

Finding Money for College



A Few Important Terms:

Financial aid

- money to help you pay for college

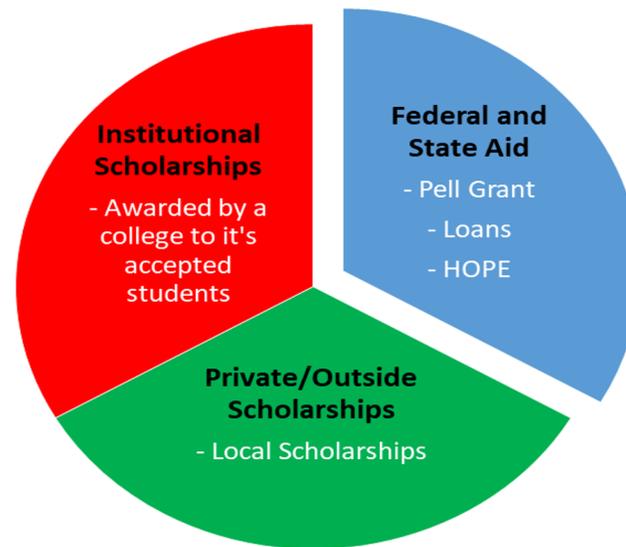
Scholarships

- free money from schools or independent providers, usually based on some eligibility requirements and an application (e.g. an essay). You do NOT have to pay them back.

Grants

- free money from schools or the government, based on financial need. You do NOT have to pay them back.

3 Sources of Financial Aid



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Federal and State Aid



Federal Aid - What is it?

- This is aid provided by the federal (national) government.
- It is allocated based on the **Free Application for Federal Student Aid (FAFSA)** form.
- The amount a student is eligible for is based on the college and his/her family's financial situation.
- Even for students whose parents are relatively high income, completing the FAFSA is a good idea because it may be a requirement to receive certain college scholarships.



Main Types of Federal Aid

- Federal Pell Grant
 - (based on financial need, does not need to be repaid)
- Student Loans
- Work-Study jobs (based on financial need)



Federal Aid - How to Apply for it?

Fill out the FAFSA form!

- You can do this for free online at fafsa.gov,
- On your phone by downloading the FAFSA mobile app,
- Or by filling out the paper FAFSA form and mailing it in.

The Free Application for Federal Student Aid (FAFSA) for the 2022 - 2023 school year opens **October 1, 2021**.

The FAFSA must be completed every year.



State Aid in Georgia - What is it?

- This is financial aid given to students living in the state.
- It is usually only available for students staying in-state for college.

Examples of State Aid Available in Georgia:

- Scholarships and grants based on academic merit
 - Zell Miller Scholarship
 - HOPE Scholarship
 - Zell Miller Grant
 - HOPE Grant
- Georgia HERO Scholarship Program
- Public Safety Memorial Grant

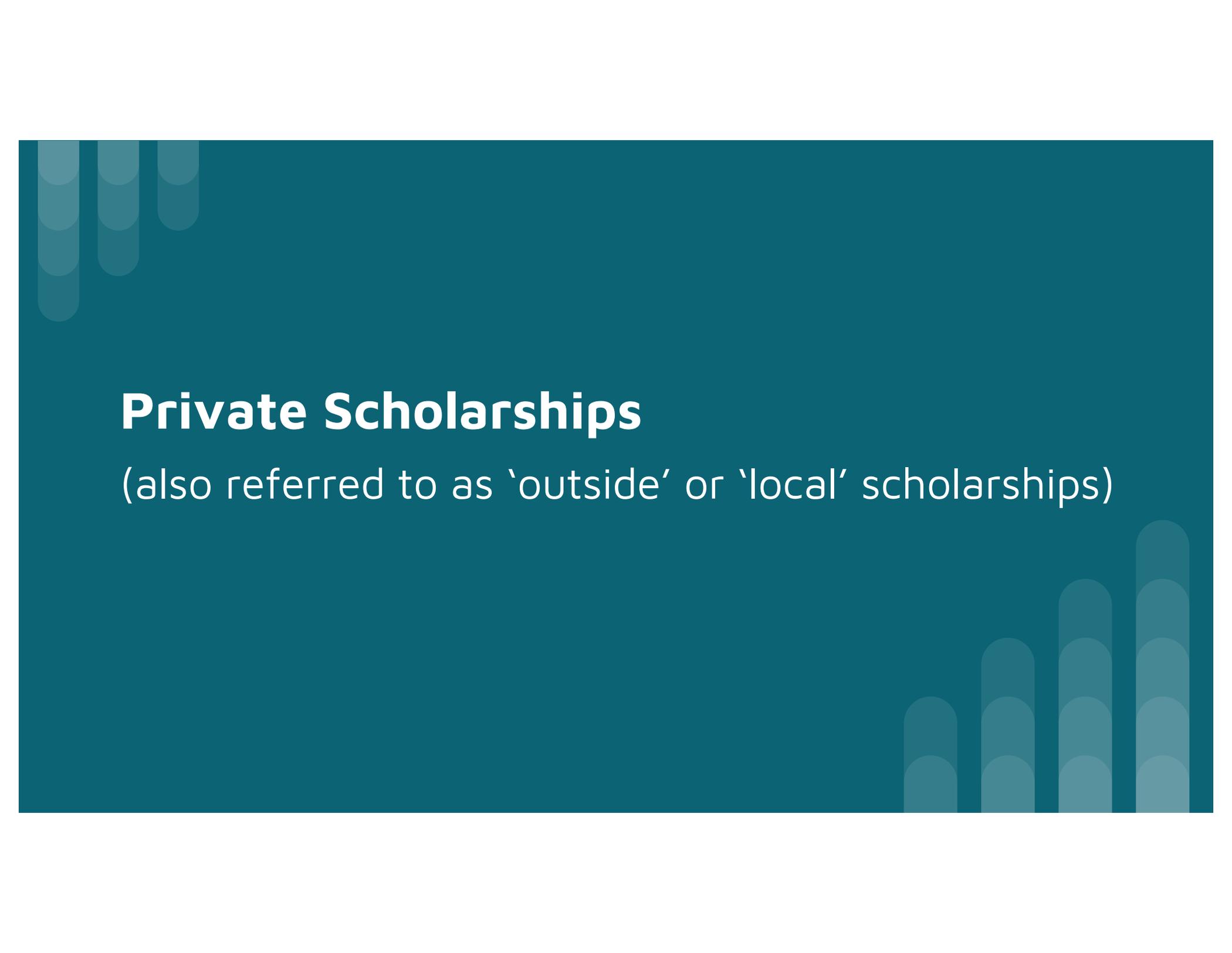


State Aid in Georgia - How to Apply for it?

Students have two options when applying for the Zell Miller and HOPE Scholarships:

- Complete the Free Application for Federal Student Aid (FAFSA) or,
- Complete the online Georgia Student Finance Application (GSFAPP) on GAfutures.org

Applications for additional Georgia grants and scholarships can be found on GAfutures.org.

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Private Scholarships

(also referred to as 'outside' or 'local' scholarships)



What Are Private Scholarships?

- These are scholarships provided by someone other than the government or the specific college.
- There are thousands of them, offered by schools, employers, individuals, private companies, nonprofits, communities, religious groups, and professional and social organizations.
- A scholarship might cover the entire cost of your tuition, or it might be a one-time award of a few hundred dollars. Either way, it's worth applying for, because it'll help reduce the cost of your education.



Scholarship Eligibility Could Be Based On:

Academic merit (grades or ACT/SAT scores)

Intended college major or field of study

Specific talent or skill:

- Athletic
- Artistic
- Musical, etc

Personal attributes:

- Height
- Handedness
- Hair color
- Being a twin

Unusual criteria:

- Ancestry
- Last name
- Parents, grandparents, etc serving/served in the military
- Unusual life experiences or circumstances

Hobbies and interests

Medical conditions

Place of employment



Where To Look For Private Scholarships

I. Memberships:

- Company a parent works for
- Company the student works for
- Church or religious organization
- Civic groups or community organizations

II. Google search for scholarships with factors unique to the student.

- Students often have the most success when applying for less competitive scholarships.
- These are usually the ones with the most restrictive eligibility requirements (such as a combination of unique criteria listed previously).
- Since that can be a unique combination, fewer people are eligible to apply, so there is a higher chance of being selected for that scholarship.



Where To Look For Private Scholarships (cont'd)

III. Scholarship search engines, such as:

- www.fastweb.com
- <https://bigfuture.collegeboard.org/>
- www.scholarships.com
- www.fastaid.com
- goingmery.com

IV. JHS Student Services website:

As we receive notifications of scholarships, we add them to a Local Scholarship List on our website.

- JHS Foundation Scholarships
- JCCO Scholarships

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Institutional Scholarships



Institutional Scholarships

- Awarded by a college or university to its accepted students
- Colleges list their institutional scholarships on their financial aid web page.

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Scholarship FAQ



When do I apply for scholarships?

- That depends on each scholarship's deadline. Some deadlines are as early as a year before college starts.
- The ideal time for researching and beginning to apply for scholarships is during the summer between your junior and senior years.



How do I apply for scholarships?

- Each scholarship has its own requirements. The scholarship's website should give you an idea of who qualifies for the scholarship and how to apply.
- Make sure you read the application carefully, fill it out completely, and meet the application deadline.



How do I get my scholarship money?

- That depends on the scholarship.
 - The money might go directly to your college, where it will be applied to any tuition, fees, or other amounts you owe, or
 - The money might be sent directly to the student by check.
- The scholarship provider should explain how the funds will be dispersed when it notifies the student that he/she has been awarded the scholarship.