could be taken the wrong way, reword it.

■ **Participating in and Viewing Recorded Class & Small Group Chat Sessions** — Every instructor will have specific guidelines for online class conduct, and this may vary according to the format of the particular class session. For most lectures, you will probably find that the instructor will utilize any available microphone capabilities, while leaving the chat window for student questions and comments. In contrast, for group presentations, the instructor will most likely allow microphone access to one or more group members to facilitate the presentation to the class. Keep in mind that in a chat setting, saying more in fewer words is ideal, but don't overuse abbreviations to the point that no one is sure what you're talking about. Also, take turns and be careful not to dominate the conversation or continue to provide unnecessary information. Your classmates need to make their thoughts

and opinions known and many instructors assign a portion of each student's participation in classroom activities, so don't deny others their discussion points.

Some good basic rules include: avoiding typing in all capital letters (as this is often read as yelling in chat conversations), allow your instructor to finish speaking or typing before you begin to ask a question or respond to a statement, and be sure to choose the correct option when sending private messages to professors, fellow group members, or specific classmates to avoid potentially embarrassing situations.

Even though your classroom chat sessions may be smaller than many on-campus classes you have attended, and the atmosphere may appear to be more casual, remember to keep a professional demeanor at all times, avoiding smileys and emoticons, and keeping punctuation such as exclamation points to a minimum. Choose your words carefully and review your chat entries before sending to avoid any easily-fixed grammatical errors.

■ **Keeping up with Discussion Boards/Forums** — Many instructors use the discussion board or forum format to conduct ongoing class discussions, weekly article postings, small group interaction, and more. Be sure to check the page or site for each class to take full advantage of the discussion boards or forums. You will often find an introduction board or forum for a class, where students introduce themselves briefly and post some basic school and personal information for one another to read. This is a good place to make connections. You can scout out more experienced students that you can look to for leadership and guidance in the coming weeks, as they have most likely been through the online school process for at least a few semesters, and have a few “tricks” up their sleeves in terms of troubleshooting the school's interface.

Here too, as in email and chat communications, be careful that the intent of your words is not mistaken. A good trick is to compose any postings in a separate word processing document, checking spelling and grammar, then copying and pasting to the board for posting only after rereading and proofreading have been performed on the piece. Once you post a thread to the board or forum, it's usually up there for good, and you don't want to have to post a reply explaining the real intent of your original thread. Better to get it right the first time.

■ **Accessing and Using Recorded Lectures/Notes** — More often than not, online instructors record their classroom and lecture sessions so that students can go back and listen to and/or view the recorded lecture/chat session for studying and if any questions arise later. Usually, the required playback software will be included in the school's interface,



but be prepared to download and install a new player if necessary. Many professors do not have an official attendance policy after the first class session, but remember — if you aren't there for the class session, you can't ask any questions you may have while you're listening to a recording. Even if you've done all the reading and think you have the material down, it's always a good idea to attend as many class sessions as possible to see how other students are absorbing the material as well. This will make the online experience a more social one for all involved, enhancing the overall learning experience through diversity of thought. It may also make you stand out more in the eyes of your professors and other students, who may also be your future professors in other classes, possibly coworkers or bosses in future jobs.

### **Time Management and Procrastination**

– **Planning Ahead** — It is ALWAYS a good idea to keep a calendar, whether in paper form, on your smart phone or computer. Be aware of paper, project, presentation, and other deadlines. You may even want to schedule in laundry days and social events so you can keep a good balance. It may be helpful to copy assignments from multiple classes onto a single calendar so you can be aware of any potential time conflicts before they become issues.

The general standard for online university distance learning is that for every hour spent in class (lecture), a student should expect to spend two to three hours outside of class time doing reading, studying, research, etc. For most undergraduate students, full time status requires a course load of at least twelve hours. This means that you can expect to spend at least twelve hours a week in class, along with at least 24 to 36 hours a week outside of class, for a total of 36 to 48 hours per week in total school time. If you plan to work a full time job while attending school, you'll also have those considerations to plan around, not to mention family obligations. In other words, your calendar will be your greatest ally in online school survival.

– **Stay on Schedule** — Don't be distracted by other matters. Things that may seem like a priority today may cause you to wish you'd spent that extra hour studying come finals week. Remember, too, that there will often be small group members depending on your input, feedback, research, and whatever else the project may entail. If you get a reputation for dropping the ball and not carrying your weight in group settings, you may be setting yourself up for some negative group experiences of your own down the line. One more thing to keep in mind — instructors have multiple assignments and projects from multiple classes to grade and give feedback on, and sometimes they like to try to work ahead too. It never hurts your professors' opinions of you to ask if you can turn in an assignment early.

– **Widen Your Focus** — Sometimes students can get so caught up in the everyday routines of work and family, they forget that school is an ongoing process. Small but extremely important things like reapplying for financial aid or registering for next semester’s classes before all of the good choices are taken may fall through the proverbial cracks. You will probably receive email and other forms of notifications of these types of deadlines, but it is easy to lose track of cutoff dates for next semester when trying to keep straight paper, project, quiz, and exam dates for multiple classes. Again a calendar is your best asset!

### **The Internet – Your Most Valuable Study Tool**

■ **Be Driven** – Don’t wait til the last minute to start looking for possible (and hopefully thought-provoking) angles for papers and group projects. Remember, the more original the thought process behind your topics, the more likely your professor will enjoy reading your papers or hearing your presentations and reward you with a high grade. It’s also more likely that they will remember you and may be willing to overlook some of your less than stellar work too. Another good reason to start early on group projects and presentations — if you already have an interesting, original sounding subject and argument prepared for the group’s first meeting, you will not only impress your fellow group members, you will be more likely to produce a project or presentation that actually interests you (and hopefully your instructor).

■ **Be Discerning** — Use your intuition and your senses when evaluating information sources. While Wikipedia has a wealth of information, entries are created by people just like you and are commonly incomplete or inaccurate. Nevertheless, it can be a good starting point, and the references and external links will often give you a better idea of the dependability of the information. Remember this when evaluating other information sources online as well. Use all of the information available to you — all webpages should include the date that they were last updated, and any article or journal that doesn’t include any citations or references is most likely just someone’s opinion or sales pitch. One useful clue is the page extension (.com, .edu, .gov, .org) — if the information appears on a .com page, remember that someone is trying to sell you something (.com stands for commerce), but if it’s on a .edu (educational) or .gov (government) site, it’s generally pretty accurate and current information. Nonprofit organizations use .org extensions for their pages. While their information may sometimes be useful, remember that these organizations also have agendas, and that any facts, figures, or statistics may be slightly skewed in favor of the group’s leanings.

Don’t forget one of the most obvious clues in online research — the appearance of the page where the information appears. If the page looks unappealing, is overly flashy or covered in

ads, or lists no authors, sources, or last updated information, then you probably don't want to list it on your works cited page.

■ **Be Thorough** – Exhaust all avenues available to you. Most major universities offer online access to their libraries to distance learning students. Many others also provide access to outside research libraries or databases as well, such as Lexis–Nexis Academic, EBSCO, Gale Academic Research, WorldCat (OCLC), etc. Be sure to stay within the assignment guidelines concerning types of sources, relative age of information, etc., and keep a sharp eye on the relevance factor. Just because it came back on a keyword search doesn't necessarily mean that it supports your argument. Look for an abstract or skim the piece quickly to ensure that it will be useful before spending more valuable research time on it.

Don't ignore outside free services either. A regular web search, through a service such as Yahoo! or Google may be a good starting place for keywords. After that, though, it's probably a good idea to move on to more specialized search engines. Google Scholar, at <http://scholar.google.com/> for one, has made large strides in providing information to the online community free of charge. Don't forget to use the advanced search option where you can search keywords with operators like “and”, “or”, and “but not” to achieve more specific, research-quality results without having to sift through usually useless commercial and promotional materials vaguely associated with your topic. Berkeley University offers an online research guide, at <http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/FindInfo.html>. While you still have to be discerning in all cases, don't forget that even an older or less reliable looking source may ultimately lead to more authoritative, dependable material, especially if it includes a bibliography, works cited, or reference page. If nothing else, you may identify possible keywords you can use to further your research.

## ONLINE LEARNING RESOURCE TOOLS

As you begin your journey toward an online education, you will want to identify resources that can help you succeed in each of your courses. Aside from the reference materials available at your local bookstore, you will find a plethora of resources online. Google Scholar ([scholar.google.com](http://scholar.google.com)) offers an advanced search option that can be narrowed down by subject area, including; Biology, Life Sciences and Environmental Science; Business, Administration, Finance and Economics; Chemistry and Materials Science; Engineering, Computer Science and Mathematics; Medicine, Pharmacology and Veterinary Science; Physics, Astronomy and Planetary Science; and Social Sciences, Arts and Humanities. The Internet Public Library (<http://www.ipl.org/>) is another excellent, free resource for online

students. The “Ask an IPL Librarian” service can be particularly useful when conducting research projects.

### **Essay Writing & Grammar Lessons**

[www.aresearchguide.com](http://www.aresearchguide.com): This is an invaluable tool for writing research papers. You will learn the basics of planning, organizing, researching, and writing an ‘A’ paper.

[www.dictionary.reference.com/writing](http://www.dictionary.reference.com/writing): This site provides the grammar, style, and usage standards you will need to adhere to when writing for any course. And because it’s from the dictionary.com Website, you will also have at your fingertips instant access to definitions, synonyms, and spelling.

[www.encyclopedia.com](http://www.encyclopedia.com): A great resource starting point.

[www.grammarbook.com](http://www.grammarbook.com): Here you will find answers to your questions about grammar, punctuation, capitalization, commonly confused words, and rules for writing numbers, interactive activities, and even tips on resume writing.

### **Mathematics**

[www.google.com](http://www.google.com): Believe it or not, you can open your browser to Google.com and type a mathematical equation or expression into the search bar, hit enter, and google displays the answer as a search result.

<http://mathforum.org/math.topics.html>: The Math Forum @ Drexel is a non-profit project that provides lists or more popular math resources grouped by subject. For more detailed searches, the Internet Mathematics Library page can be accessed from here as well. Check out the Help page for some helpful tips on navigating the site.

[www.mathpower.com](http://www.mathpower.com): This is a useful site for any student of math, especially the adult learner.

Overcome your fears with tips for reducing math anxiety and learn study tips via tutorials, videos, discussions forums, and more. There are also links to different subjects, like algebra, statistics and calculus. Pre-algebra students will also find a good deal of help to get them through those introductory classes and on to college algebra.

### **History/Social Studies**

[www.refdesk.com/facthist.html](http://www.refdesk.com/facthist.html): This page is the quintessential history subject index. If it’s history, it’s here.

<http://www.fsmitha.com>: A virtual timeline of both natural and social history. Also includes a useful subject index. Succinct entries of one or a few sentences are clickable to expand to longer, more detailed articles on the specific time period, person, or event.

<http://socsciresearch.com/>: While the text-only version of the page is a bit easier to navigate, don't let the bright color wheel design of this page deceive you. All schools of the social sciences are represented here, with a comprehensive list of available resources for each.

### **Science**

[http://free.ed.gov/subjects.cfm?subject\\_id=41](http://free.ed.gov/subjects.cfm?subject_id=41): The Federal Resources for Educational Excellence provides “teaching and learning resources from federal agencies” in a variety of subjects, including Applied Sciences, Earth Sciences, Life Sciences, Physical Sciences, Space Sciences, and other sciences.

[http://scholar.google.com/advanced\\_scholar\\_search](http://scholar.google.com/advanced_scholar_search): As mentioned in the introduction to this section, the advanced search feature of the new Google Scholar service allows for the limitation of searches by subject area, including the major branches of the biological and physical sciences, as well as most of the social and behavioral sciences.

### **Healthcare**

<http://www.lib.uwaterloo.ca/discipline/opt/JAMA.html>: A “Help and Instruction” page for the American Medical Association’s JAMA Citation Style from the University of Waterloo in Ontario, Canada.

[http://free.ed.gov/subjects.cfm?subject\\_id=243&toplvl=60](http://free.ed.gov/subjects.cfm?subject_id=243&toplvl=60): There is a wealth of diverse health-related information available on this site from the Federal Resources for Educational Excellence.

<http://www.schoolsnursing.com/#context/api/listings/prefilter>: This site offers this list of nursing associated resources, which includes a dictionary, encyclopedia, as well as links to RN forums, professional associations, job boards, and even a handy list of commonly used abbreviations.

<http://www.adea.org>: For those studying to become dentists, this site from the American Dental Education Association is an excellent resource, providing links for everything to considering a career in dentistry to setting up a residency after graduating from dental school.



<http://www.adha.org/>: The American Dental Hygienists' Association is "the largest professional organization representing the interests of dental hygienists," and offers links to information on education, continuing education, and career placement for those in the industry. Be sure to check out this professional association while still in school, as they also offer scholarships, exam tips, and a student membership rate.

<http://www.cdc.gov/nchs/icd.htm>: The CDC's National Center For Health Statistics is responsible for maintaining the medical coding standards for the current ICD-9-CM. Information on ordering printed publications from the NCHS is available directly at <http://www.cdc.gov/nchs/products.htm>

### Law

<http://www.lexisnexis.com/en-us/gateway.page>: A comprehensive database of legal (and more recently other types of) information available on a subscription basis. Many online law schools provide student accounts to this service for their degree program students.

<https://lawschool.westlaw.com/shared/signon02.asp?path=%2fDesktopDefault.aspx>: Another legal research resource commonly provided for law school students, and usually subscribed to by practicing lawyers.

<http://www.nlr.gov/sites/default/files/attachments/basic-page/node-1727/stylemanual.pdf>: A free resource from the National Labor Relations Board on the art and science of legal writing, self-described as, "A Guide for Legal Writing in Plain English."

<http://www.paralegals.org/>: The National Federation of Paralegal Associations offers links to various laws, codes, statutes, and other vital paralegal information, as well as the pros and cons of different types of available competency exams, and even a career center.