

CRS Report for Congress

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Financial Aid for Students: Print and Web Guides

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Summary

This list of books and Web addresses is intended to help students locate financial aid. Students themselves are in the best position to determine which aid programs they may be qualified 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, or students studying abroad. The works cited should be considered as samples of the types of guides available through libraries, high school guidance offices, college financial aid offices, and the World Wide Web (WWW). Many libraries provide access to the Internet and the World Wide Web for public use.

Process of Applying for Student Aid

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.

College Board.
[<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 Cost and Financial Aid Handbook. New York, College Entrance Examination Board, 2001. 732 p.

Compares costs and financial aid available at more than 2,700 four- and two-year colleges.

Davis, Kristin. *Financing College*. Washington, Kiplinger Books, 2001. 310 p.

Provides guidance on investment and prepaid tuition plans. Explains the highlights of the new 2001 tax law, including "529" plans (college savings plans sponsored by the states), student loan interest deductions, and new tax deductions for college expenses.

Johnson, Ronald W., and Marc Robinson. *Financial Aid for College: Understand and Plan Your Funding Options*. New York, Dorling Kindersley, 2000. 72 p.

Step-by-step guide to the financial aid system, featuring brief, practical explanations, charts, and flow diagrams.

Leider, Anna, and Robert Leider. *Don't Miss Out: The Ambitious Student's Guide to Financial Aid*. Alexandria, VA, Octameron Associates, 2001. 156 p.

LB2337.4.D65

Covers the fundamentals of financial aid, common misconceptions, short- and long-term planning, and special opportunities for various categories of students, e.g., athletes, women and minorities, those pursuing health careers, and non traditional students.

Mapping Your Future.

[<http://www.mapping-your-future.org/>]

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

Paying for College without Going Broke. New York, Princeton Review Publishing, 2001. 312 p.

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.

Rye, David. *Complete Idiot's Guide to Financial Aid for College*. Indianapolis, Alpha Books, 2001. 403 p.

Nuts and bolts information on the different types of financial aid. Tips on applying for federal aid and explanation of the federal formula used for determining eligibility. Lists state financial aid programs.

General and Comprehensive Works

Cassidy, Daniel J. *The Scholarship Book 2002*. Paramus, NJ, Prentice Hall, 2001. 540 p.

Guide to private-sector scholarships, fellowships, grants, and loans for the undergraduate, indexed by eligibility qualifications and field of study.

College Blue Book: Scholarships, Fellowships, Grants, and Loans. New York, Macmillan Reference USA, 2000. 878 p. L901.C64

Primarily private financial aid programs, organized by broad subject areas. Awards are indexed by level of education (vocational/occupational through advanced professional) and by more specific subject areas.

College Money Handbook. Princeton, NJ, Peterson's, 2001. 889 p. LB2337.4.C66

Profiles of the financial aid programs of more than 1,600 four-year colleges in the United States as they relate to undergraduates in general and to freshmen in particular. Includes 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.

Grants Register 2001. New York, St. Martin's Press, 2000. 1018 p. LB2338.G7

Comprehensive survey of non-refundable awards for postgraduate, professional, and advanced vocational training throughout the world. Awards are indexed by subject and by eligibility by nationality.

Kantrowitz, Mark. *FinAid! The SmartStudent Guide to Financial Aid*.

[<http://www.finaid.org>]

Comprehensive Web site 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.

Peterson's Grants for Graduate and Postdoctoral Study. Princeton, NJ, Peterson's, 1998. 566 p. LB2337.2.P46

Comprehensive list of fellowships, grants, and other programs that provide financial support to graduate students, postdoctoral scholars, and beginning researchers. Programs are general in nature, i.e., not specific to study at a particular school.

Sallie Mae (Student Loan Marketing Association).

[<http://www.salliemae.com/>]

The nation's largest provider of education loans, primarily through the federally guaranteed Federal Family Education Loan Program (FFELP). Sallie Mae provides loans for undergraduate, graduate and professional, and continuing education students, corporate employees in work-related education and training, and K-12 students in private schools.

Scholarships, Grants, and Prizes. Princeton, NJ, Peterson's, 2001. 575 p.

List of more than 1.5 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, applicant affiliations, and national or ethnic background.

Turlington, Shannon R. *How to Find a Scholarship Online*. New York, McGraw-Hill, 2000. 491 p.

Features more than 3,500 Web addresses for private, federal, and state scholarships for both undergraduate and graduate students, and includes numerous indexes by major and student characteristics.

U.S. Department of Education. *Student Financial Assistance*.

[<http://www.ed.gov/offices/OSFAP/Students/>]

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. The site includes an electronic application form.

Vuturo, Chris. *Princeton Review Scholarship Advisor*. New York, Random House, 2001. 935 p.

In addition to indexing more than 500,000 scholarships, this source walks the reader through the application process and includes guidance on writing letters, essays, and personal statements and on interviewing.

Non-Need-Based Aid

Blum, Laurie. *Free Money for Graduate School: A Guide to More Than 1000 Grants and Scholarships for Graduate Study*. New York, Checkmark Books, 2000. 298 p.

Indexed by area of study and by student characteristics, e.g., women, members of particular ethnic groups, and foreign nationals.

Complete Scholarship Book. Naperville, IL, Sourcebooks, 2000. 546 p.

More than 3000 scholarship and grant resources (both general and school specific), including many that are non-need-based. Targeted toward students from middle and upper-middle income backgrounds.

FastWeb, Inc. *FastWeb Scholarship Search*.

[<http://www.fastweb.com/>]

Matches students with eligibility requirements for more than 600,000 scholarships from around the country based on profile data entered by the student.

FreSch! Information Services, LLC. *FreSch! Free Scholarship Search*.

[<http://www.freschinfo.com/index.phtml>]

Database of more than 2,000 organizations that offer scholarships. Users may create a personalized scholarship home page to identify awards for which they may be eligible or browse scholarships one criteria at a time, e.g., state of residency, area of study, ancestry, and grade level.

Schlachter, Gail, and R. David Weber. *Scholarships 2002*. New York, Simon & Schuster, 2001. 632 p. LB2338.S347

Covers only portable undergraduate scholarships worth at least \$1,000.

Scholarship Almanac. Princeton, NJ, Peterson's, 2001. 539 p.

Details on the 500 largest scholarship programs in the United States and profiles of state-sponsored scholarship programs.

U.S. News & World Report Inc. *Find a Scholarship*.

[<http://www.usnews.com/usnews/edu/dollars/dshome.htm>]

Scholarship database of 8,000 funding sources that features personalized searches based on data entered by student.

International

Council on International Educational Exchange.

[<http://www.ciee.org/study/scholarships/add.htm>]

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

Institute for International Education.

[<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 **international 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.

Peterson's Scholarships for Study in the USA and Canada. Princeton, NJ, Peterson's, 1999. 368 p.

Programs for undergraduate and graduate aid for **international students** from corporations, government agencies, labor unions, veterans' groups, trusts, and other organizations.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for Study and Training Abroad 2001-2003*. El Dorado Hill, CA, Reference Service Press, 2001. 398 p.

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

Disabled Students

HEATH Resource Center. *Creating Options: Financial Aid for Students with Disabilities*.

[<http://www.heath.gwu.edu/Publicationspage.htm>]

Comprehensive guide to financial aid in the form of grants, loans, work-study, and scholarships, published annually.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for the Disabled and Their Families, 2002-2004*. El Dorado Hills, CA, Reference Service Press, 2002. 495 p.

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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.

Women and Minority Students

Hispanic Scholarship Directory. Carlsbad, CA, WPR Publishing, 2000. 259 p.

Sponsored by the National Association of Hispanic Publishers, this book profiles Hispanic scholarships by state and includes summary tables to aid in choosing which scholarships to apply for.

Minority and Women's Complete Scholarship Book. Naperville, IL, Sourcebooks, Inc., 1998. 176 p.

Contains more than 1,200 sources of both need- and merit-based scholarships, fellowships, grants, and low-interest loans for ethnic and racial minorities, women, and people with disabilities.

Minority On-Line Information Service (MOLIS).

[<http://content.sciencewise.com/molis/index.htm?>]

Locate minority scholarships by specific course of study or by state, or through a customized search.

Schlachter, Gail Ann. *Directory of Financial Aids for Women, 2001-2003*. El Dorado Hills, CA, Reference Service Press, 2001. 552 p. LB2338.5342

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.

Other Specialized Aid

AFL-CIO. *Help with College Costs*.

[<http://aflcio.org/scholarships/index.htm>]

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

Clark, Andy, and Amy Clark. *Athletic Scholarships*. New York, Facts on File, Inc., 2000. 338 p.

Explains the process often used in awarding athletic scholarships. Comprehensive directory of four- and two-year colleges, listed by state and indexed by sport.

Need A Lift? To Educational Opportunities, Careers, Loans, Scholarships, and Employment. Indianapolis, The American Legion, 2001. 150 p.

Focuses on federal, state, and private aid for veterans and their dependents.

Re, Joseph M. *Earn and Learn: An Introduction to Cooperative Education*. Alexandria, VA, Octameron Associates, 1997. 46 p. LB1029.C6F43

Covers the federal government's Student Educational Employment Program as well as federal internships, fellowships, and summer jobs.

Scholarships and Loans for Adult Students. Princeton, NJ, Peterson's, 2000. 398 p.

Loans, government aid, and scholarships aimed at students over age 25.

U.S. Department of Veterans Affairs.

[<http://www.gibill.va.gov/education>]

Education benefits available to veterans and active or reserved duty members of the armed forces, including educational assistance for survivors and dependents.

U.S. Health Resources and Services Administration, Division of Student Assistance.

[<http://bhpr.hrsa.gov/dsa/>]

Loan, scholarship, and faculty loan repayment programs for students in the health professions.

Most students who successfully locate financial aid for an American degree program find it from one or a combination of these three sources: They identify a generous, private sponsor. They earn funding from an international scholarship program. By paying for a college student's international learning experience, they hope that their beneficiary will contribute their talents to the world, bringing praise and satisfaction back to their hometown. Other sponsors expect students to bring the knowledge and the perspective gained from international study back home where they can help fellow citizens. Financial aid applications shall be considered at a meeting of HSE's Commission on Student Affairs after they have been submitted to the faculty. Full-time fee-paying students may apply for financial aid in case of the death of a parent (after providing notarized translations of supporting documentation). HSE University's Administrative Departments' Office of Staff and Student Benefits' Financial aid for international students. About. The purpose of student financial aid is to provide financial support towards study-related costs, to the extent that the provision of such support is not considered to be the responsibility of your parents and that you have not made other financial arrangements to secure a living income. Financial aid for students. The purpose of financial aid is to provide economic security for students. Financial aid is available in the form of