

College Affordability 2025-2026

The Ins And Outs Of Paying For College



College Now
Greater Cleveland

DEVELOPING TOMORROW'S TALENT TODAY

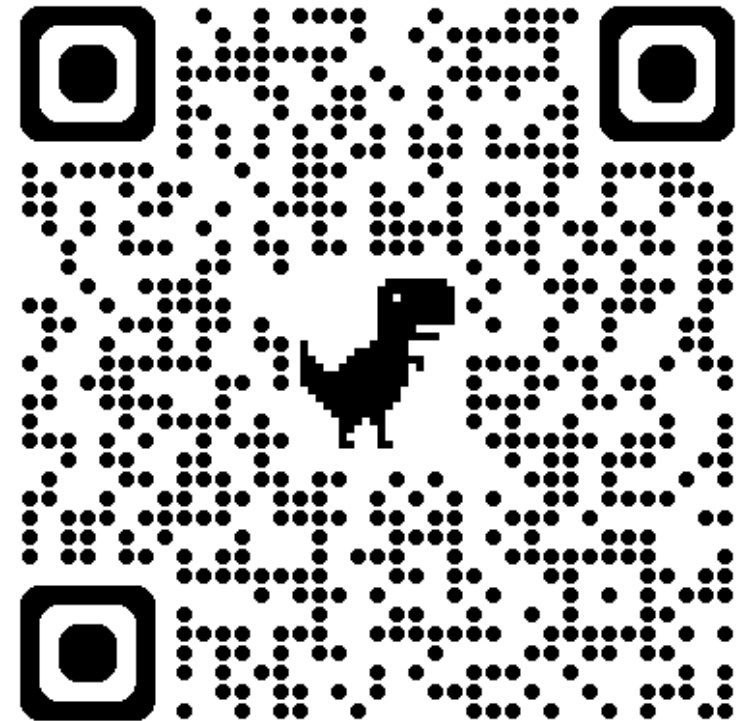
WWW.COLLEGENOWGC.ORG



Welcome to College Affordability Night

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Please scan the QR
code to sign in



Presentation Objectives



Understand the financial aid process and timeline



Know the different types of financial aid and how to access each of them



Understand the FAFSA & what documents you'll need to complete it



Be familiar with the CSS Profile and how it is used



Understand what happens after you complete the FAFSA

Senior Year College Application Timeline

- ▶ August 1: Common Application Opens
- ▶ Anytime: Create FSA IDs – one for student, one for parent
- ▶ Anytime: Start looking at Outside Scholarships
- ▶ October 1: CSS Profile Opens
- ▶ October 15 – November 15: Early Action Applications due (check your school's deadline list). Note that if it is a selective school requiring the CSS profile, your application is not complete/will not be considered until the CSS is submitted.
- ▶ November – onwards: Regular Admission deadlines
- ▶ November – onwards: Check School websites and apply for Scholarships. Varying deadline dates, starting as early as Nov. 15, generally
- ▶ December 1 – FAFSA opens
- ▶ Award Letters – anytime after February/March

UNDERSTANDING STICKER PRICE VS. NET PRICE VS. VALUE



STICKER PRICE

A college's published price (tuition and fees, room and board, etc.)



SCHOLARSHIPS AND GRANTS

Merit or need-based aid money that you don't have to pay back



NET PRICE

What you actually pay (typically with loans, savings and income)



VALUE =

Educational and lifetime advantages each college offers you as compared to the net price you pay

Understanding
the Value of
Postsecondary
Education

What Costs are Associated with College?

Financial Aid assists students in paying for:

- ▶ Tuition and Fees (Direct Costs)
- ▶ Room and Board (Direct Costs)
- ▶ Books and Supplies (Indirect Costs)
- ▶ Personal Expenses (Indirect Costs)
- ▶ Transportation (Indirect Costs)

All of these items make up a school's
COST OF ATTENDANCE (COA)

Understanding Costs

The “sticker” price of a college is not the actual price for a student.

Colleges are required to have a net price calculator available to help families understand actual cost for that student.

Direct costs are costs required to attend – tuition and fees (fixed) room and board (variable)

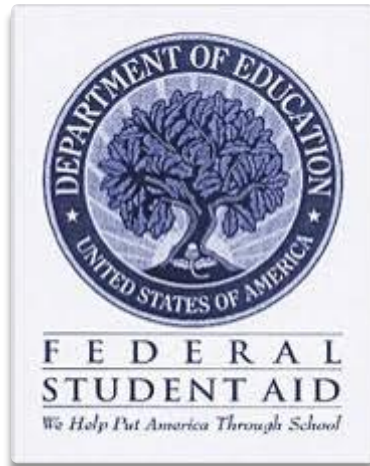
Indirect costs are important but can be determined by student choice – transportation, books, supplies, personal expenses

What is FINANCIAL AID?

- ▶ FINANCIAL AID is money to help students pay for their COLLEGE EDUCATION.
- ▶ Some Financial Aid is free
- ▶ Some Financial Aid is NOT free
- ▶ ALL Financial Aid helps to pay for programs at trade school/career center, community college, or 4-year institution



Types of FINANCIAL AID



GIFT MONEY

Grants and Scholarships



EARNED MONEY

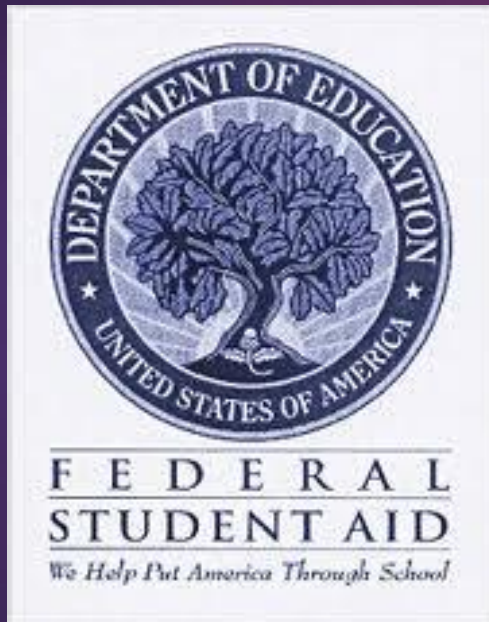
Federal Work Study



BORROWED MONEY

Education Loans
(Federal and Private)

Gift Money: Grants



Grants are **NEED-BASED** and are usually offered by the GOVERNMENT and the COLLEGES

- ▶ Eligibility is determined by a student's FAFSA*
 - ▶ **Free** Application for Federal Student Aid
- ▶ Grants DO NOT need to be repaid

*The Pell Grant is an example of a Federal Grant Program

Gift Money: Scholarships

Scholarships can be

- ▶ *MERIT-BASED
- ▶ *NEED-BASED
- ▶ *CIRCUMSTANCE-BASED
- ▶ May be some combination of all of the above.
- ▶ Scholarships DO NOT need to be repaid!



Tips for Scholarship Searching:

Think SPECIFIC

Scholarships are available for students based on a wide variety of criteria:

- Academic Achievement
- Certain Majors and Cohorts
- Underrepresented Students

Think LOCAL

Local **civic organizations**, your **high school**, and your **place of employment** all might offer scholarships.



Think EASY

Look extensively on each school's website.

Apply to the most obvious scholarships first.

Some local scholarships offer very competitive odds because the applicant pool is small.

Check College Now's website for a comprehensive list of scholarships.

School Websites

(looking at a few examples, please check each school that your child applies to)

Kent State University

- ▶ <https://www.kent.edu/fbe-center/scholarships-new-first-year-ohio>
- ▶ Check each link for additional applications
- ▶ Make sure to do Scholarship Universe
- ▶ Check the “More Campus and College Scholarship Opportunities” page for your school

John Carroll University

- ▶ <https://www.jcu.edu/sefs/financing-jcu-education/new-first-year-sefs/new-first-year-student-scholarships-sefs>
- ▶ Note the merit aid chart
- ▶ Academic, Alumni, Regional, Special Interest Scholarships - again, read and check each link to see if you need an additional application

Scholarship Deadlines Extremely Important!!!

- ▶ One of the biggest problems that I see is a student who fails to keep a tracker of their progress. Please create a spreadsheet with title of scholarship, link to application, date due, items needed – essay prompt, recommendations, etc.
- ▶ Why put the essay prompt here? Because many prompts are similar, and seeing in the same place gives you a chance to create one or two solid essays that you can possibly revise and use multiple times.

Some Scholarship Suggestions

▶ In Ohio Schools

- ▶ STEM Majors: Choose Ohio First
- ▶ Marching Band
- ▶ Leadership
- ▶ Community service
- ▶ Academic majors
- ▶ Scholarship Universe, school specific scholarship portals

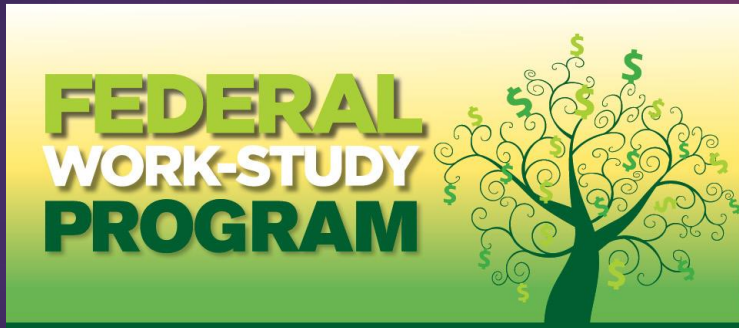
▶ Outside Scholarships

▶ Think about unique characteristics:

- ▶ <https://uncf.org/scholarships>
- ▶ <https://www.tmcf.org/students-alumni/scholarships/open-scholarships/>
- ▶ <https://www.hsf.net/scholarship>
- ▶ <https://esperanzainc.org/esperanza-scholarship-overview/>
- ▶ <https://collegenowgc.org/find-scholarships/>

EARNED MONEY:

Federal Work Study



- ▶ On-campus employment
 - ❖ Some colleges also offer community-based opportunities
- ▶ Students must search for available jobs, apply, and interview
- ▶ Payment comes to the student in the form of a check
 - ❖ Few students apply it to their tuition; most use it for personal expenses
- ▶ Students will not be penalized on the next year's FAFSA for funds earned from a work-study position.

Borrowed Money



Federal STUDENT Loans – Awarded upon completion of the FAFSA

- ▶ Stafford Subsidized Loan [6.53% fixed interest*]
- ▶ Stafford Unsubsidized Loan [6.53% fixed interest*]


Federal PARENT Plus Loan – [9.08% fixed interest*]

*Federal Interest Rates are set every July and remain for the life of the loan unless consolidated. These rates are for loans disbursed between July 1, 2023 and June 30, 2024.

Private or Alternative Loans – Loans from banks, credit unions, and other loan sources

Student Aid Estimator

<https://studentaid.gov/aid-estimator/>


 An official website of the United States government.

Help CenterSubmit a ComplaintEnglish | Español

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION


FAFSA® Form ▾Loans and Grants ▾Loan Repayment ▾Loan Forgiveness ▾

Log In | Create Account



Federal Student Aid Estimator

Our *Federal Student Aid Estimator* provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), an index to determine federal student aid eligibility.

**This Is Not the *Free Application for Federal Student Aid* (FAFSA®) Form**

With this tool, students can find out how much federal student aid they may be eligible for starting with the 2024–25 award year—note that this tool estimates the Student Aid Index (SAI) for 2024–25 award year, not the Expected Family Contribution (EFC) for 2023–24 award year.

To apply for financial aid, complete the [2023–24 FAFSA® form](#).

The 2024–25 FAFSA form will be available in December 2023.

How to approach the cost of college

- ▶ Think about “curating” your college list – filtered by *considering both academics and finances*
- ▶ **Discuss costs NOW.** Not after applying, and don’t wait to see what aid you may or may not be offered. Be proactive.
- ▶ Loans are a great resource...but they do need to be paid back. Do some research as to what type of career and first year out of college earnings might be before committing to a hefty loan debt. There are many paths to get to a career, and that path can look different from student to student.

Some resources:

Net Price Calculators at School Websites

<https://myintuition.org/>

Research salaries, etc. on future earnings:

<https://www.bankrate.com/loans/student-loans/average-college-graduate-salary/>

<https://www.bankrate.com/loans/student-loans/do-college-students-have-realistic-salary-expectations/>

<https://ohiomeansjobs.ohio.gov/home>



FAFSA Overview

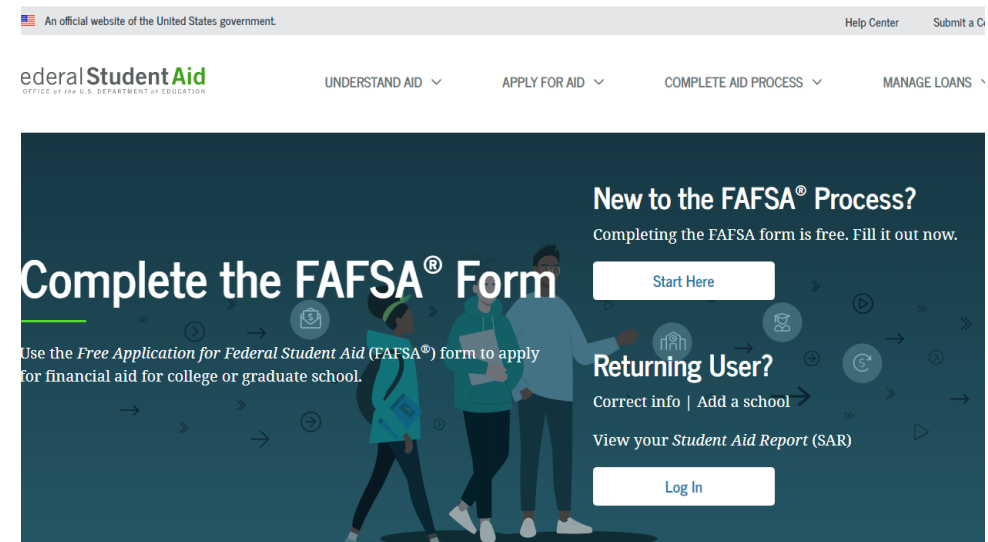
HOW TO APPLY FOR FINANCIAL AID

What is the FAFSA?

► FREE APPLICATION FOR FEDERAL STUDENT AID

studentaid.gov

- The Department of Education (DOE) oversees the FAFSA
- Gives the DOE, state government, and colleges a baseline to measure student need.
 - Calculates Student Aid Index: SAI
- Completed for every year that a student intends to enroll



MAJOR CHANGES FOR THE BETTER FAFSA



- The 25-26 FAFSA will open in December 2024
- FAFSA look and feel has changed
- Fewer questions- reduced to 36 from over 100
- More income excluded
- The FSA ID will be required to start
- The number of students a family has enrolled in college will no longer factor into FAFSA calculation

- **Students** will need to invite contributors (parents) to complete their section on the FAFSA
- Role-based completion is required
- Contributors will have to consent to the IRS sharing their federal tax information with the FAFSA for the student to be eligible for federal aid
- Student Aid Index (SAI) is replacing Expected Family Contribution (EFC)
- Student Aid Report (SAR) will become the FAFSA Submission Summary (FSS)



WHAT CONTRIBUTORS NEED TO COMPLETE THE FAFSA

- FSA ID
 - Both the Student and the parent(s)
- Tax Returns
 - Both the student and the parent(s)
- Amount of child support received in the past year
- Asset Information
 - Value of cash, savings and checking
 - Net worth of investments
 - Net worth of any business/farms
- List of any federal benefits received
- List of colleges



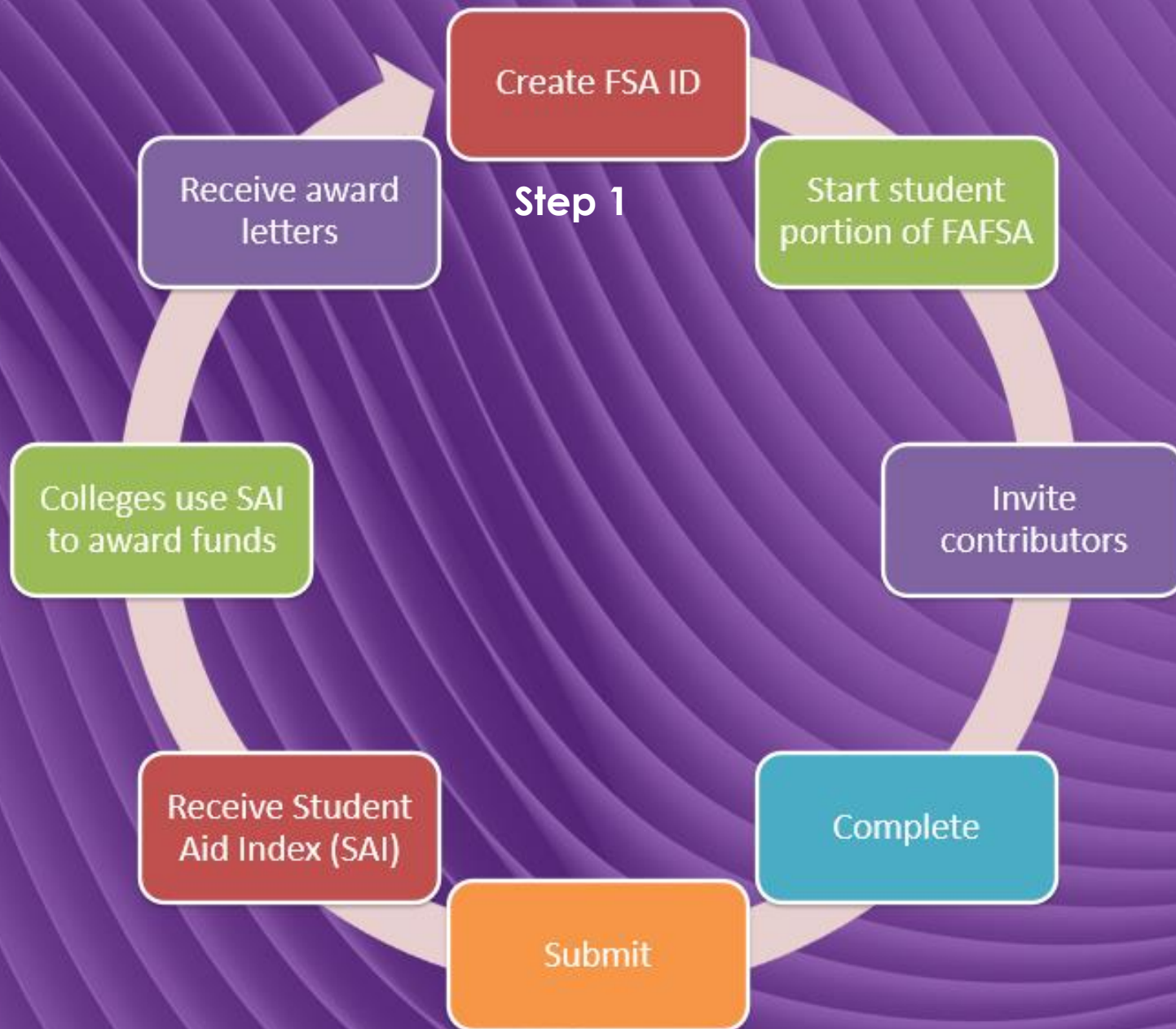
The FAFSA Process

Student must complete process every year.

Some aid is awarded first come, first serve so important to file early.

Many institutions have priority deadlines for some sources of aid – make sure you know your deadlines.

FAFSA typically opens on October 1 but this year due to Better FAFSA it is opening in December.



Create an FSA ID Now: Student and Parents

- ▶ Visit **StudentAid.gov/fsa-id/create-account/launch** to create an FSA ID.
- ▶ You'll need your Social Security number, full name, and date of birth.
- ▶ You'll also need to create a memorable username and password
- ▶ Complete challenge questions and answers so you can retrieve your account information if you forget it.

Federal Student Aid
AN OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ▾ Loans and Grants ▾ Loan Repayment ▾ Loan Forgiveness ▾

Create an Account (FSA ID)

Step 1 of 7

Personal Information

I understand that I'll be required to certify that the information I provide to create an account (FSA ID) is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

Middle Initial

Who is My Parent for FAFSA Purposes?

- ▶ **Married Parents:** Report information for both parents
- ▶ **Parents Living Together:** Report information for both parents
- ▶ **Parents Not Living Together:** Report information for the parent who financially supported student the most in the past year
 - ❖ If Parent is **Remarried**: Also report information for your stepparent
- ▶ The following people are **NOT** your parents unless they have legally adopted you:
 - ▶ Widowed Stepparent
 - ▶ Grandparents
 - ▶ Foster Parents
 - ▶ Legal Guardians
 - ▶ Older Brothers or Sisters
 - ▶ Aunts or Uncles

On the FAFSA, Parents are called Contributors!

Independent Student

Several criteria for determining this status, including the following:

- ▶ Married
- ▶ Have children or other dependents who receive more than half their support from you
- ▶ Armed services veteran or currently on active duty
- ▶ Unaccompanied youth who is homeless or is self-supporting and at risk of homelessness
- ▶ At any time since age 13:
 - ❖ Both parents are deceased
 - ❖ In foster care
 - ❖ Dependent or ward of court

A Quick Look at studentaid.gov

Click
Create
Account
to Make
your FSA
ID

 An official website of the United States government.

[Help Center](#)

[Submit a Complaint](#)

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Click
FAFSA
Form to
Begin
Your
FAFSA

Get Ready for Student Loan Payments

[Restarting Payments](#)

[Making Payments for the
First Time](#)

POPULAR TOPICS

[Apply for Aid Using the FAFSA® Form >](#)

[Learn About Public Service Loan Forgiveness >](#)

[Update on Student Loan Debt Relief >](#)

[Complete a *Master Promissory Note* \(MPN\) >](#)

[Complete Loan Entrance Counseling >](#)



The **SAI** is a number calculated by the Department of Education based on the information provided in the **FAFSA**.

In the past, federal financial need was calculated by subtracting the expected family contribution (EFC) from the school's cost of attendance. Moving forward, need will be calculated by subtracting the student aid index (SAI) from cost.



Cost of
Attendance

—



Student Aid
Index

=



Federal
Financial Need

The SAI will not change from school to school

Student Aid Index (SAI)

Award Letters

SENT FROM SCHOOLS IN LATE
MARCH OR BEGINNING OF APRIL

Compare AWARD LETTERS for:

- ▶ Gift Money
- ▶ Earned Money
- ▶ Borrowed Money
- ▶ ***Unmet Need and True Cost of Attendance***

	School A	School B	School C
Cost of Education	\$50,000	\$39,000	\$22,016
• Presidential Scholarship	\$10,000	\$10,000	
• Leadership Award	\$1,000		
	\$11, 000	\$10,000	0
• Institution Grant	\$5,000		
• Federal Work Study	\$2,000	\$1,000	\$1,000
• Federal Direct Student Loan – Subsidized	\$2,000	\$2,000	\$2,000
• Federal Direct Student Loan – Unsubsidized	\$3,500	\$3,500	\$3,500
	\$12,500	\$6,500	\$6,500
Net Cost to Attend (Cost minus Aid)	\$32,055	\$22,500	\$15,516

Quick Reminders...

The FAFSA needs to be completed EVERY YEAR

- The 2025-2026 FAFSA is available on December 1, 2024

Why complete the FAFSA in the first place?

- *The FAFSA generates EVERY TYPE of financial aid*

You SHOULD have your taxes completed!

- Strive to complete the FAFSA between the time it opens in December and February 1 – There is a limited amount of time!



After Completing the FAFSA

Verification

Schools are required to verify information

Failure to complete requested paperwork can delay an award letter!



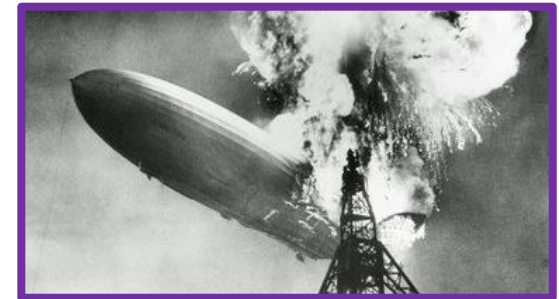
CSS Profile

Some colleges require additional financial and tax information to assess financial aid needs

Will require additional documentation separate from Federal Taxes

Special Circumstances

- Loss of Income
- Divorce or separation
- Medical expenses
- Death of parent or spouse
- Private school expenses





What is Verification

A process which requires the college to collect documentation to verify and collect information you reported on the financial aid application



Your Options

You may verify your income electronically through the Data Retrieval process on the FAFSA or by submitting a Tax Return Transcript obtained from the IRS

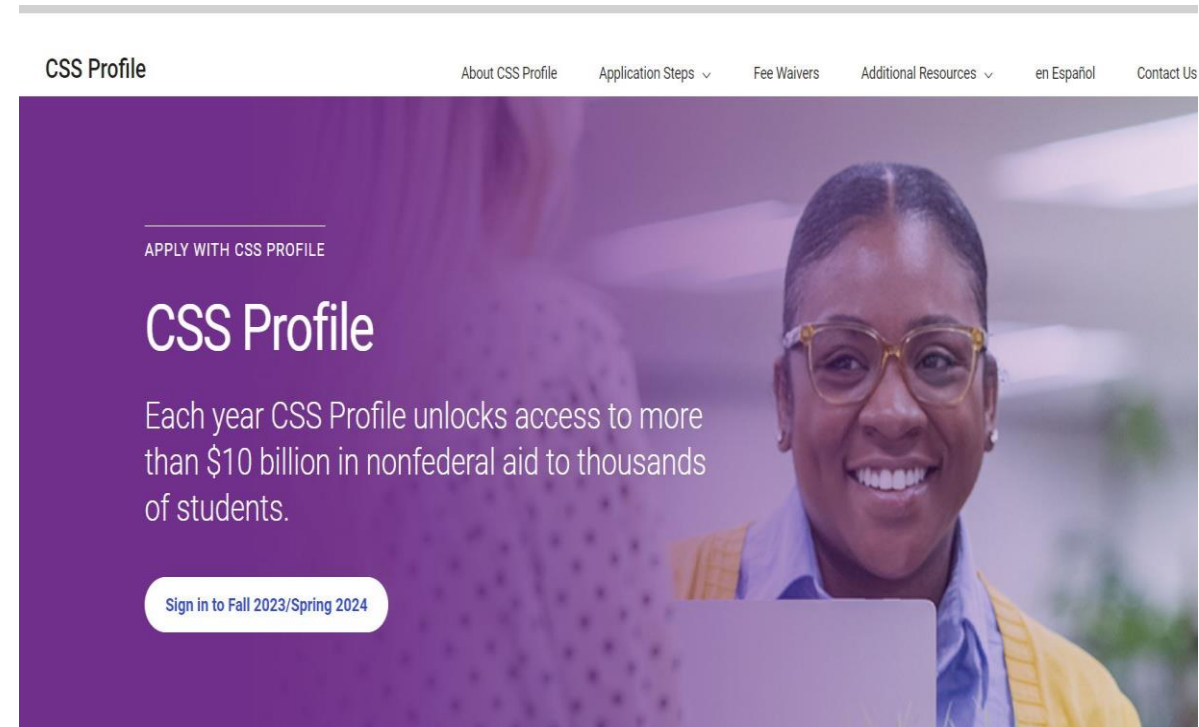


Documentation Needed

Signed Verification Worksheet from the **College**
W-2's, Schedule C's and/or Schedule K-1

What is the CSS Profile?

- College Board has another financial aid form used by over 400 schools (mostly the more selective schools)
- Used for non-federal aid
- Available to complete October 1
- More detailed information than the FAFSA
- Fee to complete \$25 for the first school and \$16 for each additional school.
- Free if your family income is less than \$100,000.



FINANCIAL CHANGES

Special Circumstances



If you have had any of these circumstances since you filed your 2023 tax return...

Job layoff

Reduction in hours worked

Medical, dental, or nursing home expenses not covered by insurance

Divorce or separation

Critical illness or disability in your family, causing a reduction in income or increased medical expenses


Death in your family

Income from a rental property, court settlement, or alimony that is no longer available.

	FAFSA	CSS PROFILE
On the Application	No free fields to indicate special circumstances within application.	Final question of application allows for an explanation of any circumstances not covered in the application.
After Application Submission	Contact each institution to ask how to communicate special circumstances.	Contact each institution to ask how to communicate special circumstances.

When to request special circumstances

FSA ID Resources



College Now Greater Cleveland Steps for Creating an FSA ID

STEP 1:

CREATE YOUR ACCOUNT

- Start here: studentaid.gov
- Click on "Create Account" on the top right portion of the page.
- Once you are on the "Create Account" page, click on "Get Started"

STEP 2:

PERSONAL INFORMATION

- Provide your full name, date of birth, and 9-digit Social Security number as they appear on your Social Security card

STEP 3:

ACCOUNT INFORMATION

- Username:** If you see a message, "The username you entered is already in use," then you need to select another one.
- Email:** Students should use a personal email, as the school email will not be accessible after graduation.
- Password:**
 - Don't include personal information, such as date of birth, name, or Social Security Number.
 - Your password must be between 8 and 30 characters in length and include at least one uppercase letter, one lowercase letter, and one number.
 - Your password is case-sensitive.
 - Keep your username and password in a secure location. You will need them in the future.

STEP 4:

CONTACT INFORMATION

- Provide a permanent address and mobile phone number. The phone number will allow for authentication and will aid in account recovery.

STEP 5:

COMMUNICATION PREFERENCES

- You must select whether to receive required communications by email (recommended) or postal mail.
- You may opt in to receive informational emails and/or text messages regarding programs for which you may be eligible.
- Select your preferred language: English or Spanish.

STEP 6:


CHALLENGE QUESTIONS & ANSWERS

- Select 4 challenge questions from the dropdown menu and write your answers. You may also want to write these down in a secure location. Answering your challenge questions is one way to unlock your account or retrieve your username or password.
- Your answers are NOT case-sensitive.

STEP 7:

REVIEW & AGREE TO TERMS

- Review carefully and confirm your information.
- If you need to make a correction, use the "Edit" button within that tile of information.
- Review and agree to FSA's terms and conditions



College Now Greater Cleveland Steps for Creating an FSA ID

STEP 8:

ENABLE TWO-STEP VERIFICATION

- Whenever you sign into your account, FSA will send a secure code to confirm that it is you. To protect your account, you will need to verify your phone number and email. FSA also suggests setting up an authenticator app.
- Select the "verify" button next to the "SMS Verification" and the "Email Verification" buttons to confirm your contact information.
 - To confirm your phone number: you will be sent a text message with the six-digit secure code to be entered.
 - To confirm your email: you will be sent an email message with the six-digit secure code to be entered. If the code does not arrive within a few minutes, hit the "resend code" after checking your spam folder.
 - Once you verify your mobile phone number and email, you can use them to log in, unlock your account, retrieve your username, or reset your password.
- Authenticator App (recommended):**
 - Follow the instructions by clicking on the + sign: "set up authenticator app." - Download an authenticator app from your mobile app store or use one you have already downloaded.
 - Scan the QR code or copy the key to the authenticator app and enter the secure code.
- Backup Code:** This is a special code allowing access to your account, in the event you are not able to use your 2-step verification methods. This code will be automatically generated for you; please write this code in a secure location.


CONGRATULATIONS: YOUR FSA ID HAS BEEN CREATED!

HELPFUL TIPS

- A mobile phone number, Social Security Number, and email address may be associated only with one FSA ID account. Students and parents may not share contact information.
- A question mark icon next to each question serves as your "help" button, if needed.
- Your information will be sent to the Social Security Administration (SSA) for confirmation. SSA review will take 1-3 days; you will receive an email when this step has been completed.
- You can immediately use your account username and password to sign an original (first time) FAFSA form.

CONTACT US

216-241-5587
fafsa@collegenowgc.org
collegenowgc.org



FAFSA Checklists 2025-2026

2025-2026

FAFSA Checklist



Complete the FAFSA (Free Application for Federal Student Aid) at studentaid.gov to apply for federal, state, and college-based financial aid.

Dependent students must include both student and parent data on the FAFSA. Determine your dependency status by answering the questions on the back.

REQUIRED INFORMATION	WHERE TO FIND IT
<input type="checkbox"/> Student and parent 2023 Federal Income Tax Forms and all schedules	Personal records or visit irs.gov/irsconnect
<input type="checkbox"/> Student and parent FSA ID usernames and passwords	Create student and parent FSA IDs at studentaid.gov - allow five days for the Social Security Administration to verify the FSA IDs
<input type="checkbox"/> Student and parent email addresses	Student: _____ Parent: _____
<input type="checkbox"/> Student and parent Social Security numbers	Personal records or call the Social Security Administration at 800-772-1213
<input type="checkbox"/> Student and parent dates of birth	Student: ____/____/____ Parent 1: ____/____/____ Parent 2: ____/____/____ Month Day Year Month Day Year
<input type="checkbox"/> Student and parent savings/checking account balances	Student: \$ _____ Parent: \$ _____
<input type="checkbox"/> Student and parent investments (i.e. stocks, bonds, mutual funds, 529 plans, rental properties) excluding home and retirement	Student: \$ _____ Parent: \$ _____
<input type="checkbox"/> Current net worth of all businesses	\$ _____ or contact your accountant
<input type="checkbox"/> Child support received from the LAST complete calendar year	
<input type="checkbox"/> Student Alien Registration Number/USCIS Number for eligible non-citizens	Contact U.S. Citizenship and Immigration Services at uscis.gov

DEPENDENCY STATUS QUESTIONS

Answer the following questions to determine if parental data is needed on your FAFSA.

If you answer "no" to every question, you are dependent and must provide parental information on the FAFSA.

If you answer "yes" to any question, you are independent and should not include parental information on the FAFSA.

Yes	No	Were you born before January 1, 2002?
Yes	No	Are you married?
Yes	No	Will you be working on a master's or doctorate program at the beginning of the 2025-26 school year?
Yes	No	Are you a veteran of the U.S. Armed Forces or currently serving on active duty?
Yes	No	Do you have children who live with you and will receive more than half of their support from you from July 1, 2025 to June 30, 2026?
Yes	No	Do you have dependents (other than your children or spouse) who live with you and receive more than half of their support from you, now and through June 30, 2026?
Yes	No	At any time since you turned age 13, were both your parents deceased, were you in foster care, or were you a dependent or ward of the court?
Yes	No	As determined by a court in your state of legal residence, are you or were you an emancipated minor?
Yes	No	Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
Yes	No	At any time on or after July 1, 2024, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless?
Yes	No	At any time on or after July 1, 2024, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless?
Yes	No	At any time on or after July 1, 2024, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?





College Now Top Places to Find Scholarships Greater Cleveland

Trusted* Scholarship Search Sites:

College Board	https://bigfuture.collegeboard.org/scholarship-search
FastWeb	http://www.fastweb.com/
Peterson's	https://www.petersons.com/scholarship-search.aspx
Scholarship Monkey	http://www.scholarshipmonkey.com/#
Scholarships.com	https://www.scholarships.com/scholarship-search.aspx
Unigo Scholarship Match	https://www.unigo.com/scholarships/match

*These sites were recommended by US News & World Report as sites that do not sell your information to colleges or other vendors.

Additional Scholarship Search Sites:

Broke Scholar	https://www.brokescholar.com/
Cappex	https://www.cappex.com/scholarships
FedMoney	https://fedmoney.org/
Niche	https://www.niche.com/colleges/scholarships/

Local Scholarships with No Income Requirements:

Maltz Museum	http://www.maltzmuseum.org/top-the-hate/how-to-apply/
LGBT Community Center of Cleveland	https://lgbtcleveland.org/pride-scholarship/
ABB, Inc. Engineering Scholarship	http://scholarship.abb-usa.com/abb-inc-engineering-scholarship/
Nordson Corporation	http://www.nordson.com/en/our-company/community/nordson-builds-scholarship-program
Cleveland Foundation	https://collegenowgc.org/cleveland-foundation-scholarship-listing/

Dedicated Scholarship Sites:

All minority students:	UNCF	http://www.uncf.org/
	The Jackie Robinson Foundation	http://www.jackierobinson.org/
African American students:	Ron Brown Scholars Program	https://www.ronbrown.org/
Asian Students	Japanese American Citizens League	http://www.jacccleveland.org/Scholarship-NFQ.html
	Organization of Chinese Americans	https://www.oganational.org/gold-mountain-scholarship.aspx
Hispanic students:	Hispanic Scholarship Fund	http://www.hsf.net/
	Esperanza, Inc. (local)	https://esperanzainc.org/esperanza-scholarship-overview/
Native American students:	Assoc. on Amer. Indian Affairs	https://www.indian-affairs.org
Foster students:	Foster Care to Success	http://www.fc2success.org/
	UMPS Care	http://www.umpsore.com/allstar-scholarship/
Students with disabilities:	National Youth Transitions Center	http://www.health.oxu.edu/financial-aid-scholarships-and-internships



College Now Top Places to Find Scholarships Greater Cleveland

The Top 4 Places to search for Scholarships:

1. **Colleges and universities** give out the most student scholarships in the country. Check the financial aid webpage of the university where you plan to attend or apply. On their financial aid webpages, they will list all scholarships students can apply for. They may also list external scholarships tailored to their typical student body.

Bonus – The major-specific college (i.e.: College of Nursing) webpage at your university may list scholarships tailored to that major. If you can't find them on the college webpage, the financial aid website may have a searchable database that you can search by major (bgsu.academicworks.com; www.csuohio.edu/financial-aid/scholarships-college).

2. **Local scholarships** have fewer applicants; therefore, they offer a better chance to earn money. Think about organizations to which you belong. These could be professional or academic organizations, religious affiliations or churches, service groups, etc. Where have you worked or volunteered during high school? Where do your parents work? What union are they a member of? Think about where you live; does your local Kiwanis, Junior Women's League, Chamber of Commerce or city offer scholarships? Visit local websites to find out. "If your school uses Naviance – there is a local scholarship search available through the site which your Guidance Counselors are updating with countless local scholarships for you. **Bonus** – The Cleveland Foundation offers a "Common Application" where you can apply for multiple local scholarships using one application! <http://www.clevelandfoundation.org>

3. **There are countless free scholarship databases online.** If you're not sure if a website is legitimate, remember – you should never have to pay to access or apply to any scholarship. All scholarship search sites will ask a number of questions about you to streamline the list of scholarships you see. Each scholarship site will offer some unique features. Choose to use 1-2 sites that you prefer at a time. If you try to use more than this at once, it can get overwhelming. See the "Trusted Scholarship Search Sites" on page 2. **Bonus** – College Now gives away scholarships for high school students and adult learners. Make sure to apply on our website! <http://collegenowgc.org/find-scholarships/>

4. **Think about what makes you unique.** National scholarships are great, but with 88,000 applicants they can feel like playing the lottery. Instead, seek out scholarships that are tailored to your future professional interests, hobbies, ethnicity, religion and family circumstances. Do you bow? Do you have a medical condition? Is your family member a cancer survivor? Are you a woman or minority pursuing a STEM major? These are all circumstances for which you can find scholarship money. Add your unique circumstances to a Google search with the word "scholarships" and start applying! **Bonus** – Professional organizations frequently sponsor scholarships. Find professional organizations by visiting www.careeronestop.org and clicking on "Toolkit". They offer a scholarship search in their toolkit tool!

Scholarship Search Guide



Thank you for
attending!

Please register your attendance at
this evening's session.

Sharon Arcuri

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Appointments:

<https://cngc.org/NorthOlmsted>

