



Financial Aid for Students: Print and Web Guides

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Summary

This report includes a list of books and Internet sources that may help Members of Congress and staff locate student financial aid information for prospective, current, or graduating college and university students. Students themselves are often in the best position to determine which aid programs they may qualify for and which best meet their needs. This list includes both general and comprehensive works, as well as ones targeted toward specific types of aid and circumstances (e.g., non-need-based scholarships; female and minority students; students studying abroad; or veterans, military personnel, and their dependents). When possible, the summer release dates for 2012 publications are included as a tool for those doing early planning.

Many of the websites (i.e., College Board, FastWeb, Peterson's) listed in this report enable a student to conduct and save general and individualized scholarship, grant, and loan searches on a variety of issues, including intended area of study. Some of these listed resources also contain information on repaying, forgiving, decreasing, or discharging incurred educational financial debt through a variety of options, such as employment in certain professions or localities. Many of these listed resources may also be found through social networking websites (e.g., Facebook and Twitter) or through other electronic downloadable formats; some of the publishers may initially release their most current editions via these formats. The works cited should be considered as samples of the types of guides available in a variety of hard copy and electronic formats through libraries, high school guidance offices, college financial aid offices, and the Web. Individual publishing services may be consulted for additional publications. Many public libraries provide access to the Internet for public use.

This report will be updated annually.

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This report identifies various sources for planning and acquiring funds to attend college. These resources may be available through libraries, high school guidance offices, college financial aid offices, and the Web. Students themselves are often in the best position to determine which programs best meet their needs.

Federal Government Resources

The following information includes general sources on federal student aid (FSA) programs, and on federal departments and agencies' scholarships, grants, fellowships, internships, and cooperative education programs. Federal health references are in the "Other Specialized Aid" section of this report. Additionally, individual federal departments and agencies should be consulted for available programs for their employees or participants in internships, fellowships, or other educational programs that include the repayment, forgiveness, decrease, or discharge of incurred educational financial debt.

U.S. Department of Education (ED). Students.gov
<http://www.students.gov/STUGOVWebApp/Public>

One-stop website designed for students and their families to assist the transition to life beyond high school by providing information and resources on planning and paying for postsecondary education, career planning, campus life, and online study assistance.

U.S. Department of Education. Student Financial Assistance
<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp> and
<http://federalstudentaid.ed.gov/students.html>

General information on the major federal student aid programs, including grants, loans, work-study assistance, and tax credits. Describes loan deferment, cancellation, and consolidation, and dealing with loans that are in default. An individual who seeks to obtain FSA is to complete the free application for federal student aid (FAFSA). The site includes an electronic FAFSA format. Students can use the Financial Aid and Scholarship Wizard Website that enables the student to search for scholarships by keyword and the Scholarship matching wizard to create an account to save individualized scholarship, grant, and loan searches.

U.S. Department of Education and the U.S. Department of Labor. Opportunity.gov
<http://federalstudentaid.ed.gov/opportunity/index.html>

Provides educational opportunities information for unemployed workers.

U.S. Office of Personnel Management. e-Scholar
<http://www.usajobs.gov/StudentJobs/AdditionalOpportunitiesForStudents.asp>

Provides information on educational opportunities offered by federal departments and agencies, including scholarships, grants, fellowships, internships, and cooperative education programs.

Planning for College

Center for Student Opportunity (CSO). *2011 College Access and Opportunity Guide*. Naperville, IL: Sourcebooks, Inc., 2010.

A one-stop resource for high school students from nontraditional backgrounds (e.g., first-generation, low-income, and minority students) that provides general advice on preparing for college (and paying for it), one-page reviews of programs (e.g., individual college outreach efforts, scholarship and financial aid opportunities, and support and retention services for targeted students) available at 284 college and universities (organized by state), advice from college students and other experts, and en Español también. The CSO provides a free companion activities guide, *Guide to the Guide* at <http://csopportunity.org/media/File/G2G.pdf>. CSO's Opportunity Scholars program at <http://csopportunity.org/ss/oppscholars.aspx> assists, free of charge, qualified first-generation, low-income and minority college-bound students through the process of identifying and enrolling in four-year, student-centered colleges and universities. A student must complete an individual profile to participate in the program. CSO's Opportunity Scholars program provides services through its CSO College Center at <http://www.csocollegecenter.org/>, monthly e-newsletters, blog, and CSO Opportunity Scholarships.

Coalition of America's Colleges and Universities. *College Is Possible*
<http://www.collegeispossible.org/>

One-step resource guide for parents, students, and education professionals regarding preparing for, selecting, and paying for college. Includes overview of student aid programs, FAQs, and a glossary of terms.

College Board. *College Board Connect to College Success*
<http://www.collegeboard.com/>

Complete guide to the college application process, including finding the right colleges and financial aid, preparing for the SAT and other tests, and exploring career options. Includes search function for undergraduate scholarships, loans, internships, and other financial aid programs from non-college sources.

College Board. *College Handbook 2011*. New York: College Board, 2010.

Compares costs and financial aid available at more than 3,800 two- and four-year colleges. The *College Handbook 2012* is to be released in June 2011.

College Board. *Getting Financial Aid 2011*. New York: College Board, 2010.

Resource guide for obtaining financial assistance; information about scholarships offered by colleges for academics, sports, artistic or musical talent, and ROTC; and a glossary of terms. The *Guide To Getting Financial Aid 2011* is to be released in July 2011.

College Board. *Meeting College Costs: What You Need to Know Before Your Child and Your Money Leave Home*. New York: College Board, 2010.

Step-by-step guide for parents to understanding and applying for financial aid.

College InSight (an initiative of the Institute for College Access & Success)
<http://college-insight.org/#>

A database on college affordability, diversity, and student success. Data can be accessed three ways: (1) Spotlight—by selecting a college, state, or type of school for a snapshot of key data and a relevant comparison (e.g., national or state statistics); (2) Topic—by selecting a topic and then selecting specific colleges, states, or school types for comparison; and (3) Explore All Data—by building individualized tables with any combination of colleges, variables, or years. College InSight is the successor to EconomicDiversity.org and provides data for almost 7,000 U.S. colleges and universities.

Foundation Center
<http://www.foundationcenter.org/>

The Foundation Center is the information gateway to the grant seeking process, private funding sources (including national, state, community, and corporate foundations), guidelines on writing a grant proposal, addresses of libraries in every state with grant reference collections, and links to other useful Internet websites. The center maintains a comprehensive database on foundation grantsmanship, publishes directories and guides, conducts research and publishes studies in the field, and offers a variety of training and educational seminars. The center's information is available in a variety of ways, including by subscription, by individual fee, and for free. General free information on the website includes the following: Guide to Funding Research at <http://foundationcenter.org/getstarted/tutorials/gfr/index.html>; Foundation Finder (e.g., search for information about more than 70,000 private and community foundations) at <http://lnp.foundationcenter.org/finder.html>; Proposal Writing Short Course (free tutorial on developing a good grant proposal that is also available in Spanish, French, and other languages) at <http://fdcenter.org/learn/shortcourse/prop1.html>; and the Foundation Center Cooperating Collections (e.g., Libraries in every state providing the Foundation Directory Online and free funding information for grantseekers) at <http://foundationcenter.org/collections/>.

Although most foundation funding is awarded to nonprofit organizations, the following resources are some examples of the information available for the individual grantseeker pursuing financial support for their postsecondary educational studies and research: the center's Grant Space service's KnowledgeBase Resources for Individual Grantseekers: Students at <http://www.grantspace.org/Tools/Knowledge-Base/Individual-Grantseekers/Students> and free Online Training Course—Finding Foundation Support for Your Education at http://foundationcenter.org/getstarted/training/online/product_online_training.jhtml?id=prod2110005. See also the center's Foundation Grants to Individuals Online database at <http://foundationcenter.org/findfunders/fundingsources/gtio.html> that contains “over 8,500 foundation and public charity programs that fund students, artists, researchers, and other individual grantseekers. Low monthly, three-month, and yearly subscription rates.”

Hewitt, Doug and Robin Hewitt. *Free College Resource Book: Inside Secrets From Two Parents Who Put Five Kids Through College for Next to Nothing*. Austin, TX: Prufrock Press, 2009.

Resource guide for parents and students that includes an overview of the federal financial aid system, options and references for college funding (e.g., scholarship searches, grants, savings plans), an explanation of the differences between financial aid options, information on the financial aid programs that provide the best benefits to students, and other sources of money for paying college tuition and fees, as well as a detailed section of websites and organizations willing to help students find financial assistance for college.

Hewitt, Doug and Robin Hewitt. *Get Into College in 3 Months or Less*. Austin, TX: Prufrock Press, 2010.

Assists families with last-minute strategies for finding pertinent information on universities online, discovering how to get financial aid quickly, creating templates for filling out applications, developing successful essays that can be used multiple times, and winning scholarships and grants.

Higgins, Tim. *Pay for College Without Sacrificing Your Retirement: A Guide to Your Financial Future*. Point Richmond, CA: Bay Tree Publishing, 2008.

Provides information on how to create an entire financial plan; details on financial aid and how to figure expected family contributions; academic, athletic and need-based scholarships; tax sheltered savings plans such as 529s; the use of business assets; loans; home equity; retirement savings; potential help from grandparents; and how to choose the best college for the money.

Hurley, Joseph F. *Savingforcollege.com's Family Guide to College Savings: 2011-2012*. Palm Beach, FL: Bankrate, Inc., 2011.
<http://www.savingforcollege.com/>

Comprehensive guide to 529 plans (Qualified Tuition Programs) and other college savings strategies. Includes state-by-state comparisons of all 529 programs. The [savingforcollege.com](http://www.savingforcollege.com) Website is an interactive guide.

Lipphardt, Debra. *The Scholarship & Financial Aid Solution: How to Go to College for Next to Nothing with Short Cuts, Tricks, and Tips from Start to Finish*. Ocala, FL: Atlantic Publishing Company, 2008.

A guide for students, parents, and school personnel to assist students in finding and obtaining a variety of scholarships, including those based on academics, awards, honors, leadership, test scores, extracurricular activities, majors, community service, volunteer work, essays, financial aid, and minority status. Also provides information on how to recognize and avoid scholarship scams, create a resume, get letters of recommendation, interview with scholarship committees, and how to prepare for a student interview.

Mapping Your Future
<http://www.mappingyourfuture.org/>

Sponsored by a group of guaranty agencies who participate in the Federal Family Education Loan Program (FFEL), this site covers selecting a school and planning a career and includes a step-by-step guide to paying for school.

O’Phelan, Ann Marie. *How to Go to College on a Shoe String: The Insider’s Guide to Grants, Scholarships, Cheap Books, Fellowships, and Other Financial Aid Secrets*. Ocala, FL: Atlantic Publishing Company, 2008.

Guide provides individual case studies giving tips on the application process, paying for college, living cheaply while in college, working while in college, and preparing for after college.

O’Shaughnessy, Lynn. *The College Solution: A Guide for Everyone Looking for the Right School at the Right Price*. Saddle River, NJ: FT Press, 2008.

Guide provides information on how colleges actually parcel out financial aid, strategies for “average” and “excelled” students to maximize their financial aid and pay less than the “sticker price” for a private school education for the cost of an in-state public college. The author also has a workbook, *Shrinking the Cost of College: 152 Ways to Shrink the Price of a Bachelor’s Degree*, available at her The College Solution Blog at <http://www.thecollegesolution.com/>. She also writes a college blog for *US News & World Report* at http://www.usnews.com/topics/author/lynn_oshughnessy and for *CBS MoneyWatch* at <http://moneywatch.bnet.com/spending/blog/college-solution/>.

Peterson’s. Peterson’s Planner
<http://www.petersons.com/>

Internet resource guide for parents and students (including international students) regarding preparing for, selecting, and paying for undergraduate, graduate, and online and continuing education.

Peterson’s. *Teens’ Guide to College & Career*. Princeton, NJ: Peterson’s, August 2011.

Guide provides information and advice about college, financial aid, entering the military, vocational training, choosing a career, and entering the workforce. Includes tips on interviews, resumes, and cover letters

Princeton Review. *Paying for College Without Going Broke, 2011*. New York: Princeton Review Publishing, 2010.

Features instructions for the most commonly used need-analysis forms, long-term strategies for paying for college, and short-term strategies for receiving more financial aid.

Princeton Review
<http://www.princetonreview.com/home.asp>

Internet resource guide for students for schools and careers, information on postsecondary standardized exams and improving one’s scores, and scholarship and financial aid information. Free registration required.

Sandler, Corey. *Cut College Costs Now! Surefire Ways to Save Thousands of Dollars*. Avon, MA: Adams Media Corporation, 2008 (this year is available in an electronic version).

Information from college administrators and financial planners on ways to manage spending, apply for financial aid, and increase eligibility for federal, state, and private funding. Also

provided are planning strategies for structuring finances before college application - - as well as how to restructure investments once the college bills start to arrive.

Schlachter, Gail. *Paying for College (Straight Talk on Paying for College)*. New York, NY: Kaplan Publishing, 2009.

Assists families with calculating college costs, tapping into student aid resources, evaluating financial aid packages, uncovering hidden deals, and meeting outstanding expenses.

Stewart, Carol H. *Looking for Scholarships: A 6-Step System for Creating Financial Aid for Opportunities*. Bangor, ME: Booklocker.com, Incorporated, 2010.

A guide for college students on how to create goals and develop strategic plans for obtaining financial aid.

Tanabe, Gen and Kelly Y. Tanabe. *Sallie Mae How to Pay for College: A Practical Guide for Families*. Los Altos, CA: SuperCollege, LLC, 2008.

Parental guide to financial aid (scholarships, student loans, and work-study programs). Guide provides tips, strategies, and advice to help all families create a plan to pay for college.

General Directories

Bissonnette, Zac and Andrew Tobias. *Debt-Free U: How I Paid for an Outstanding College Education Without Loans, Scholarships, or Mooching off My Parents*. Portfolio Trade, 2010.

This is a college guide, written by a senior attending the University of Massachusetts, on how to pay for college without taking out loans. The author advocates that students should bear the brunt of paying for their educations by working while in college and during breaks; attending community college for two years before transferring to a four-year college or university as a cost-cutting strategy; and advocates attending reasonably priced state schools.

Cassidy, Daniel J. *The Scholarship Book 13th Edition: The Complete Guide to Private-Sector Scholarships, Fellowships, Grants, and Loans for the Undergraduate*. New York: Prentice Hall Press, 2008.

Guide to 4,000 private sector sources for scholarships, grants, and loans, including corporations, unions, trust funds, religious and fraternal organizations, and private philanthropists.

College Board. *Scholarship Handbook, 2011*. New York: College Board, 2010.

List of more than 2,100 scholarships, internships, and loan programs offered to undergraduates nationwide by foundations, charitable organizations, and state and federal government agencies. *Scholarship Handbook, 2012* is to be released in July 2011.

Danzig, Sheila and William Danzig, Dawn Sullivan, and Thomas Mains. *The Big Book Of College Scholarship And Financial Aid Information*. Sunrise, FL: BG Publishing International (BGPI), 2010.

Provides lists of and how to locate federal, state or private grants, scholarships, and other financial aid. Includes some references for employer paid on-line learning.

Grants Register 2011: The Complete Guide to Postgraduate Funding Worldwide. New York: Palgrave Macmillan, 2010.

Comprehensive survey of non-refundable awards for postgraduate, professional, and advanced vocational training throughout the world. Awards are indexed by subject and subdivided into eligibility by nationality. *Grants Register 2012: The Complete Guide to Postgraduate Funding Worldwide* is to be available August 2011.

Kaplan Scholarships 2011: Billions of Dollars in Free Money for College. New York, NY: Kaplan Publishing, 2010.

Covers only portable undergraduate scholarships worth at least \$1,000. *Kaplan Scholarships 2012* is to be available in August 2011.

KMS Publishing. *Applying For And Getting Scholarships: Tips On Choosing The Right Program, The Application Process And Getting Approved For Financial Aid*. KMS Publishing.com, 2010.

A guide to how to make a scholarship application stand out from other applications. Provides tips on things to consider before applying, preparations for the application process, and what to do when the scholarship has been obtained from scholarship winners.

Peterson's. *The Best Scholarships for the Best Students*. Princeton, NJ: Peterson's, 2010.

Resource for students applying for nationally prestigious scholarships, internships, and experience-based programs.

Peterson's. *How to Get Money for College, 2011: Financing Your Future Beyond Federal Aid (Formerly College Money Handbook)*. Princeton, NJ: Peterson's, 2010.

Profiles of the costs and financial aid programs of more than 2,100 four-year colleges and universities in the United States by state in an easy-to-use comparison chart. Includes directory of need-based and non-need gift aid, loans, work-study, athletic awards, and more. Indexes for non-need scholarships, athletic grants, ROTC programs, tuition waivers, and alternative tuition payment plans, along with listings of state scholarship and grant programs. *How to Get Money for College, 2012* is to be available in August 2011.

Peterson's. *Scholarships, Grants, and Prizes, 2011*. Princeton, NJ: Peterson's, 2010.

List of more than 1.6 million awards available from private sources, including foundations, corporations, and religious and civic organizations. Awards are listed by academic/career area; indexing includes by talent, academic performance, ethnic heritage, military service, and employment experience. *Scholarships, Grants, and Prizes, 2011* is to be available in July 2011.

Schlachter, Gail, and R. David Weber. *College Student's Guide to Merit and Other No-Need Funding, 2008-2010*. El Dorado Hills, CA: Reference Service Press, 2007.

Profiles of more than 1,200 different merit and no-need based funding opportunities for currently enrolled, continuing, and returning college students in any subject area and at any type of postsecondary institution. Programs are listed by discipline, specific subject, sponsoring organization, program title, where student lives, where school is located, and deadline date.

Schlachter, Gail Ann, and R. David Weber. *Graduate Funding Set, 2010-2012*. El Dorado Hills, CA: Reference Service Press, 2010.

Five-volume set covering graduate funding sources for students in the arts and humanities, biological sciences, health sciences, physical and earth sciences, or social and behavioral sciences disciplines. Each volume in the set is available separately.

Schlachter, Gail, and R. David Weber. *High School Senior's Guide to Merit and Other No-Need Funding 2008-2010*. El Dorado Hills, CA: Reference Service Press, 2007.

Profiles of more than 1,100 different merit and no-need based funding opportunities for high school seniors interested in going to college. Programs are listed by discipline, specific subject, sponsoring organization, program title, where student lives, where intended postsecondary school is located, and deadline date.

Schlachter, Gail Ann, and R. David Weber. *Kaplan Scholarships 2011*. El Dorado Hills, CA: Reference Service Press, 2010.

Profiles 3,000+ scholarships available for high school seniors and recent graduates, currently-enrolled college students, and those returning to college after a break.

Stack, Carol and Ruth Vedvik. *The Financial Aid Handbook: Getting the Education You Want for the Price You Can Afford*. Pompton Plains, NJ: Career Press, May 2011.

One-stop guide to selecting and paying for college. Provides information on federal, state, and private financial aid (includes loan information and how to manage student debt after graduation) and completing the application process (including completing the FAFSA and PROFILE); finding and winning four-year scholarships; predicting scholarship dollars with the Merit Aid Profile, or MAP; profiles of selected schools with exceptional merit aid; and how to negotiate with the financial aid office.

Stezala, Kimberly Ann. *Scholarships 101: The Real-World Guide to Getting Cash for College*. New York, NY: AMACOM (book publishing division of the American Management Association), 2008.

A guide for parents and their kids on how to approach the scholarship process, such as applying for those scholarships that are the best match for a student's skills, creating a stand-out scholarship applications, and finding hidden scholarships.

Tanabe, Gen and Kelly Y. Tanabe. *Get Free Cash for College: Secrets to Winning Scholarships*. Los Altos, CA: SuperCollege, LLC, 2010.

A manual to help parents, high school, college, adult, and graduate school students find and apply for scholarships, and negotiate with colleges for more financial aid. Includes examples of winning scholarship applications, essays, and interview questions and answers.

Tanabe, Gen and Kelly Y. Tanabe. *1001 Ways to Pay for College: Practical Strategies to Make Any College Affordable*. Los Altos, CA: SuperCollege, LLC, 2009.

A manual to help parents, high school, college, adult, and graduate school students find and win scholarships, negotiate with colleges for more financial aid, maximize assistance from state and federal governments, take advantage of educational tax breaks, and benefit from government-subsidized student loans. Includes real-life examples of creative strategies to find extra money for college, such as starting profitable dorm-room enterprises, trading tuition costs for volunteer service, and canceling debts with loan repayment programs.

Tanabe, Gen S., and Kelly Y. Tanabe. *The Ultimate Scholarship Book 2011: Billions of Dollars in Scholarships, Grants and Prizes*. Los Altos, CA: SuperCollege, LLC, 2010.

Guide to thousands of scholarships, grants, and prizes. This is a comprehensive directory that features awards indexed by, among other categories, career goal, major, academics, public service, talent, athletics, religion, and ethnicity. The guide provides detailed information on application process, eligibility requirements, award amounts, and sponsor's contact addresses. *The Ultimate Scholarship Book 2012* is to be available in July 2011.

Financial Aid Searchable Databases

The following websites allow students (usually after completing a free registration process) to conduct and save general and individualized scholarship, grant, and loan searches.

Adventures in Education (AIE)

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

Database of more than 2,300 funding sources, including scholarships, internships, grants, and loans.

College Board. Scholarship Search

http://apps.collegeboard.com/cbsearch_ss/welcome.jsp

Database of more than 2,300 funding sources, including scholarships, internships, grants, and loans.

College Scholarships.org

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

Database of scholarships, grants, and loans. No registration required. Includes a financial aid blog.

FastAid Scholarship Search

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

A free searchable scholarship database. Registration is required.

FastWeb, Inc. FastWeb

<http://fastweb.monster.com/>

Provides college and scholarship search capabilities, and general financial aid resources, including budgeting calculators (e.g., College Cost Projector, Education Loan Payments Calculator, and College Savings Plan Calculator). Free registration is required for scholarship search. The individual scholarship search matches students with eligibility requirements for 1.3 million scholarships from around the country based on profile data entered by the student.

FindTuition.com

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

A free database of over 1.7 million scholarships and information on financial aid programs. Registration is required. Includes a financial aid blog.

FinAid! The SmartStudent Guide to Financial Aid

<http://www.finaid.org>

Comprehensive website listing federal, state, and private loans, scholarships, military aid, student profile-based aid, and aid for graduate and professional school. The site includes financial aid forms and calculators, FAQs about financial aid, and an e-mail link for personalized help. As an example, students can search the website using descriptive terms (e.g., “adult” or “female”) to locate relevant information on sources of financial aid (e.g., overviews or list of books on topic areas such as FinAid’s *Financial Aid for Older and Nontraditional Student*).

Michigan State University. Grants for Individuals

<http://staff.lib.msu.edu/harris23/grants/3subject.htm>

Sponsored by the Michigan State University Libraries, this site indexes financial aid by academic level, population group, and academic subject.

Peterson’s. Scholarships, Loans, Financial Aid & the FAFSA

<http://www.petersons.com/college-search/scholarships.aspx>

Details on scholarship programs in the United States and Canada and profiles of state-sponsored scholarship and college-based awards programs. Free registration is required for scholarship search.

Princeton Review. Scholarships and Aid

<http://www.princetonreview.com/scholarships-financial-aid.aspx>

Database of over 230,000 scholarship programs. Free registration required. Created in partnership with FindTuition.com (a fee subscription service).

Sallie Mae (Student Loan Marketing Association). College Answer: The Planning for College Destination

<http://www.collegeanswer.com/index.jsp>

Sallie Mae is the nation’s largest provider of education loans, primarily through the federally guaranteed Federal Family Education Loan Program (FFEL). This comprehensive website covers all stages of preparing for and financing a college education and includes a database of more than 2.4 million scholarships. Free registration is required for scholarship search.

Supercollege.com. Find Free Cash For College
<http://www.supercollege.com/index.cfm>

Database of over 1,000 scholarship programs for high school, college, graduate and adult students. Free registration required.

International

Council on International Educational Exchange (CIEE). CIEE Scholarships
<http://www.ciee.org/study/scholarships.aspx>

Information on scholarships offered directly by CIEE and links to financial aid offered through other sources, including the International Student Loan Program, Rotary International, and the National Security Education Program.

Institute for International Education (IIE)
<http://www.iie.org>

International exchange and training programs around the world administered by the Institute for International Education, including the Fulbright Program.

Kantrowitz, Mark. eduPASS! The SmartStudent Guide to Studying in the USA
<http://www.edupass.org/>

Resources for foreign students who wish to study in the United States, including a free scholarship search service and information on financing college, passports and visas, English as a second language, and the college admission process.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for Research and Creative Activities Abroad, 2008-2010*. El Dorado Hills, CA: Reference Service Press, 2008.

Lists 1,100 funding opportunities for every major subject area for high school students through postdoctorates and professionals for most regions of the world from more than 500 different private and public agencies and organizations.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for Study and Training Abroad, 2008-2010*. El Dorado Hills, CA: Reference Service Press, 2008

Financial aid programs for U.S. citizens for study and training abroad at all levels: high school, undergraduate, graduate, postdoctoral, and professional.

Disabled Students

George Washington University. HEATH Resource Center.
<http://www.heath.gwu.edu/>

Summary guides to financial aid process and particular issues of disabled students. See, especially, *Financial Aid, Scholarships, and Internships* at <http://www.heath.gwu.edu/resources/>

links/financial-aid-scholarships-and-internships/ and *Postsecondary Education For Students With Intellectual Disabilities* at http://www.heath.gwu.edu/assets/50/pse_id_final_edition.pdf. This website also includes *Financial Aid and College: An Overview for Students with Disabilities* (an excerpt from an earlier publication, *Creating Options: Financial Aid for Students with Disabilities*), available at http://www.heath.gwu.edu/assets/19/financial_aid_excerpt.pdf.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for the Disabled and Their Families, 2010-2012*. El Dorado Hills, CA: Reference Service Press, 2010.

List of scholarships, fellowships, grants, loans, grants-in-aid, awards, and internships designed primarily or exclusively for persons with disabilities and members of their families. Includes information on state financial aid, loans, and vocational rehabilitation services.

Schlachter, Gail Ann, and R. David Weber. *Funding for Persons with Visual Impairments: Large Print Edition, 2011*. El Dorado Hills, CA: Reference Service Press, 2011.

List of more than 300 scholarships, fellowships, loans, grants-in-aid, awards, and internships (with offers of assistance that are \$500 or more) set aside just for persons with visual impairments (from high school seniors through professionals and others). Includes information arranged by program type, alphabetically by program title, and indexed by residency requirements. This directory is published in 19-point Helvetic Bold print.

Women and Minority Students

American Association of Retired Persons (AARP) Foundation. *Annual Women's Scholarship Program*

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

Created in 2007, the scholarship provides funds to women age 40+ who are seeking new job skills, training and educational opportunities to support themselves and their families. See *Frequently Asked Questions (FAQs)* for more information on this scholarship.

American Association of University Women (AAUW)

<http://www.aauw.org/learn/>

The AAUW Local Scholarships and Awards Website is available at <http://www.aauw.org/learn/awards/index.cfm> and provides the AAUW Branch and State Local Scholarship Clearinghouse Program, a centralized, standardized, online undergraduate scholarship application posting and processing initiative, and AAUW Awards. The AAUW Fellowships and Grants Website is available at http://www.aauw.org/learn/fellows_directory/index.cfm and provides, among other funding resources, Career Development Grants for women with bachelor's degrees who are trying to advance their careers or change careers, and for mature women re-entering the work force.

BlackStudents.com: Scholarships and More for African American)

BlackStudents.com

Provides scholarships, grants, fellowships, and internships for African-American students and students of color, college search capabilities, and general financial aid resources, including

loan calculator The CEO of Diversity City Media - - the company that created the Website is author of the book, *The 2007-2009 African American Scholarship Guide for Students & Parents*. Phoenix, AZ: Amber Books, 2007.

Hispanic Scholarship Fund

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

The Hispanic Scholarship Fund (HSF) offers scholarships to U.S. citizens or legal permanent residents of Hispanic heritage.

Jeannette Rankin Foundation Scholarships

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

The Jeannette Rankin Foundation awards scholarships to low-income women who are U.S. citizens, ages 35 and older, enrolled in or accepted to a regionally-accredited school or a school accredited by the Accrediting Council for Independent Colleges and Schools (ACICS), and pursuing a technical or vocational education, an associate's degree, or a first bachelor's degree.

Latina College Dollars

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

The Tomás Rivera Policy Institute (TRPI), a nonprofit organization affiliated with the research unit of the University of Southern California School of Policy, Planning, and Development, and associated with the Institute for Social and Economic Research and Policy at Columbia University, provides an online searchable and downloadable scholarship directory for Latino students.

Peterson's. *Getting Money for College: Scholarships for African-American Students*. Princeton, NJ: Peterson's, 2003.

Guide to more than 17,000 scholarship awards geared specifically toward African-American students.

Peterson's. *Getting Money for College: Scholarships for Asian-American Students*. Princeton, NJ: Peterson's, 2003.

Guide to more than 17,000 scholarship awards geared specifically toward Asian-American students.

Sallie Mae Fund. Black College Dollars

http://www.thesalliemaefund.org/smfnew/scholarship_directory/index.html

A free 300+ scholarship search database, geared for African-American students. Searchable by GPA requirement, academic and career interest, and application deadline.

Schlachter, Gail Ann. *Directory of Financial Aids for Women, 2009-2011*. El Dorado Hills, CA: Reference Service Press, 2009.

List of scholarships, fellowships, loans, grants, awards, and internships designed primarily or exclusively for women. Includes information on state financial aid and guaranteed loan programs.

Schlachter, Gail Ann, and R. David Weber. *RSP Minority Funding Set, 2009-2011*. El Dorado Hills, CA: Reference Service Press, 2009.

Four-volume set covering scholarships, grants, fellowships, awards, loans, and prizes open specifically to African, Asian, Hispanic, and Native Americans. Each volume in the set can be purchased separately.

Talbots Women's Scholarship Fund
<http://www.talbots.com/scholarship>

The Talbots Charitable Foundation provides undergraduate scholarships for U.S. and Canadian women to pursue a college or vocational education later in life. Awards are based on need and previous achievements for women who earned their high school diploma or GED at least 10 years ago.

United Negro College Fund (UNCF). For Students
<http://www.uncf.org/ForStudents/index.asp>

Covers scholarships awarded by the UNCF and includes an additional scholarship database searchable by major, classification, achievement, and state.

Veterans, Military Personnel, and Dependents

U.S. Department of Veterans Affairs (VA). Post-9/11 GI Bill and other programs - -Education Benefits
<http://gibill.va.gov/post-911/>

Education benefits available to honorably discharged veterans, members of reserve elements of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and members of the Army and the Air National Guard. Also covers educational assistance for survivors and dependents. Each year the VA publishes a booklet that provides a basic explanation of education benefits for veterans and their dependents. The 2010 edition of VA's *Federal Benefits for Veterans and Dependents* is available at http://www.va.gov/opa/publications/benefits_book.asp

American Legion Riders. Legacy Scholarship Fund
<http://www.legion.org/riders/scholarship>

Scholarships are for dependents of a deceased parent, killed on or after September 11, 2001, while on active duty with the U.S. military or National Guard, or as a federalized reservist.

Military.com. Education
<http://education.military.com/money-for-school/state-veteran-benefits>

Online general summary guide to state educational benefits for veterans and their dependents.

Need a Lift? To Educational Opportunities, Careers, Loans, Scholarships, and Employment. Indianapolis: American Legion, 2011.
<http://www.needalift.org/> and <http://pdf.needalift.org/>

Focuses on federal, state, and private aid for veterans and their dependents. The 2011 Edition may also be searched online at <http://search.needalift.org/nal/>

Renza, David and Edmund Lizotte. *Military Education Benefits For College: A Comprehensive Guide for Military Members, Veterans, and Their Dependents.* El Dorado Hills, CA: Savas Beatie, 2010.

Step-by-step guide from the enrollment process, obtaining benefits, in college experience, and determining which type of degree is right for which type of job.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for Veterans, Military Personnel, and Their Dependents, 2010-2012.* El Dorado Hills, CA: Reference Service Press, 2010.

List of scholarships, fellowships, grants, loans, grants-in-aid, awards, and internships designed primarily or exclusively for veterans, military personnel, and their dependents. Includes information on federal, state, and private sources of financial aid. Indexed by program title, sponsoring organization, geographic coverage, subject field, and application deadline.

American Council on Education (ACE). Today's GI Bill
<http://www.todaysgibill.org/>

Provides veterans information on the new education benefits available to them, the college selection process, and how to succeed in higher education. Created by ACE with support from the Lumina Foundation for Education.

Other Specialized Aid

The following information includes examples of sources for specialized educational disciplines or students, such as adult, health, law, and sports.

Aid for Adult Students

Back to College Resources for Reentry Students
<http://back2college.com/>

Provides a variety tools, for adults returning to college, such as information on finding a degree program, the application process, financial aid resources, a free e-mail newsletter, and a moderated forum.

Siebert, Al and Mary Karr. *The Adult Student's Guide to Survival & Success.* Portland, OR: Practical Psychology Press, 2008.

A "how-to" manual for adults returning to school after years of absence. Provides information on obtaining financial aid and balancing the demands of work and school. The Practical Psychology

Press's Adult Student.com <http://adultstudent.com> provides information for adult students and educators of adult college students. A moderated forum, Adult Student Connect!, for returning students and educators, is also available.

Tanabe, Gen S., and Kelly Y. Tanabe. *501 Ways for Adult Students to Pay for College*. Los Altos, CA: SuperCollege, LLC, 2009.

Financial aid (e.g., scholarships and loans) geared specifically to adult students, along with information on employer assistance programs, retraining programs, academic credit for life experiences, tax benefits, trade tuition costs for volunteer service, military education benefits, distance learning and part-time classes, and loan forgiveness programs.

Tanabe, Gen S., and Kelly Y. Tanabe. *Adult Students: A Painless Guide to Going Back to College*. Los Altos, CA: SuperCollege, LLC, 2009.

Guide geared specifically to adult students. Provides information on applications, financial aid, admission interviews, on-campus adult student specialists, options for distance learning, and new loan and scholarship opportunities.

Aid for Athletes

Athletic Aid: Sports Scholarships, Financial Aid and College Search Resources for Students and Student Athletes.

<http://www.athleticaid.com>

This website is for student athletes, their parents, and their coaches. Information is provided on college sports scholarships, the sports recruiting process, NCAA rules, student marketing tips, and how to evaluate college coaches and athletic programs. This Website is maintained by the author of the *Sports Scholarship Handbook* (2007 is the most current edition).

Brown, Scott. *The Student Athlete's Guide to Getting Recruited: How to Win Scholarships, Attract Colleges and Excel as an Athlete*. Los Altos, CA: SuperCollege, LLC, 2008.

This guide offers student athletes and their parents offers candid advice about a very competitive process that focuses as much on eligibility (academics) as on athletic prowess.

Grimes, Christine. *Student Athlete Handbook for the 21st Century: A Guide To Recruiting, Scholarships, And Prepping For College*. 2008.

This handbook provides preparation for college, earning an athletic scholarship, and working with recruiters.

Hastings, Penny and Todd D. Caven. *How To Win A Sports Scholarship*. Santa Rosa, California, Redwood Creek Publishing, 2007.

This student-athlete guide contains information on over thirty sports (from archery and wrestling to football and baseball), and how to win a scholarship even if the student is not the star of the athletic team.

Krause, Chris and Jocelyn Baker. *Athletes Wanted: The Complete Game Plan for Maximizing Athletic Scholarship and Life Potential*. Salem, IL: Collegiate Athletic Educational Foundation provided by Quality Books Inc., 2009.

This guide provides information for students and parents on how to obtain college athletic financial aid and continued academic support for college athletes through graduation. Information is provided on the benefits of participating in college athletics, the history of college recruiting, what questions to ask potential coaches and how to communicate with coaches, and the process for negotiating the best scholarship and other financial aid package. The author is the founder and president of Chicago-based National Collegiate Scouting Association (NCSA). The NCSA Athletic Recruiting Website at <http://www.ncsasports.org/> provides for students using a parent's e-mail address the ability to create a free student athlete recruiting profile that is then shared in a network college coach network.

Mazzoni, Wayne. *Get Recruited: The Definitive Guide to Playing College Sports*. New York, NY: Mazz Marketing Inc., 2009.

Details on camps, showcases, tournaments, videos, and a variety of other tips that are part the recruiting process, and some financial-aid resources.

Nitardy, Nancy. *Get Paid to Play: Every Student Athlete's Guide to Over \$1 Million in College Scholarships*. New York, NY: Kaplan Publishing, 2007.

A list of "portable" athletic scholarships (e.g., not for a particular institution but can be used at any number of academic institutions). The book includes where to get an application, eligibility requirements, money awarded, duration of the award, number of scholarships awarded, deadline date, and contact information (including websites). The book can be searched by browsing the scholarship listings under the two available categories, "Any Sport" or by "Specific Sports;" or by searching the index by the name of the sport, the residency requirements, where one wants to go to school, and organization sponsoring the scholarship. Scholarship listings are by Reference Service Press.

Spainhour, Dan. *How To Get Your Child An Athletic Scholarship: The Parent's Ultimate Guide to Recruiting*. Winston-Salem, NC: Educational Coaching & Business Communications, 2008.

This parent guide includes recruiting tips, sample letters to coaches, and forms. The guide covers all sports.

Wheeler, Dion. *The Sports Scholarships Insider's Guide: Getting Money For College At Any Division*. Naperville, IL: Sourcebooks, 2009.

Details on the recruiting process, financial-aid opportunities, academic requirements, preparing credentials, school visits, and negotiating for financial assistance from NCAA Division I, II, III and NAIA institutions. Includes listings of sports for the various divisions, institution names, and Web addresses.

Aid for Students in Health Disciplines

Association of American Medical Colleges (AAMC). Financing Your Medical Education
<http://www.aamc.org/students/financing/start.htm>

Scholarships and government and private loans for pre-med and medical students and for residents.

Schlachter, Gail Ann, and R. David Weber. *How to Pay for Your Degree in Nursing, 2011-2013*. El Dorado Hills, CA: Reference Service Press, 2010.

Lists more than 800 funding programs set aside specifically for nursing students (from associate degree and diploma through doctorate) and nurses in the field (L.P.N.s, administration, anesthesiology, critical care, emergency, holistic health, long-term care, midwifery, nephrology, occupational health, oncology, operating room, orthopedic, pediatric, psychiatric, rehabilitative, school health) to support study, research, creative activities, future projects, travel conference attendance, professional development, and work experience. The book is organized by purpose (study/training or research/creative activities), program title, sponsor, residency, tenability, nursing specialty, and deadline date.

Schlachter, Gail Ann, and R. David Weber. *Money for Graduate Students in the Health Sciences, 2010-2012*. El Dorado Hills, CA: Reference Service Press, 2010.

The 2010-2012 edition lists more than 1,000 fellowships, grants, and awards set aside just for students interested in working on a master's, professional, or doctoral degree in a health-related field (e.g., dentistry, genetics, medicine, nursing, nutrition, pharmacology). The book is organized into two sections: *Money for Graduate Study or Research in the Health Sciences*. The *Research in the Health Sciences* section includes two further sub-categories: *Study and Training*, *Research and Creative Activities* and *Indexes*. The *Study and Training* describes 767 graduate-level fellowships and other funding opportunities that support structured and unstructured study or training in the health sciences such as formal academic classes, courses of study, research training, degree-granting programs, and other educational activities. The *Research and Creative Activities* describes 274 grants and awards that support graduate-level research and creative writing in the health sciences. The *Indexes* includes five ways of accessing the study, training, research, and creative activities funding opportunities: by sponsoring organization, by residency, by tenability, by subject, and by calendar.

U.S. Health Resources and Services Administration (HRSA). Student Assistance Programs
<http://bhpr.hrsa.gov/dsa/>

Loans, scholarships, and loan repayment programs for students in the health professions.

U.S. Health Resources and Services Administration. Health Workforce Information Center (HWIC)
<http://www.healthworkforceinfo.org/funding/>

Provides funding information for the healthcare workforce by type of funding (i.e., loan, scholarship, fellowships), by topic (i.e., mental health, school health, primary care), by profession (i.e., physicians, nursing occupations); includes federal, state, and foundation funding; and general financial aid and loan repayment guides for the healthcare workforce.

Aid for Law Students

Law School Admission Council (LSAC). Financial Aid for Law School
<http://www.lsac.org/jd/finance/financial-aid-overview.asp>

Covers federal and private loans, scholarships, and grants from individual law schools and private sources, and loan repayment options.

Schlachter, Gail Ann, and R. David Weber. *How to Pay for Your Law Degree, 2011-2013*. El Dorado Hills, CA: Reference Service Press, 2011.

Lists more than 650 fellowships, internships, loans and forgivable loans, writing and other competitions, grants, and bar exam stipends available specifically to law students to support their study, training, research, and creative activities. All areas of law are covered, from administrative law to trusts and estates, and nearly 50 specialties. The book is organized by type of funding (e.g., fellowships, internships). Each program description includes the program's purpose, eligibility, monetary award, duration, special features, limitations, number awarded, and deadline date. Complete contact information is provided (e.g., address, telephone number, fax number, toll-free number, e-mail address, and website). Additionally, the index can be searched for funding opportunities by program title, sponsoring organization, residency requirements, where the money can be spent, legal specialty, and deadline.

Other Aid

AFL-CIO. College Education Resources
<http://www.unionplus.org/benefits/education/>

Describes scholarships available from national and international unions, state labor federations, central labor councils, and local unions.

Schlachter, Gail Ann, and R. David Weber. *How to Pay for Your Degree in Business & Related Fields, 2011-2013*. El Dorado Hills, CA: Reference Service Press, 2010.

Lists 976 scholarships, fellowships, grants, and awards (with offers of assistance that are \$1,000 or more) established specifically for students working on a two-year, four-year, master's, or doctoral degree in a business-related field. Each program description includes the program's purpose, eligibility, monetary award, duration, special features, limitations, number awarded, and deadline date. The book is organized by type of funding (scholarships, grants, awards, etc.), recipient group (undergraduate or graduate students), program title, sponsoring organization, where an individual lives, where an individual wants to go to school or conduct their research, business specialty, and deadline date.

Schlachter, Gail Ann, and R. David Weber. *How to Pay for Your Degree in Education & Related Fields, 2010-2013*. El Dorado Hills, CA: Reference Service Press, 2010.

Lists more than 930 grants, scholarships, fellowships, loans, and awards available (with offers of assistance that are \$1,000 or more) to students working on an education-related degree. The book is organized alphabetically by program title for undergraduates and graduate students. Each program description includes the program's purpose, eligibility, monetary award, duration, special features, limitations, number awarded, and deadline date. Complete contact information is provided (e.g., address, telephone number, fax number, toll-free number, e-mail address, and website). Additionally, the index can be searched for funding by type of funding (scholarships, grants, awards, etc.), program title, sponsoring

organization, where an individual lives, where an individual wants to go to school or conduct their research, education specialty, and deadline date.

Schlachter, Gail Ann, and R. David Weber. *How to Pay for Your Degree in Engineering, 2009-2011*. El Dorado Hills, CA: Reference Service Press, 2009.

The book is organized alphabetically by program title for undergraduates and graduate students. Each program description includes the program's purpose, eligibility, monetary award, duration, special features, limitations, number awarded, and deadline date. Complete contact information is provided (e.g., address, telephone number, fax number, toll-free number, e-mail address, and website). Additionally, the index can be searched for funding opportunities by sponsoring organization, residency requirements, where the money can be spent, engineering specialty, and deadline date.

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