

AFFORDING COLLEGE



The Handout



COMMUNITY COLLEGE TUITION FEES WAIVER

California College Promise Grant (CCPG):

- Specific for California community colleges
- Many states offer similar grants

Waiver in your state?

- Speak with your school counselor
- or
- Conduct a google search of the phrase "community college tuition fee waiver in (insert your state here)."



Eligibility Stipulations range from state to state

most common stipulation = meet state residency requirements



SCHOLARSHIPS

Based on Merit

4-Year Institutions

Community Colleges:

EXTENSIVE RESEARCH REQUIRED

Where to start researching?

Niche.com:

\$500 community college scholarship, assistive information, & additional resources for college planning and higher learning

Scholarship for all education levels:

Collegescholarships.org:

more than 23,000 scholarships

Categories include:

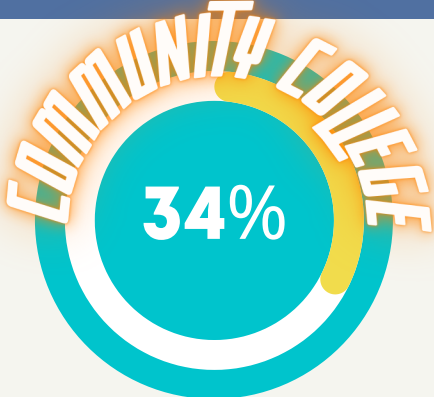
first generation citizens, first generation college students, sports scholarships, subject specific scholarships, older or returning students, and graduate students

CollegeFinance.com:

helps you organize and improve your finances.

Categories include:

study abroad programs, LGBTQIA+ identifying students, applications with AND without essay sections, and scholarships for post-graduate students, disabled veterans, felons, etc.



"PELL GRANT" RECIPIENTS

attend 2-year colleges* (highest) apply via FAFSA

Additional community college grants may require substantial research

GRANTS:
Must **PROVE** financial need
do **NOT** need to be repaid



PRIVATE & PUBLIC

Available to all who qualify



USUALLY FUNDED BY PRIVATE ORGANIZATIONS

for specific groups

i.e., ethnic background, religious affiliation, private organizations members (ex. Jack and Jill of America), studying specific courses or careers (ex. aquaculture and farming), etc.

*(CENTER FOR AMERICAN PROGRESS, 2017)

2022

STUDENT LOANS

TOP FIVE student loan lenders

according to NerdWallet (2020)

- Most common and most successful student loan application
- Federal aid for higher education (from the government)
- **NO COST TO APPLY**
- **ALL schools accept FAFSA**, even international universities!
- **Includes:** loans, grants, & work-study opportunities & monies

deadline to apply:

June 30th (usually)



1. **College Ave:** "More flexible repayment options than other lenders and best for students who want to make payments while they're still in school."
2. **Earnest:** "Best for borrowers who want to customize their repayment schedule to pay off debt fast."
3. **Discover:** "Best for borrowers who may need wiggle room on payments, or those who didn't graduate."
4. **CommonBond:** "Best for students who are already planning to use a co-signer and value customer support"
5. **Sallie Mae:** "Best for part-time students and those who want flexibility with repayment"

FAFSA

AKA FREE APPLICATION FOR FEDERAL STUDENT AID

PRIVATE

SUPPLEMENTS FEDERAL AID, GRANTS, & SCHOLARSHIP