

YOUR EDUCATION SUCCESS KIT



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*Source: <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>

1. Financial Aid

Making Sense of Financial Aid

Paying for college or grad school may seem daunting, but there could be many options available to help you afford your education. These include federal aid—loans, grants, and work study programs—and other types of aid, like scholarships and non-federal grants, which may be available to qualified students.

This section provides information to help you make sense of the financial aid process. It also includes eligibility requirements provided by the [U.S. Department of Education](#) to help simplify your understanding of financial aid and motivate you to get started! Financial aid may be available to those who qualify.

FEDERAL AID

Filling out the FAFSA®

The basic function of the [FAFSA®](#) (Free Application for Federal Student Aid) is to calculate your “Expected Family Contribution,” or EFC. This number is calculated using information that you provide about you or your family’s income and assets. The amount of aid (grants, student loans, and work-study) you may be qualified to receive depends on your financial need as calculated by your EFC. It also figures in the cost of your attendance and whether you are a full- or part-time student. Here’s a simplified explanation of how it works:

$$\text{Cost of Attendance} - \text{Expected Family Contribution} = \text{Financial Need}$$

There are several ways to complete your application. You could:

1. Fill out your FAFSA® online at <https://studentaid.gov/h/apply-for-aid/fafsa>.
2. Fill out your FAFSA® using a mobile app—the FAFSA form is on the myStudentAid app.
3. Download a PDF version of the form [here](#).
4. Call 1-800-4-FED-AID to request a paper form.

The online route is the fastest way to go. Not only will your application likely be processed more quickly, you could also sign into the website to find updates on the status of your application. You could also print the PDF form, fill it out, and then use that to answer the questions online.

Gathering the Required Documents

Before filling out the FAFSA®, you should prepare yourself by gathering all necessary information and documents. Run down this checklist to make sure you have everything you need to get started:

- Social security number
- Driver's license (if you have one)
- Green card or [other documentation](#) (if you are not a U.S. citizen)
- Federal tax information, tax documents, or tax returns including, including W2s and 1099s. For example, if you are applying for aid in 2022, you might need your 2021 records
- Records of any non-taxable income, such as social security benefits, temporary assistance for needy families, child support received, and veteran's benefits
- Records of any Federal Work-Study earnings
- Records of grants, scholarships, and fellowship aid
- Stock, bond, and other investment records
- Business records
- Current bank statements
- Any documentation of unusual financial circumstances, such as job loss, high medical bills, death, or divorce

In some cases, tax information for your guardian or spouse is also required. Please call 1-800-4-FED-AID for questions regarding required information or visit <https://studentaid.gov/h/apply-for-aid/fafsa>.

Some Helpful Hints

When you fill out your FAFSA®, remember this information to help you receive the maximum amount of aid available to you. Please consult a financial aid advisor or the FAFSA® website to get the most up-to-date information.

- For money-related questions, if you have nothing to report, do not leave the answer blank; use a zero instead.
- The Earned Income Credit is considered “untaxed income.” Retirement plan contributions and military food and housing allowances are other types of untaxed income.
- You may want to answer yes to all types of aid; this does not obligate you to anything and answering no doesn’t benefit you in any way.

For more detailed information, download an overview of the FAFSA® form and application process here: <https://studentaid.gov/sites/default/files/2022-23-fafsa.pdf>.

Note: All loan and grant amounts listed below are subject to change. For the most recent information, please see <https://studentaid.gov>.

Loans

If you need to borrow funds to help pay for your education, then [federal loans](#) are often a great place to start. Both Direct Subsidized Loans and Direct Unsubsidized Loans offer low-cost alternatives that may be available to both qualified undergraduate and graduate students.

Direct Subsidized Loans

Undergraduates who demonstrate financial need may be able to borrow a Direct Subsidized Loan to cover some or all of that need. For a subsidized loan, the U.S. Department of Education pays the interest while you’re in school at least half time, for the first six months after you leave school, and during periods of deferment (when you are eligible to delay payments for qualifying reasons). Aggregate award amounts (except for students whose parents are unable to obtain PLUS Loans) are \$23,000 for dependent students and \$65,500 for graduate or professional students. Awards for 2022–23 have a fixed interest rate of 4.99% for the life of the loan.

Direct Unsubsidized Loans

Direct Unsubsidized Loans, available for both undergraduates and graduates, are not based on financial need. With this type of loan, you are responsible for paying interest on the loan from

the time it's disbursed until it's paid in full. You could pay the interest as you go or allow the interest to accrue (accumulate) and have it added to the principal amount of your loan later. This means the interest may be "capitalized." Keep in mind that if interest accumulates, the total amount you repay will be higher than if you paid the interest all along. Aggregate award amounts (except for students whose parents are unable to obtain PLUS Loans) are \$31,000 for dependent students, \$57,500 for independent undergraduate students, and \$138,500 for graduate or professional students. Awards for 2022–23 have a fixed interest rate of 4.99% for the life of the loan for dependent students and 6.54% for graduate and professional students.

To apply for a subsidized or unsubsidized Direct Loan, you must submit your [FAFSA®](#). While the Unsubsidized Direct Loan is available to all qualified students regardless of financial need, a FAFSA® must be submitted for eligibility. For more information on Direct Loans, please visit <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

Direct PLUS Loans (Parent PLUS and Grad PLUS)

Direct PLUS loans are available for parents of dependent undergraduate students (parent PLUS award) or for graduate/professional students (grad PLUS award). The U.S. Department of Education is the lender, and the qualified borrower must not have an adverse credit history. The maximum loan amount is the student's cost of attendance minus any other financial aid received. Awards for 2022–23 have a fixed interest rate of 7.54% for the life of the loan.

For more information on Parent PLUS and Grad PLUS Loans, please visit <https://studentaid.gov/understand-aid/types/loans/plus>.

Direct Consolidation Loans

A Direct Consolidation Loan allows you to consolidate multiple federal education loans into one loan. There is no fee to apply. You may need to provide a verified FSA ID as well as personal and financial information. You must complete the application in a single session, which generally takes less than 30 minutes.

For more information on debt consolidation loans, please visit

<https://studentaid.gov/app/launchConsolidation.action>.

Loans for Students with Poor Credit

Worried that your poor credit rating could prevent you from receiving financial aid? Rather than seeking out loans from private lenders who may offer variable (and higher) interest rates that could cost you more in the long run, focus on applying for Direct Subsidized and Direct Unsubsidized Loans from the federal government. These types of student loans don't require a credit check, have fixed interest rates, and may offer more flexible repayment plans and consolidation options.

For more information on Direct Loans, please visit <https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>.

Grants

Federal grants may be available for qualifying undergraduate students who have not earned a bachelor's, graduate, or professional degree and demonstrate substantial financial need. The amount of money awarded depends on which grants you qualify for based on your resources, your tuition costs, and your enrollment status. As with federal loans, your need is determined by your FAFSA® application. Unlike loans, grants usually do not have to be paid back.

However, here are some reasons why you may have to repay all or part of your federal grant:

- If you withdraw from your program early
- If you switch your enrollment from full-time to part-time
- If you receive outside financial aid that reduces your need
- If you don't meet TEACH Grant service obligation requirements (see below)

Even if you don't think you will be eligible for a grant, you should fill out a FAFSA application—you can't be awarded grant money if you don't apply!

Speak to your school's financial aid office or view the U.S. Department of Education's [Grant Programs Fact Page](#) to find up-to-date information about available grants and the application process.

Federal Pell Grants

One of the largest sources of federal grant aid, Federal Pell Grants are awarded to qualifying undergraduate students who have exceptional financial need. How much you may be awarded depends on your Expected Family Contribution (EFC), your cost of attendance, whether you're a full-time or part-time student, and whether you attend school for a full academic year or less. You may receive only one Pell Grant in an award year, and you may not receive Pell Grant funds from more than one school at a time.

- You may receive a maximum of \$6,895 annually for the 2022–23 school year.

For more information on Federal Pell Grants, please visit <https://studentaid.gov/understand-aid/types/grants/pell>.

Federal Supplemental Educational Opportunity Grants (FSEOG)

FSEOG awards are given to qualifying undergraduate students demonstrating exceptional financial need. Federal Pell Grant recipients receive priority for FSEOG awards. You could receive between \$100 and \$4,000 a year, depending on when you apply, your financial need, the amount of other aid you receive, and the funding level of the school you are attending. Each participating school receives a set amount of FSEOG funds for the year, so try to fill out your FAFSA® as early as possible.

- You may receive a maximum of \$4,000 annually.
- Not all schools participate in the FSEOG program.
- Your school determines eligibility since it's a campus-based aid program.

For more information on FSEOG awards, please visit <https://studentaid.gov/understand-aid/types/grants/fseog>.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

If you're interested in becoming a teacher, the TEACH Grant could be an option for you. TEACH Grants are awarded to students who sign a grant agreement in which they agree to teach: (1) in a high need field, (2) at an elementary school, secondary school, or education service agency that serves students from low-income families, and (3) for at least four complete years within eight years after completing their course of study funded by the grant. You may receive a maximum of \$4,000 annually, for a total of up to \$16,000 in undergraduate and post-baccalaureate study and up to \$8,000 for a master's degree program. To be eligible you must:

- Meet [basic eligibility requirements for federal student aid](#)
- Complete the [FAFSA® form](#)
- Be enrolled in a TEACH-Grant eligible program
- Meet certain academic achievement requirements, including maintaining a cumulative GPA of 3.25
- Receive TEACH Grant counseling that explains the terms and conditions of your service obligation
- Sign a TEACH Grant Agreement to Serve

Find more information about TEACH grants, please visit <https://studentaid.gov/understand-aid/types/grants/teach>.

Iraq and Afghanistan Service Grant

Iraq and Afghanistan Service Grants are a type of federal grant for students whose parents were killed during service in Iraq or Afghanistan and who aren't eligible for the Pell Grant based on their EFC. The award amount is equal to the maximum Pell Grant award, or \$6,895 for the 2022–23 year. Due to sequestration, any grant that is first disbursed on or after October 1, 2022 and before October 1, 2023 must be reduced by 5.7%. Applicants must meet the following criteria:

- Student's guardian or parent was killed in connection with service in Iraq or Afghanistan following September 11, 2001
- Student was under 24 years old or enrolled in college at least part-time at the time of the death of the parent or guardian
- Student meets the remaining eligibility requirements of the Pell Grant

To find more information about the Iraq and Afghanistan Service Grant, please visit <https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>.

Additional Grant Resources

Student Aid on the Web: <https://studentaid.gov/>

This site is administered by the U.S. Department of Education and offers extensive information on options for financial aid. You'll also find tips on filling out your FAFSA®.

Grants.gov: <http://www.grants.gov>

Grants.gov allows individuals and organizations to electronically find an application for federal grants. The site is updated often with new grant opportunities.

Federal Work-Study Programs

The Federal Work-Study Program helps provide part-time jobs for undergraduate, graduate, and professional students with financial need. It enables students to earn money that could help pay education expenses. The program encourages community service work and tries to offer work related to your course of study. Each school has work-study programs specific to that particular school. Some students may be eligible to begin upon enrollment and others may have to wait until they have obtained a certain amount of credits. Please contact your school's financial aid office for more information.

By working through a Federal Work-Study Program, you may gain practical experience that could help your job search after graduation—and show future employers you could balance the demands of school and work.

For more information please visit <https://studentaid.gov/understand-aid/types/work-study>.

Federal Student Aid Summary

The following is a summary of the U.S. Department of Education's Federal Student Aid Programs.

Federal Student Aid Program	Types of Aid	Program Details	Annual Award Amounts for Qualifying Students
Federal Pell Grant	Grant: generally does not have to be repaid	Available to undergraduates with financial need who have not earned a bachelor's or professional degree	Up to \$6,895
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant: generally does not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school	Up to \$4,000
Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant: generally does not have to be repaid	For students interested in becoming teachers who agree to teach (1) in a high need field; (2) at an elementary school, secondary school, or education service agency that serves students from low-income families; and (3) for at least four complete years within eight years after completing their course of study funded by the grant	\$4,000 annually; total amount cannot be over \$16,000
Iraq and Afghanistan Service Grant	Grant: generally does not have to be repaid	For students whose parents were killed during service in Iraq or Afghanistan and who aren't eligible for the Pell Grant based on their EFC	Up to \$6,895
Federal Work-Study	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least minimum wage	No annual minimum or maximum award amounts
Direct Subsidized Loan	Loan: must be repaid with interest	For undergraduate students with financial need; student is typically not charged interest during certain periods; loans made to undergraduate students for the 2022–23 award year have a fixed interest rate of 4.99% for the life of the loan	Aggregate award amounts (except for students whose parents are unable to obtain PLUS Loans): <ul style="list-style-type: none"> Dependent students, \$23,000 Graduate or professional students, \$65,500
Direct Unsubsidized Loan	Loan: must be repaid with interest	For undergraduate and graduate students; financial need not a requirement; borrower is responsible for all interest during all periods; loans made to	Aggregate award amounts (except for students whose parents are unable to obtain PLUS Loans): <ul style="list-style-type: none"> Dependent students, \$31,000

		undergraduate students for the 2022–23 award year have a fixed interest rate of 4.99% for the life of the loan and 6.54% for graduate and professional students	<ul style="list-style-type: none"> Independent undergraduate students, \$57,500 Graduate or professional students, \$138,500 aggregate
Direct PLUS Loan	Loan: must be repaid with interest	Available to parents of dependent undergraduates (parent PLUS award) or to graduate and professional degree students (grad PLUS award); financial need is not required; loans made for the 2022–23 award year have a fixed interest rate of 7.54% for the life of the loan	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum amount
Direct Loan Consolidation	Loan: consolidates all federal loans into one	Available to students who have multiple federal loans and want to consolidate them at one fixed interest rate; no cost to apply	The total amount of all federal student loans

Helpful Phone Numbers:

- Federal Student Aid Information Center (FSAIC): 1-800-4-FED-AID (1-800-433-3243)
- TTY users (for the hearing-impaired) can call 1-800-730-8913
- Callers in locations without access to 800 numbers may call 1-319-337-5665 (not a toll-free number)

OTHER TYPES OF AID

Scholarships and Non-Federal Grants

Scholarships are awarded to students based on many different factors that may include academic performance, financial need, religious affiliation, minority status, and heritage. You don't have to pay back this type of financial aid, so if you think you may have a shot, it could be worth it to apply!

Scholarships are also available through a variety of sources, including schools, employers, individuals, companies, nonprofits, organizations, and clubs. The awards are often based on the factors mentioned above, a unique set of criteria that is important to the organization providing funds, or even community affiliations.

Free Scholarship Resources

- The financial aid office at your college
- The U.S. Department of Labor's [FREE scholarship search tool](#)
- [Federal agencies](#)
- Your [state grant agency](#)
- Your library's reference section
- Foundations, religious or community organizations, local businesses and organizations related to your field of interest
- Possibly your employer
- Online scholarship databases/websites

Helpful Tips for Applying for Scholarships

- **Review qualifications to ensure that you are eligible.**
- Review due dates and apply as early as possible.
- If you miss any due dates, keep a list so you may apply again next time.
- Carefully review the required list of documents (whether that be an essay or letter of recommendation) to ensure you complete all necessary elements.
- When writing an essay, always remember your audience. Consider who might be reading your work and direct your verbiage to that particular organization or institution.
- Double-check your spelling and grammar, and if possible have someone else read it over. A second set of eyes could never hurt!
- When mailing in a scholarship application, be sure to send it certified and request a receipt to ensure whoever is offering the scholarship receives it.

Additional Scholarship Resources

There are many websites that list an abundance of scholarship options. You may be able to search for the perfect scholarship by using your personal criteria. Here are a few helpful databases:

FastWeb: <https://www.fastweb.com/>

You must create a profile, but this website is one of the larger lists available on the internet. Also, they will send you notifications of new scholarships as they are added, as well as reminders of due dates of scholarships you indicate that you are interested in.

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

Among other tools, like a search for colleges and financial aid calculators, this site also offers a scholarship search of over 6,000 scholarship programs. Their search form allows you to enter personal information and academic information to help narrow down your search.

For more scholarship information, visit the following sites:

[Sallie Mae](#)

[College Scholarships](#)

Scholarships, Grants, and Fellowships by Eligibility

Note that a number of the scholarships listed below fall into more than one category. Read each scholarship's description for eligibility information.

ARMED FORCES AND VETERANS

Marine Corps Scholarship

<https://www.mcsf.org/apply/>

Award Amount: \$1,500, \$2,500, \$5,000, \$7,500, or \$10,000 per academic year

This scholarship was established to provide financial assistance in the form of scholarships for higher education to deserving sons and daughters of Marines and children of former Marines. Particular attention is given to children whose parent was killed or wounded in action.

Eligibility: You must be the child or stepchild of one of the following:

- An active duty, reserve, or Veteran U.S. Marine
- A Marine killed while serving in the U.S. Marine Corps
- An active duty, reserve, or Veteran U.S. Navy Corpsman who is serving, or has served, with the U.S. Marine Corps or who was killed while serving with a U.S. Marine Corps unit
- A U.S. Navy Chaplain or Religious Programs Specialist who is or was attached to a U.S. Marine Corps unit or who was killed while serving with a U.S. Marine Corps unit

Also, you must:

- Be attending or planning to attend a college or training school listed on the [College Navigator](#) website for the 2022–2023 year
- Have a maximum family adjusted gross income of \$109,000 for the 2020 tax year (for the purpose of determining eligibility, non-taxable allowances are NOT included in determining adjusted gross income)
- Have a GPA of at least 2.0 (on a 4.0 scale)

AMVETS Scholarship Program

<https://amvets.org/scholarships/>

Award Amount: Up to \$4,000

AMVETS gives out multiple scholarships a year to U.S. Veterans, active duty, and guard/reserves who show merit and financial need, to one military spouse, and to children/grandchildren who are currently high school seniors.

Eligibility:

- Be a United States citizen
- Have a high school diploma or GED
- Provide evidence of active duty status or veteran status having served honorably
- Be enrolled or accepted for enrollment to an eligible program
- Demonstrate financial need
- Authorize AMVETS to publicize your scholarship award, if you are selected
- Not be in default on federal student loan(s)
- Not be convicted under federal or state law for possession or sale of illegal drugs or firearms

AMVETS Dr. Aurelio M. Caccamo Family Foundation Memorial Scholarship

<https://amvets.org/scholarships/>

Award Amount: \$12,000

AMVETS offers two \$12,000 scholarships in memory of Dr. Aurelio M. Caccamo, who immigrated from Rome in the 1950s who served in the Special Forces.

Eligibility: See eligibility requirements for AMVETS Scholarship Program

AMVETS: Generation T

<https://amvets.org/scholarships/>

Award Amount: \$5,000

With support from Lowes Company, Inc. and WD-40 Company, AMVETS offers Generation T scholarships to Veterans and their spouses. Generation T scholarships are for Veterans and spouses who would like to enter or enhance their career in skilled trades industries.

Eligibility:

For Generation T Scholarships:

- Be a Veteran or spouse of a Veteran
- Have a high school diploma or GED
- Be enrolled in an eligible construction trade program

Army Emergency Relief (AER) Scholarships

<https://www.armyemergencyrelief.org/scholarships/>

Award Amount: Varies

The AER offers two need-based scholarship programs to help assist spouses and children of Army Soldiers in obtaining their undergraduate degrees.

Eligibility:

- Be the spouse or child of a Soldier with one of the following statuses: Active Duty, Deceased Active, Retired, Deceased Retired, Medically Retired, Grey Area Retiree, AGR and ARNG / USAR on Title 10 Orders for the academic year in which you are applying
- Be pursuing your first undergraduate degree at a school accredited by the U.S. Department of Education
- Be under 24 years of age
- Be listed as dependents of your Soldier Sponsor in DEERS (Defense Eligibility Enrollment Reporting System)

Army Women's Foundation (AWF) Legacy Scholarship Program

<http://www.awfdn.org/scholarships/general-information/>

Award Amount: Up to \$1,000 for certificate programs and community college coursework, \$2,500 for undergraduate degrees, and \$3,000 for graduate degrees

The AWF provides grants to past and present women soldiers, as well as their lineal descendants, pursue education in four areas: Certificate Programs, Community College coursework, Undergraduate Degrees, and Graduate Degrees.

Eligibility:

- Be a woman who is serving or has served in the U.S Army, Army Reserve, or Army National Guard or the lineal descendant of such a woman

Certificate Program AWF Legacy Scholarships:

- Be a high school graduate with a 2.5 GPA or GED
- Be currently enrolled in or accepted to an accredited certificate granting institution

Community College AWF Legacy Scholarships:

- Be a high school graduate with a 2.5 GPA or GED
- Be currently enrolled in or accepted to an accredited community college

Undergraduate AWF Legacy Scholarships:

- Be currently enrolled or accepted to an accredited college or university
- Have complete 30 credit hours of coursework (prior to application deadline) with a minimum cumulative GPA of 3.0 or better

Graduate Program AWF Legacy Scholarships:

- Be enrolled in or accepted to a graduate-level program
- Have achieved an undergraduate degree with a cumulative GPA of 3.0

Navy-Marine Corps Relief Society (NMCRS) Education Assistance Program

<http://www.nmcrs.org/pages/education-loans-and-scholarships>

Award Amount: No-interest loans and grants of up to \$3,000 per academic year

The NMCRS Education Assistance Program provides financial assistance for spouses of active duty Navy and retired Marine Corps service members and children of active duty, retired, or deceased Navy and Marine Corps service members. Assistance is available for undergraduate or graduate education at an accredited two- or four-year education, technical, or vocational institution in the United States.

Eligibility:

- Be enrolled, or planning to enroll, full-time for the entire academic year and pursuing your initial undergraduate degree
- Be enrolled at an accredited college/university approved by Dept. of Education and participating in the U.S. Department of Education Title IV Financial Aid Programs
- Be one of the following:
 - A child (under the age of 23 on September 30, 2022) of an active duty, retired, or deceased Sailor or Marine
 - A spouse of an active duty or retired Sailor or Marine
 - An MCEP/MECP student
- Have a cumulative 2.0 GPA or better on a 4.0 scale
- Be able to demonstrate financial need
- Be registered in DEERS

Women Marines Association (WMA) Scholarships

<https://www.womenmarines.org/scholarships>

Award Amount: Up to \$5,000

The WMA offers a variety of grants to qualified applicants sponsored by WMA members. Awards may be used at accredited colleges, universities, or college-level trade schools.

Eligibility:

Applicants must be sponsored by a WMA member and meet requirements in either of items 1–3 OR in item 4.

- Have served or be serving in the United States Marine Corps or Reserve
- Be a direct descendant by blood, legal adoption, or stepchild of an individual who has served or is serving in the U.S. Marine Corps, Regular or Reserve
- Be a sibling or a descendant of a sibling by blood, legal adoption, or stepchild of an individual who has served or is serving in the U.S. Marine Corps, Regular or Reserve
- Have participated in a Marine Corps JROTC program
- High school students must have maintained a 3.0 GPA on a 4.0 scale
- College students must have minimum GPA of 3.0

AFAS: General Henry H. Arnold Education Grant Program

<https://afas.org/haparnoldgrant/>

Award Amount: \$500 to \$4,000

The General Henry H. Arnold Education Grant Program is offered by the Air Force Aid Society (AFAS) and is committed to helping Air Force members and their families pursue their educational goals. Note that AFAS also offers a Supplemental Education Loan program; see <https://afas.org/how-we-help/afas-supplemental-education-loan/>.

Eligibility:

Applicants must be in one of the following categories (items 1–3) and meet all other eligibility criteria listed below (items 4–6):

1. Dependent sons and daughters of Air Force members in one of the following categories:
 - Active Duty, Title 10 AGR/Reserve on extended active duty, and Title 32 AGR performing full-time active duty; all members must be on active duty through December 1 of the academic year awarded
 - Retired due to length of active duty service or disability, or retired AGR/Reserve with 20+ qualifying years creditable for retired pay (no other retired classifications are eligible)
 - Deceased while on active duty or in retired status

For financial aid purposes, a “dependent” student is one who will not reach age 24 during the award year; will not be a graduate or professional student; will not be a Veteran; will not be in legal guardianship; will not be an orphan or ward of the court; will not be married or have legal dependents other than a spouse.

2. Spouses of active duty members and Title 10 AGR/Reservists on extended active duty. Member’s active duty status must extend through December 1 of the academic year awarded. Eligible spouses must be legally married to member (not separated or pending divorce) at time of application and disbursement of award
3. Surviving spouses of Air Force members who died while on active duty or in retired status
4. Will be a high school graduate enrolled or accepted as a full-time undergraduate student in the upcoming academic year (NOTE: Students enrolled exclusively in distance education courses should check with their school official to verify their enrollment as meeting their school’s full-time status requirements)
5. Will be enrolled or accepted in an accredited college, university or vocational/trade school approved by the U.S. Department of Education for participation in federal aid programs
6. Will maintain a minimum cumulative GPA of 2.0 on a 4.0 grading scale

AFAS: Merit Scholarship

<https://afas.org/afas-merit-scholarship/>

Award Amount: \$5,000

AFAS offers a minimum of 10 Merit Scholarships per year to dependent children and spouses of active duty and retired Airmen.

Eligibility:

- Dependent children and spouses of active duty and retired Airmen
- Must demonstrate outstanding academic potential based on GPA

WOMEN

Jane M. Klausman Women in Business Scholarship

https://www.zonta.org/Web/Programs/Education/Women_in_Business_Scholarship

Award Amount: \$5,000

The Jane M. Klausman Women in Business Scholarship, operated by Zonta International, is awarded annually to women internationally who are pursuing an undergraduate or master's degree in business management and working to overcome gender barriers.

Eligibility:

- Women of any age pursuing a business or business-related degree who demonstrate outstanding potential in the field (undergraduate and graduate)
- Live or study in a Zonta district/region
- Enrolled full-time in at least the second year of an undergrad program through the final year of a master's program at the time of application (and must not graduate before April 2023)
- Online students are eligible if enrolled at an accredited school
- Classified members and employees of Zonta International or the Zonta Foundation for Women are not eligible to apply for the scholarships

Jeannette Rankin Women's Scholarship Fund

<https://rankinfoundation.org/>

Award Amount: Not disclosed

Jeannette Rankin Women's Scholarship Fund provides scholarships to women age 35 or older who demonstrate financial need and who are enrolled in an undergraduate or vocational training program.

Eligibility:

- Women (or people who self-identify as women) age 35 or older
- Low-income according to government guidelines
- U.S. citizen or Permanent Resident of the United States
- Pursuing a technical, vocational, associate, or bachelor's degree

Women's Independence Scholarship Program (WISP)

<https://wispinc.org/>

Award Amount: Varies

WISP was created to support survivors of intimate partner abuse in earning an education to improve their employability and achieve financial stability.

Eligibility:

- Women who have survived intimate partner abuse and have been separated from their abuser a minimum of one year—but no more than ten
- Have sought help from a non-profit agency that serves intimate partner abuse survivors for a minimum of six consecutive months that is willing to act as a sponsor throughout your education
- Citizen or permanent resident of the U.S. (eligible for FAFSA®)
- Applied for or accepted into an accredited program at a U.S. institution
- Demonstrate a strong need for financial assistance
- Show a strong desire and ability to complete your training/academic program (and have a specific plan to use your training)

Society of Women Engineers (SWE) Scholarship Program

<https://swe.org/scholarships/swe-scholarships/>

Award Amount: \$1,000 to \$16,000

The SWE Scholarship Program was created to provide financial assistance to women accepted to accredited degree programs that prepare them for careers in engineering technology, engineering, and computer science. Reentry/Non-Traditional scholarships are also available to women who have been out of the engineering workforce and school for at least two years and want to gain the credentials to reenter the workforce or return to school to earn an engineering degree.

Eligibility:

- Women enrolled or accepted into a baccalaureate or graduate ABET-accredited engineering, computing, or technology degree program
- Full-time student (unless reentry or non-traditional applicants)
- U.S. citizen or permanent resident for some scholarships
- Not already a recipient of a renewable SWE Scholarship
- Not receiving full funding for tuition, fees, and books or equivalent

Alice T. Schafer Mathematics Prize for Excellence in Mathematics

<https://awm-math.org/awards/schafer-prize-for-undergraduates/>

Award Amount: \$1,000

Offered by the Association of Women in Mathematics (AWM), this prize is awarded by nomination from members of the mathematical community to an undergraduate woman who excelled in the field.

Eligibility:

- Women at any level in their undergraduate careers
- Undergraduate student when nominated
- U.S. citizen or have a school address in the country
- Show high performance in advanced mathematic courses/special programs
- Demonstrate a real interest in the subject area

P.E.O Program for Continuing Education (PCE)

<http://www.peointernational.org/about-peo-program-continuing-education-pce>

Award Amount: Up to \$3,000

P.E.O created this need-based grant program to provide one-time financial assistance to women who are returning to school to earn a degree or certification that may improve their employment credentials and help them support themselves—and/or their families. Membership in P.E.O is not a requirement, but access to the online application is only given after members of a P.E.O chapter have voted to sponsor an applicant.

Eligibility:

- Women who are citizens or permanent residents of the U.S. or Canada
- Enrolled in a degree or certification program from an accredited institution and has not already earned a master's degree or above
- Will live and study in the U.S. or Canada for the entire course of study
- Have had a minimum of 24 consecutive months as a non-student at some point in your adult life

- Be within 18 consecutive months of completing your educational program, which may lead to employment or job enhancement

The Educational Foundation for Women in Accounting Undergraduate Scholarship Program

https://efwa.org/scholarships_undergraduate.php

Award Amount: Up to \$2,000

This program offers six different scholarships for women who are pursuing degrees and careers in accounting.

Eligibility:

- Be a female U.S. citizen attending an accredited U.S. school for an accounting degree
- Show commitment to earning a degree in accounting in preparation for a career as an accounting or finance professional
- Demonstrate aptitude in accounting and business (as illustrated by prior course work and/or work experience)
- Provide evidence that personal and professional goals, and a plan for achieving them, have been established
- Demonstrate financial need

Dorothy B. Brothers Scholarship

<https://www.wbenc.org/dorothy-b-brothers-executive-scholarship/>

Award Amount: Up to \$11,000

The Women's Business Enterprise National Council (WBENC) developed this scholarship to give WBENC-Certified Women's Business Enterprises (WBEs) the chance to attend a list of WBENC-approved executive programs to help further develop their business skills.

Eligibility:

- Be a female owner of a company with three to five years' experience running it
- Be certified and in good standing as a WBE
- Have at least three full-time employees
- Have a minimum annual sales volume of \$500,000 and a maximum of \$50,000,000
- Have not recently attended an executive management program
- Have not received the scholarship in the past

American Association of University Women (AAUW) Career Development Grants

<https://www.aauw.org/resources/programs/fellowships-grants/current-opportunities/career-development/>

Award Amount: \$2,000 to \$12,000

The AAUW's Career Development Grants were developed to help women who hold a bachelor's enhance or change careers in education, health and medical sciences, or social sciences. Women of color and women who are pursuing their first advance degree in nontraditional fields may be given primary consideration.

Eligibility:

- Women who are citizens or permanent residents of the U.S.
- Earned a bachelor's degree on or before June 30, 2014
- Do not hold an earned graduate or professional degree
- Plan to enroll in or enrolled in courses that are required for professional employment/enhancement
- Plan to enroll or enrolled in one of the following programs: bachelor's or associate degree that is different from the field of study of the previously earned bachelor's degree; master's degree program; certification program; technical school
- Plan to enroll or enrolled in the following fields of study: Education, Health and Medical Sciences, Social Sciences

Education Support Awards

<https://www.patsyminkfoundation.org/education-support-application>

Award Amount: Up to \$5,000

This scholarship was created by mothers who wanted to help moms further their education. With the help of a sponsor, the group will give away five awards of up to \$5,000 each in 2022.

Eligibility:

- Be a woman 17 or older
- Be a mother with minor children
- Be pursuing a first vocational degree/certificate; a first associate degree; a first bachelor's degree; or a first professional/master's/doctoral degree
- Be enrolled in a not-for-profit, accredited institution or program in the U.S.
- Be low-income

SINGLE PARENTS

Scholarships4Moms Scholarship

<http://scholarships4moms.net/>

Award Amount: \$10,000

This scholarship was created by mothers who wanted to help moms further their education. With the help of a sponsor, the group gives away \$10,000 scholarships up to five times a year.

Eligibility:

- Be a U.S. citizen 18 years or older
- Be a mother or expectant mother
- Be currently enrolled, or will be enrolled within the next 3 months, in a college or university in the United States

Arkansas Single Parent Scholarship Fund (ASPSF)

<https://www.aspsf.org/scholarships>

Award Amount: Varies

The ASPSF was started to help support single mothers and fathers as they pursue their education to help further their careers. Scholarships can be used to help cover personal living expenses like gas, groceries, utilities, and childcare.

Eligibility:

- Live in the state of Arkansas or in Bowie County, Texas, and be a legal resident of the U.S. (or a resident with DACA status)
- Meet the ASPSF definition of a “single parent”
- Have earned a high school diploma or GED but not previously earned a bachelor’s degree
- Have cumulative GPA of at least 2.0
- Household income does not typically exceed more than 250% of Federal Poverty Guidelines
- Have completed or be in the process of completing the FAFSA (unless a DACA student or those in approved short-term training programs)
- Be attending or planning to attend an ASPSF-approved school or training program and pursuing a degree or certification that will lead to employment at a family-supporting wage

Bethel Foundation Grace Scholarship

http://www.bethelfoundationusa.com/programs_for_single_mothers.aspx#GraceScholarship

Award Amount: Up to \$1,500

The purpose of the Bethel Foundation Grace Scholarship is to help single mothers cover the costs of tuition and books while pursuing a course of instruction to increase their earning potential.

Eligibility:

- Citizen of the U.S.
- Have a high school diploma or GED (must not have an undergraduate degree)
- Be the single head-of-a-household with sole custody of one of more children under 18 years
- Pursue a career-oriented course of study to improve your family's standard of living
- Have low income at or near the poverty level
- Be a recipient of a Pell Grant or in the process of obtaining one

MINORITIES: All Minorities

The Gates Scholarship

<https://www.thegatesscholarship.org/scholarship>

Award Amount: Full cost of attendance (not covered by other sources of financial aid)

The Gates Scholarship was created for outstanding, minority, and high school seniors from low-income households. Since 2018, it has been awarded to 300 top student leaders each year to promote their academic excellence and give them the chance to reach their full potential.

Eligibility:

- African-American, American Indian/Alaska Native, Asian & Pacific Islander American, and/or Hispanic American
- Pell Grant-eligible
- U.S. citizen, national, or permanent resident
- High school senior
- Have attained a cumulative GPA of 3.3 on a 4.0 scale
- Plan to enroll full-time in a four-year degree program at a U.S. accredited, not-for-profit, private or public college or university

Ford Foundation Fellowship Programs

<http://sites.nationalacademies.org/pga/fordfellowships/>

Award Amount: Not disclosed

This program was created to increase ethnic and racial diversity of college and university faculty. Predoctoral, Dissertation, and Postdoctoral fellowships are awarded in a competition run by the National Academies of Sciences, Engineering, and Medicine on behalf of the Ford Foundation.

Eligibility:

- U.S. citizen, national, or permanent resident; persons granted deferred action status under the Deferred Action for Childhood Arrivals Program; Indigenous individuals exercising rights associate with the Jay Treaty of 1794; individuals granted Temporary Protected Status; asylees and refugees
- Demonstrate superior academic achievement (grade point average, class rank, honors)
- Be committed to a career in teaching and research at the post-secondary level

Jackie Robinson Foundation Scholar

<https://jackierobinson.org/scholarship/>

Award Amount: Up to \$35,000 over four years

The Jackie Robinson Foundation awards scholarships to minority high school seniors who show leadership potential and demonstrate financial need and plan to attend a four-year college or university.

Eligibility:

- Be a graduating, minority high school senior
- Plan to attend an accredited and approved four-year institution within the United States
- Show leadership potential
- Demonstrate a dedication to community service
- Submit an official SAT and/or ACT test exam score from junior or senior year (unless unable to take either test due to the COVID-19 pandemic)
- Present evidence of financial need
- Be a United States Citizen
- Not possess a degree from a two- or four-year college when applying for the scholarship

AICPA Fellowship for Minority Doctoral Students

<https://www.aicpa.org/career/diversityinitiatives/fmds.html>

Award Amount: \$12,000

The scholarship program was created to help ensure that CPAs of diverse backgrounds are visible in college and university classrooms and may serve as role models and mentors for young people.

Eligibility:

- Have applied to a full-time, accredited residential doctoral program in accounting (and be awaiting word on acceptance); be accepted in a doctoral program; or already matriculated and studying in doctoral program
- Have earned a master's degree and/or completed at least three years of full-time accounting practice
- Be a U.S. citizen or permanent resident and a minority student of Black or African American; Hispanic or Latino; Native American or Alaska Native; Native Hawaiian or Pacific Islander ethnicity
- Attend school full-time and plan to remain full-time until you earn your degree
- Agree not to work in a full-time paid position/teach more than one course per semester as a TA/dedicate more than one quarter of your time as an RA
- Be a CPA or plan to pursue the credential

MINORITIES: African American Heritage

Ron Brown Scholar Program

<https://www.ronbrown.org/section/apply/program-description>

Award Amount: \$10,000 annually for four years

The Ron Brown Scholar Program awards scholarships to African American high school seniors who demonstrate academic excellence and leadership potential.

Eligibility:

- Be a U.S. citizen or permanent resident
- Be Black or African American
- Be current high school seniors at the time of their application (current college students are not eligible to apply)
- Demonstrate academic achievement, leadership ability, and engagement in community service activities
- Demonstrate financial need

UNCF Scholarships

https://scholarships.uncf.org/?_ga=2.82835731.449032136.1656536214-1475170669.1656536214

Award Amount: Varies

UNCF offers a number of scholarships for African-American students, from scholarships based on geography to those based on field of study. Their scholarship search feature can help you determine which scholarships you are eligible for.

Eligibility:

- Varies depending on the scholarship, but all require that applicants be African American and a U.S. citizen, permanent resident, or national

Development Fund for Black Students in Science and Technology

http://www.dfbsstscholarship.org/dfb_sch.html

Award Amount: Up to \$3,000 per year

This development fund provides scholarship to eligible undergraduate African-American students enrolled in scientific or technical fields at Historically Black Colleges and Universities (HBCUs).

Eligibility:

- Be African American
- Be a U.S. citizen or permanent resident
- Be an undergraduate student enrolled (or intending to enroll) at an HBCU and majoring in a scientific or technical field
- Show financial need and academic achievement

MINORITIES: Hispanic Heritage

Hispanic Scholarship Fund (HSF)

<https://www.hsf.net/scholarship>

Award Amount: \$500 to \$5,000

The Hispanic Scholarship Fund (HSF) is the nation's leading organization supporting Hispanic higher education. Scholarships are available to high school seniors, undergraduate and graduate students, and community college students transferring to four-year universities.

Eligibility:

- Be of Hispanic Heritage
- Be a U.S. Citizen, permanent resident, or DACA
- As a high school student, have a minimum 3.0 cumulative GPA on a 4.0 scale (or the equivalent)
- As a college or graduate student, have a minimum of 2.5 GPA on a 4.0 scale (or equivalent)
- Plan to enroll full-time at an accredited, not-for-profit four-year university or grad school in the U.S. for the 2022–2023 academic year
- Have applied for federal financial aid using the Free Application for Federal Student Aid (FAFSA®)

McDonald's® HACER® National Scholarship

<https://www.mcdonalds.com/us/en-us/community/hacer.html>

Award Amount: Tier 1 students, \$100,000, \$50,000, or \$25,000; Tier 2 students, \$20,000 or \$10,000; Tier 3 students \$5,000

This scholarship program was created for Hispanic students who show academic achievement, financial need, community involvement, and personal strengths. 30 awards are given, and there are three tiers (see award amounts above).

Eligibility:

- Be a high school senior
- Be a legal U.S. resident
- Be younger than 21 years of age
- Have a minimum 2.8 GPA
- Be eligible to attend a two- or four-year college or university full-time
- Disclose applications to other scholarship programs
- Enroll and attend an accredited institution in the academic year after you've been selected
- Have at least one parent of Hispanic heritage

MINORITIES: Native American (American Indian) Heritage**AISES A.T. Anderson Memorial Scholarship**

<https://www.aises.org/scholarships/at-anderson>

Award Amount: \$1,000 per year for undergraduates; \$2,000 per year for graduate students

This scholarship fund was established in memory of A.T. Anderson, one of the founders of the American Indian Science and Engineering Society (AISES).

Eligibility:

- Be a full-time student at an accredited four-year college/university for the 2022–2023 academic year
- Be pursuing a STEM-related degree such as architecture, medical sciences, physical science, mathematics, technology, nursing, engineering, or natural resources
- Have a cumulative GPA of 3.0 or higher
- Be an enrolled member or a descendent of an enrolled member of a federally or state recognized American Indian Tribe or Alaskan Native Village; Native Hawaiian; Pacific Islander; or Indigenous person of Canada
- Be a current AISES member at time of application

AISES Chevron Scholarship

<https://www.aises.org/scholarships/chevron-corporation>

Award Amount: \$5,000 per academic year

This scholarship program was created by AISES and Chevron to support the advancement of indigenous people of North America with technical and leadership accomplishments and a commitment to the energy field.

Eligibility:

- Be an enrolled member or a descendent of an enrolled member of a federally or state recognized American Indian Tribe or Alaskan Native Village; Native Hawaiian; Pacific Islander; or Indigenous person of Canada
- Be pursuing a degree in Computer Science, Earth Sciences, Engineering (Chemical, Civil, Mechanical, Petroleum, Electrical, Geological or Physical), Health Environment and Safety (including Water Treatment) or Naval Architecture
- Be a full-time student at an accredited four-year college/university for the 2022–2023 academic year
- Have a cumulative GPA of 3.0 or higher
- Be a current AISES member at time of application
- Be enrolled in a minimum of six hours each semester of the year of the award

American Indian Graduate Center (AIGC) Scholarships

<https://www.aigcs.org/scholarships-fellowships>

Award Amount: Varies

The American Indian Graduate Center (AIGC) provides more than 20 scholarships and fellowships for qualified Native American students pursuing undergraduate, graduate, or professional degrees.

Eligibility (each type of scholarship has its own specific requirements, but basic requirements for all include):

- Be able to demonstrate tribal affiliation through submission of a Tribal Eligibility Certificate
- Be seeking a full-time degree at a nationally or regionally accredited higher education institution in the United States

MINORITIES: Asian American Heritage

APIA Scholarship Fund

http://www.apiasf.org/scholarship_apiasf.html

Award Amount: \$2,500–\$20,000

The APIASF helps deserving Asian American and Pacific Islander (AAPI) students complete post-secondary education through financial assistance. A special focus is on those who live at or below the poverty level or are otherwise of low socioeconomic status; are first in their families to go to college; are representative of the AAPI community's diversity; and show community service, leadership, and solid academic achievement.

Eligibility:

- Be of Asian and/or Pacific Islander ethnicity as defined by the [U.S. Census](#)
- Be a citizen, national, or permanent resident of the United States (citizens of the Republic of the Marshall Islands, Federated States of Micronesia and the Republic of Palau are also eligible to apply)
- Be enrolling in a U.S. accredited college or university in the Fall of 2022
- Have a minimum cumulative GPA of 2.7 on a 4.0 scale (unweighted) or have earned a GED
- Have applied for federal financial aid using the Free Application for Federal Student Aid (FAFSA®)

SEED Foundation Scholarship

<http://www.seedfoundation.org/scholarship.html>

Award Amount: Not disclosed

The SEED Foundation Scholarship supports Asian-Indian college-bound high school seniors pursuing a college education.

Eligibility:

- Be of Asian-Indian heritage with at least one parent of Indian ancestry
- Be a graduating U.S. high school senior

- Have a minimum G.P.A. of 3.0 on a 4.0 scale
- Enroll as a full-time undergraduate student in a U.S. university in the Fall of 2022
- Be a legal resident of the U.S.

Against The Grain Groundbreaker Leadership Scholarship

<http://www.againstthegrainproductions.com/groundbreaker-leadership-scholarship/>

Award Amount: \$1,500

This scholarship was created for Asian American college seniors and graduate students who have shown exemplary leadership, vision, and passion that is changing lives in the Asian American community.

Eligibility:

- Be of at least 25% Asian and/or Pacific Islander ethnicity
- Be a U.S. citizen, national, or permanent resident
- Be a high school senior or a college student enrolled full-time at an accredited U.S. vocational, junior college; or be a four-year college/university students who enrolls in a full-time, associate/bachelor/master degree by the upcoming academic calendar year
- Demonstrate innovative leadership abilities
- Have a minimum cumulative GPA of 3.5 on an unweighted 4.0 scale

MINORITIES: LGBTQ+ & Allies

Pride Foundation Scholarship Program

<https://pridefoundation.org/find-funding/scholarships/guidelines/>

Award Amount: Not disclosed

This scholarship program was developed by Pride Foundation to support LGBTQ+ students who lack a broader LGBTQ+ system and face barriers to educational success (e.g., students who are economically, racially, socially, geographically, or politically disenfranchised). The award focuses on students who show leadership within the LGBTQ community or within their field of study.

Eligibility:

- Show significant financial need
- Show leadership potential within the LGBTQ+ community or within your field of study
- Be a resident of Alaska, Idaho, Montana, Oregon, or Washington (or have lived there for at least a year within five years of the time of application) but may study elsewhere

PRISM Foundation Scholarship

<https://gapafoundation.org/scholarships>

Award Amount: \$1,000 to \$5,000

Prism scholarships award activist students who make a positive impact on the Asian & Pacific Islander (API) and LGBTQ+ communities.

Eligibility:

- Be attending a post-secondary institution in the U.S. in the fall of 2022
- Show a strong history of activism within the API and/or LGBTQ+ communities
- Applicants need not identify as either API or LGBTQ+ to apply

Point Community College Scholarship Program

<https://pointfoundation.org/point-apply/community-college/>

Award Amount: \$2,000 to \$4,800

The Point Community College Program was created to inspire LGBTQ community college students to further their education by graduating with an associate degree and/or transferring to a four-year university or college. Financial need or independence, personal history, academic achievement, and community involvement will be considered when evaluating applicants.

Eligibility:

- Be enrolled or intend to enroll at an accrediting U.S.-based (including Alaska and Hawaii) community college in the fall of 2022
- Have one to two years of community college left AND either intend to transfer to a bachelor's degree program at a four-year college or university for Fall 2022 or 2023 OR graduate with an associate degree in Fall 2023
- Be "out" as a person who identifies as a member of the LGBTQ community

Students with Disabilities

Google Lime Scholarship

<https://www.limeconnect.com/programs/page/google-lime-scholarship>

Award Amount: \$10,000 for those studying in the U.S., \$5,000 for those studying in Canada

Google is dedicated to supporting innovators of the future. Offered to current undergraduate or graduate students, the Google Lime Scholarship awards a scholarship for the 2022–2023 academic year and the opportunity for a virtual “Google Lime Scholars” gathering in Summer 2022 to connect Scholars with each other. Candidates will also be considered for software engineering internship opportunities with Google.

Eligibility:

- Be a current undergraduate, graduate, or Ph.D. student enrolled at a university in the U.S. or Canada (freshmen/first years and international students studying in the U.S. or Canada are eligible to apply) AND continuing current studies or will enroll in a full-time student in a new program (e.g., graduating and pursuing an advanced degree)
- Be pursuing a Computer Science or Computer Engineering degree, or a degree in a closely related technical field (such as software engineering; or electrical engineering with a heavy computer science course load)
- Show academic strength
- Be a student with a visible or invisible disability (defined as someone who has, or considers themselves to have, a long-term, or recurring issue that impacts one or more major activities that others may consider to be a daily function)
- Show leadership abilities
- Demonstrate a commitment to and passion for computer science and technology

Lime Connect Pathways Scholarship for High School Seniors

<https://www.limeconnect.com/programs/page/lime-connect-pathways-scholarship-for-high-school-seniors>

Award Amount: \$1,000

Lime Connect is committed to supporting the future of high school students with all types of disabilities, both visible and invisible. The awards are merit-based, but financial need will also be taken into consideration.

Eligibility:

- Have, or consider themselves to have, a visible or invisible disability (see further definition on site)
- Be a high school senior in the U.S. or Canada graduating in the Spring or Summer of 2022
- Be accepted to or applied and awaiting acceptance to a four-year university or college in the U.S. or Canada
- Intend to be enrolled full time in that four-year university or college in Fall 2022

Wells Fargo Scholarship Program for People with Disabilities

<https://scholarshipamerica.org/scholarship/wells-fargo-scholarship-program-for-people-with-disabilities/>

Award Amount: \$1,250 to \$2,500

Administered by Scholarship America, the Wells Fargo Scholarship for People with Disabilities is dedicated to helping students succeed in following their chosen career path. Academic achievement and leadership are factors in determining the winner.

Eligibility:

- Have a disability (defined as someone who has, or considers themselves to have, a long-term or recurring issue that impacts one or more major life activity)
- Be a high school student who has enrolled full-time or half-time (at least six credits per term) at an accredited two-year or four-year college or university
- Show academic achievement
- Demonstrate leadership and participation in school and community activities

Microsoft Disability Scholarship

<https://www.microsoft.com/en-us/diversity/programs/microsoftdisabilityscholarship.aspx>

Award Amount: \$5,000 annually for up to \$20,000 total

Microsoft offers this scholarship to students with disabilities who demonstrate a passion for technology. Awards are granted annually and can be renewed for up to four years.

Eligibility:

- Be a current high school senior living with a disability (as defined by WHO), whether that be visual, hearing, mobility, cognitive, speech or other disability
- Plan to attend an undergraduate program in a two- or four-year University/College or Technical College in the fall of the academic year following high-school graduation, either full time or half time
- Declare an approved major in engineering, computer science, computer information systems, law, business, or a related field (e.g. paralegal, pre-law, finance, business administration, or marketing)
- Demonstrate leadership at school and/or in the community
- Have a high school cumulative GPA of 2.5 or higher
- Show financial need

ACADEMIC PERFORMANCE

National Merit® Scholarship Program

<https://www.nationalmerit.org/s/1758/interior.aspx?sid=1758&gid=2&pgid=424>

Award Amount: Varies

The National Merit® Scholarship Program is an academic competition for recognition and scholarships that began in 1955. There are many scholarships given out in this competition, including thousands of corporate and college sponsored scholarships.

Eligibility:

- Take the PSAT/NMSQT® in the specified year of the high school program and no later than the third year in grades 9 through 12, regardless of grade classification or educational pattern
- Be enrolled full time as a high school student, progressing normally toward graduation or completion of high school, and planning to enroll full time in college no later than the fall following high school graduation
- Attend high school in the U.S., the District of Columbia, or U.S. commonwealth and territory, or meet the citizenship requirements for high schools students studying outside the U.S.

HIGH SCHOOL SENIORS

American Fire Sprinkler Association Scholarships

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

Award Amount: \$5,000-\$20,000

The American Fire Sprinkler Association believes in education and training and offers two scholarships to 15 eligible high school graduate applicants who are pursuing a college degree or trade school education.

Eligibility:

- Be U.S. citizens and residents legally residing in the U.S.
- No financial need, GPA, or demographics requirements
- Be enrolled by Fall 2022

“Save a Life” Scholarship for Students of Healthcare and Education

<https://www.onlinecprcertification.net/scholarship.php>

Award Amount: \$1,500

This scholarship is awarded to eligible students twice a year: in the spring and fall. It was established to help further the education and career development of future doctors, nurses, technicians, professors, and teachers in the healthcare field.

Eligibility:

- Be at least 18 years old
- Be currently enrolled in, or applying to enroll within the next academic year, in a degree program in healthcare or education at an accredited university in the U.S.

GRADUATE-LEVEL

Charles LeGeyt Fortescue Scholarship

<https://www.ieee.org/education/awards/fortescue-scholarship.html>

Award Amount: Up to \$24,000

This scholarship program was created to provide students with one year of full-time graduate work in electrical engineering at an engineering school of recognized standing in the United States.

Eligibility:

- Be a resident of the U.S. who has majored in electrical engineering and received a bachelor's degree from an engineering college of recognized standing
- Be a first-year, full-time graduate student

Earl Warren Scholarship

<https://www.naacpldf.org/about-us/scholarships/earl-warren-scholarship/>

Award Amount: \$15,000 per year for three years

This scholarship from the NAACP's Legal Defense and Education Fund (LDF) is awarded annually to law students who demonstrate a commitment to racial justice and show potential for training as civil rights and public interest attorneys. In addition to financial aid, Earl Warren Scholars receive an LDF internship, externship or guided research project, and an invitation to LDF's Civil Rights Training Institute.

Eligibility:

- Be entering your first or second year of full-time legal study at an accredited law school
- Be a U.S. citizen
- Show commitment to racial justice

Amelia Earhart Fellowship

[http://www.zonta.org/Web/Programs/Education/Amelia Earhart Fellowship](http://www.zonta.org/Web/Programs/Education/Amelia_Earhart_Fellowship)

Award Amount: \$10,000

Awarded by Zonta International in honor of Amelia Earhart, this fellowship program was created to help up to 30 talented women who are pursuing a Ph.D./Doctoral degree in aerospace engineering or space sciences.

Eligibility:

- Be enrolled in a full-time Ph.D./Doctoral research program in an aerospace-related field and have completed at least one year of that program, or have received a master's degree in an aerospace-applied field at the time the application is submitted
- Will not graduate from their Ph.D. program before April 2024
- Show a superior academic record at a recognized school with accredited courses in aerospace-applied studies
- Show evidence of a well-defined research program in the application essays, academic documents, and listed publications

American Association of University Women (AAUW) Selected Professions Fellowships

<https://www.aauw.org/resources/programs/fellowships-grants/current-opportunities/selected-professions-fellowships/>

Award Amount: \$5,000 to \$18,000

The Selected Professions Fellowship program, offered by the AAUW, was created to support women in graduate and professional programs in fields where female representation has traditionally been low. Fellowships are awarded for master's programs in architecture, computer/information sciences, engineering, and mathematics/statistics. Awards for master's in business administration, law, and doctorate in medicine degree programs are restricted to women of color.

Eligibility:

- Women who are citizens or permanent residents of the U.S.
- Have achieved a high standard of academic excellence and show promise in your respective field
- Be a full-time student at an accredited U.S. institution for the full academic year of the fellowship
- Priority is given to women who don't already have a master's or professional degree

Violet and Cyril Franks Scholarship

<https://www.apa.org/apf/funding/franks>

Award Amount: \$1,000

The APF Violet and Cyril Franks scholarship was created to support graduate-level scholarly projects that use a psychological perspective to help understand and reduce the stigma associated with mental illness.

Eligibility:

- Be a graduate student in good standing at an accredited university
- Show a commitment to stigma issues
- If human participants are involved in your project, you must receive IRB approval from your host institution

MLA Scholarship for Underrepresented Students

<https://www.mlanet.org/page/mla-scholarship-for-minority-students>

Award Amount: Up to \$5,000

This scholarship is awarded annually by the Medical Library Association (MLA) to an underrepresented student who shows excellence and the potential for accomplishment in health sciences librarianship. The recipient will also receive a one-year MLA student membership and free inclusive student registration at the MLA's annual conference.

Eligibility:

- Be a member of an underrepresented group, such as Black/African-American, Latinx, Asian, Aboriginal, North American Indian or Alaskan Native, or Native Hawaiian or other Pacific Islander
- Be entering a master's program at an ALA- accredited graduate library school or, at the time of the granting of the scholarship, have completed no more than one-half of the academic requirements of the program
- Be a citizen or have permanent residence in either the United States or Canada

Ralph W. Shrader Graduate Diversity Scholarship

https://www.afcea.org/site/scholarships/Shrader_Diversity

Award Amount: \$3,000

This scholarship was developed to provide educational opportunities to talented women and minorities who are pursuing a graduate degree in a major that supports the AFCEA Educational Foundation.

Eligibility:

- Be a U.S. citizen
- Be enrolled in your second semester and at least two semester-equivalent courses at an accredited school in the U.S. at the time of application
- Have a current overall GPA of 3.5 or higher
- Be pursuing a graduate degree in an eligible major that supports the mission of the AFCEA Educational Foundation (focus is on STEM/Hard Sciences)

MISCELLANEOUS SCHOLARSHIPS

Unigo \$10K Scholarship

<https://www.unigo.com/scholarships/our-scholarships/unigo-10k-scholarship>

Award Amount: \$10,000

Deadline: December 31, 2022

The Unigo \$10K Scholarship is based on the idea that it is important to be happy with who you are, regardless of your wealth or intelligence level. In 250 words or less, applicants must answer the question, "Would you rather be smart, funny or rich...and why?"

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Education Matters Scholarship

<https://www.unigo.com/scholarships/our-scholarships/education-matters-scholarship>

Award Amount: \$5,000

Deadline: November 30, 2022

The Education Matters Scholarship gives students the opportunity to talk about why education is so important to them. In 250 words or less, students can answer this thought-provoking question about the value of a college education: What would you say to someone who thinks education doesn't matter, or that college is a waste of time and money?

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Make Me Laugh Scholarship

<https://www.unigo.com/scholarships/our-scholarships/make-me-laugh-scholarship>

Award Amount: \$1,500

Deadline: August 31, 2022

Make Me Laugh is a fun scholarship that injects some humor and fun into the scholarship application process. Do you have an embarrassing or funny story to tell? Share your experience by submitting a short online response (250 words or less) describing an incident in your life, funny or embarrassing, fact or fiction.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Shout It Out Scholarship

<https://www.unigo.com/scholarships/our-scholarships/shout-it-out-scholarship>

Award Amount: \$1,500

Deadline: September 30, 2022

The Shout It Out Scholarship gives students a platform to spread the word and make their voices heard. In 250 words or less, students can write about whatever's on their mind. Whether it's an important message for the world or simply a heartfelt message for a family member, the scholarship committee wants to hear it.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Zombie Apocalypse Scholarship

<https://www.unigo.com/scholarships/our-scholarships/zombie-apocalypse-scholarship>

Award Amount: \$2,000

Deadline: October 31, 2022

Are you a fan of "The Walking Dead" or other zombie-themed TV shows, movies, or books? What if a zombie apocalypse wasn't just fiction? The Zombie Apocalypse Scholarship committee wants to know all about your zombie survival plan. In 250 words or less, share your strategy to avoid the zombies, where you would hide, and the top five things you'd bring to stay alive.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the Fall 2027) in an accredited post-secondary institution of higher education

Unigo I Have a Dream Scholarship

<https://www.unigo.com/scholarships/our-scholarships/i-have-a-dream-scholarship>

Award Amount: \$1,500

Deadline: January 31, 2022

When we dream, our imaginations are limitless. The Scholarship committee wants to hear about your dreams, whether it's a bizarre one you had last week or your hopes for the future in 250 words or less.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Top Ten List Scholarship

<https://www.unigo.com/scholarships/our-scholarships/top-ten-list-scholarship>

Award Amount: \$1,500

Deadline: December 31, 2022

The Top 10 Scholarship gives students the chance to show what's truly special and unique about them. In 250 words or less, create a list of the top 10 reasons why you should be selected to win this scholarship.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the Fall, 2027) in an accredited post-secondary institution of higher education

Unigo All About Education Scholarship

<https://www.unigo.com/scholarships/our-scholarships/all-about-education-scholarship>

Award Amount: \$3,000

Deadline: April 30, 2022

Education could truly change a person's life—and this scholarship just might be that first step. In 250 words or less, let us know how winning this scholarship for your education would make a difference in your life.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the Fall, 2027) in an accredited post-secondary institution of higher education

Unigo Superpower Scholarship

<https://www.unigo.com/scholarships/our-scholarships/superpower-scholarship>

Award Amount: \$2,500

Deadline: March 31, 2022

For all those superhero lovers and villain enthusiasts, this super scholarship may give you the power to potentially win a scholarship (if you qualify). In 250 words or less, tell the Superpower Scholarship committee which superhero or villain you would want to change places with for a day and why.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Sweet and Simple Scholarship

<https://www.unigo.com/scholarships/our-scholarships/sweet-and-simple-scholarship>

Award Amount: \$1,500

Deadline: February 28, 2022

Sometimes the simplest gifts make the biggest impact. In 250 words or less, tell the Sweet and Simple Scholarship committee about something you received as a gift and why it meant so much to you.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Flavor of the Month Scholarship

<https://www.unigo.com/scholarships/our-scholarships/flavor-of-the-month-scholarship>

Award Amount: \$1,500

Deadline: July 31, 2022

You've heard of the famous job interview question, "If you were an ice cream flavor, which one would you be?" Now is your opportunity to answer! In 250 words or less, share which ice cream flavor best reflects your personality and why.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Do-Over Scholarship

<https://www.unigo.com/scholarships/our-scholarships/do-over-scholarship>

Award Amount: \$1,500

Deadline: June 30, 2022

Ever wish you could do-over a moment in your life? What we learn from past mistakes could teach invaluable lessons for our future. In 250 words or less, describe which moment in your life that you'd relive and change, and why.

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

Unigo Fifth Month Scholarship

<https://www.unigo.com/scholarships/our-scholarships/fifth-month-scholarship>

Award Amount: \$1,500

Deadline: May 31, 2022

This scholarship brings awareness to the number five—and applications are due in the fifth month of the year, May! Answer the following question in 250 words or less: "Write a letter to the number five explaining why five is important. Be serious or funny. Either way, here's a high five to you for being original."

Eligibility:

- Be 14 years of age or older at the time of application
- Be a legal resident of the 50 United States or the District of Columbia
- Be currently enrolled (or enroll no later than the fall of 2027) in an accredited post-secondary institution of higher education

2. The Value of a Degree

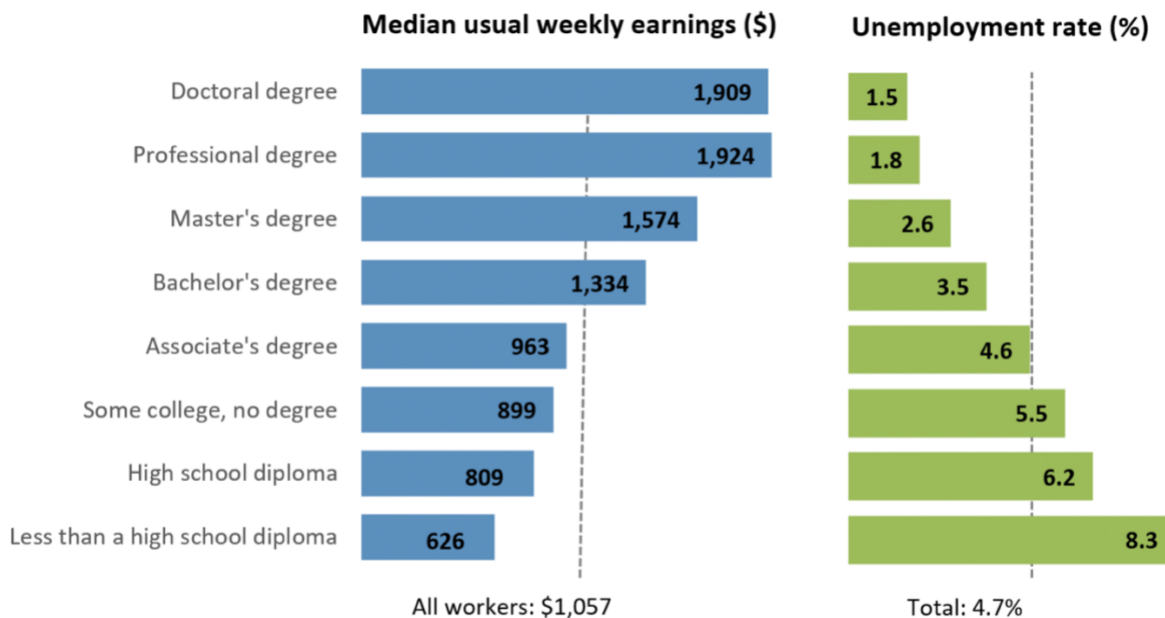
How Could Earning a Degree Be So Valuable?

There are a number of benefits to earning a degree. Here are some of the main ones.

Earning Potential

To begin, a degree may help you earn more money. According to the U.S. Bureau of Labor Statistics (see chart below), college graduates may earn more during their careers than high school graduates. And the higher the degree level, the higher the median earnings.

Earnings and unemployment rates by educational attainment, 2021



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers.
Source: U.S. Bureau of Labor Statistics, Current Population Survey.

*Source: <https://www.bls.gov/emp/chart-unemployment-earnings-education.htm>

Job Security

The BLS chart above also shows that college graduates may also provide job security through lower unemployment rates. Once again, the higher the degree level, the lower the unemployment.

Sense of Accomplishment

In a report published by the Institute for Higher Education Policy*, the individual benefits enjoyed by college graduates may include:

- Higher levels of saving
- Increased personal/professional mobility
- Improved quality of life for their offspring
- Better consumer decision making
- More hobbies and leisure activities

*Source: Reaping the Benefits: Defining the Public and Private Value of Going to College, Institute for Higher Education Policy. <https://eric.ed.gov/?id=ED420256>

In addition, according to the Carnegie Foundation,** the non-monetary individual benefits of higher education may include the tendency for post-secondary students to become:

- More open-minded
- More cultured
- More rational
- More consistent
- Less authoritarian

**Source: Rowley, L.L., & Hurtado, S. (2002). The Non-Monetary Benefits of an Undergraduate Education. University of Michigan: Center for the Study of Higher and Postsecondary Education. <http://www.ericdigests.org/2003-3/value.htm>

Why Doesn't Everyone Have a Degree?

With so many potential benefits, why doesn't everyone earn a degree? We believe the answer could be broken down into three parts: money, time, and hesitation.

Fortunately, solutions exist for each concern. Qualifying students may be able to use government financial aid options and/or private loans offered by financial institutions to help pay for higher education, if available. Financial aid may be available to that qualify. The

availability of online education means students may work degree programs around already busy schedules, offering convenience for professionals and families. Students could overcome the remaining concern—hesitation—by familiarizing themselves with the ease, convenience, and benefits of online education.

Throughout our Education Connection site, you will find valuable information to help ease your fears and build your enthusiasm for achieving higher education sooner than later.

3. Admissions Process

Choosing a Degree

Now that you know how a degree may affect your quality of life, how do you choose which degree to earn? Well, if you are like many people, the choice is probably directly related to the career you wish to pursue. If you already have a career that you want to enhance, you might already have an idea of which degree you want to earn. If you know what career you want to pursue, then research which degrees may be necessary or beneficial for that particular occupation. Start with the Department of Labor website: <http://www.dol.gov>.

However, many people have no idea what type of career they want to pursue. Does this sound like you? If so, these simple tips could help you figure it out.

- **Don't pursue a career just because it may pay well.** Many people make this mistake and end up disliking their jobs.
- **Look inward.** What type of person are you? Are you an introvert or extrovert? Do you like to work with people? What you want in a job is a key factor in deciding which careers may suit you. This [Career Information](#) page may help you explore different questions to ask yourself that could help you decide what degree to earn—and then start on your career path!
- **A hobby could turn into a career.** Don't listen to the person who said that you couldn't earn money with a hobby! What is holding you back from earning money at what you love to do most? Check out relevant degree programs.
- **Ask questions.** If you are interested in a career, don't be afraid to find someone who has that same occupation and ask if they could answer your questions. Contact associations for that particular occupation. Their insight could steer you to the education you need.
- **Don't turn your back on your dreams.** Many people have that dream job they've always pictured in the back of their heads. And many people have shelved that dream, dismissing it as impossible. Think back—have you ever done this? If so, take a second look—earning a degree could make that dream job a reality.

Finding a School

Now that you have an idea of which degrees might interest you, you need to find a school that can help you meet your goals. At Education Connection, once you fill out our form with basic

information, you will receive an email with the names of up to three schools “matched,” or recommended, to you. Education Connection suggests that you consider speaking to all schools matched to you, and any other schools you are interested in, before making a decision.

In the near future, the schools should be in contact with you regarding possible enrollment and the admissions process with those schools. By speaking to all schools, you will be better informed when deciding which school is best for you.

While each school’s Admissions department has a different practice for contacting potential students, some common methods include:

- **Phone Call:** When the schools call, don’t be afraid to pick up the phone! Typically, you will be contacted by a College Admissions Representative. The representatives are there to answer your questions, schedule future appointments with you, help you make informed decisions about going back to school, and ultimately help make the admissions process as easy as possible.
- **Email:** Many schools will send out an email to make contact with potential students. Keep an eye out for incoming mail, and be sure to check your spam or junk folder periodically to be sure you receive these emails (or turn off your spam/junk mail blocks if you prefer).
- **Mail:** You may also receive a catalog and paper application via U.S. Mail from schools.

Questions to Ask

During the first phone call, the Admissions/Enrollment representative may want to schedule an interview time to speak with you. Otherwise, they may want to discuss the following during the first call and then schedule an interview at a later time:

- Selecting the right degree program for your career and life goals
- Your schedule and any time or life constraints for going back to school

When you speak with the Admissions representatives from each school, they should provide you with specific information regarding their school and its offerings. It’s a good idea to ask the same questions so you may make accurate comparisons.

The following questions may be helpful to you—you could print these out and write down the answers as you speak to each school:

1. What type of accreditation do you hold?

Schools may hold regional or national accreditations from various private accrediting agencies. Accreditations help to ensure that the degree earned matches a certain industry standard for level of knowledge and proficiency obtained. Many employers hire only graduates of accredited institutions and many schools will accept as graduate students only those with undergraduate degrees from accredited universities or colleges. You could also search for accredited institutions through the U.S. Department of Education at:
<http://ope.ed.gov/accreditation/>

2. Do you offer any school scholarships or grants? Title IV funding (government financial aid)? Help with private loans?

Some schools may offer their own financial aid packages to qualifying students. Many schools are eligible to participate in state and/or federal aid programs. Private loans may be a good alternative if you are not eligible for federal or state aid. Financial aid may be available to those who qualify.

3. Do you accept transfer credits from school? (if you have any to transfer)

The rules vary from state to state and from school to school—something to think about if you plan to move about. This is also a major advantage of online degree programs, however, as you are only geographically limited by the availability of an internet connection, but make sure to check each school's transfer policy.

4. Do you offer any credit for life experience?

Some programs may have the means to assess and convert your life experience—including military experience, professional certifications, and work experience—to college credit. These means may include standardized tests or credits from other institutions. Credit policies and the amount of credit allowed vary by school. Information specifically about converting military experience into college credits may be found at:
<https://www.military.com/education/timesaving-programs/timesaving-programs-overview.html>

5. Do you accept CLEP transfer credits?

College Level Examination Program (CLEP) credits are offered by the College Board, usually for the types of courses a student would attend in his or her first two years of classes and could qualify you for anywhere from 3 to 12 college credits per exam. Exams are offered in a variety

of subjects, including Composition and Literature, Foreign Languages, History and Social Sciences, Science and Mathematics, and Business. Each exam is 90 minutes in length, with primarily multiple-choice questions, and generally covers one college course worth of material, as determined by your specific school or program. This means that with a passing grade you may earn college credits you could use toward meeting your program's degree requirements.

The College Board recommends that "you consult a textbook for the course at your college that is comparable to the exam you plan to take" in preparation for the test. More information about the CLEP program is available at the College Board website at:

<https://clep.collegeboard.org/about-clep>

6. How long will it take to complete your program?

Schools disclose information about the expected time to complete the program, and some may have policies concerning the total length of attendance allowed before earning a degree. The total number of credits earned per course can vary based on whether your school operates on a quarterly or semester system. Talk to your academic advisor about the type of schedule used at your school and how it will affect scheduling your classes to fit your degree plan.

7. What are your technology requirements?

While most programs will accommodate a variety of operating systems and platforms, make sure that you can afford any necessary hardware or software upgrades, or even a new computer if necessary. Inquire about the availability of a technology aid package toward the purchase of a computer for distance learning or online study.

8. Do you have a career services department?

Many schools now offer employment services for graduates of their degree programs. Some programs are also affiliated with professional organizations that may offer graduate employment services within their field or fields of expertise.

9. Do you have academic advisors?

Academic advisors may be one of your greatest assets, especially in an online degree program. They may help you map out your degree path in order to maximize your educational value.

10. Do you offer technical support?

Whether available directly from the school or from the third-party vendor of the interface application, tech support is vital for online learning success.

11. Are books included in my tuition?

Some schools offer books as part of the total tuition cost, some provide the necessary funds for you to purchase the books yourself, and others require you to buy books on your own. You may also need ancillary materials like optional study guides or suggested readings. Also, while many on-campus programs provide easy access to the school bookstore, keep in mind that you may need to find your textbooks at a local bookstore or purchase them online, which means you should allow for search/delivery times.

12. Would I have access to a library?

Many online colleges offer virtual library access to their students. Some may also offer access to subscription-based research sources. If your program does not provide access to a school or online library, be sure to check out your local public library system, both online and in person, to familiarize yourself with the availability and locations of any useful research materials.

13. How does your program work?

Don't be afraid to ask the seemingly simple questions. Getting a good idea of the basics of a degree program is essential in choosing the one that is perfect for you. Ask if there is a guided tour or tutorial of the school's interface available for you to "test drive."

14. What is the time investment associated with this program on a weekly basis?

The time investment varies by the number of credit hours attempted per semester, but a general rule for secondary education institutions is that for every one hour spent in class (in person or online), a student may expect to spend two to three hours outside of class time reading, studying, working on assignments, and participating in chats, discussion boards, etc. For a typical semester, students could expect to spend anywhere from 36 to 48 hours per week on school.

***Note for Active Military Members or Veterans:** Let the advisor know if you are active military personnel or a Veteran, as there may be scholarships and aid packages available to qualifying students. Some schools waive application fees and may even have lower tuition rates for military personnel. Others may even have school-specific military aid available to those who qualify. Fees for entrance exams such as the LSAT or GRE may also be waived, so explore all available avenues, both through your school and your military liaison.

Applying to Schools

After you have spoken with the schools and chosen the ones you are interested in applying to, you need to begin the Admissions/Enrollment process. This could happen in several ways:

- It is not uncommon to receive an email with the link to a school's application site. Many schools have strict application deadlines; however, do not feel intimidated by this. These deadlines are usually established to separate serious students from non-serious students. Since the application should take only ten minutes or so, take this opportunity to display your seriousness to the advisor.
- You may be asked to pay an application fee, depending on the school's requirements. Ask your representative if the school charges any fees to fill out the application.
- Your school may ask you to fill out financial aid paperwork. Some schools complete financial aid packages for qualified students prior to their acceptance, while other schools may wait until students have accepted.
- Always feel free to contact your Admissions/Enrollment Advisor or Counselor with any questions. Many follow up with you to see what questions or concerns you may have.
- The school may ask you to speak with a financial aid representative or a student accounts officer to set up a payment plan.
- Some schools may require you to take a short exam or write an essay.

Enrolling

When you have chosen, applied, and been accepted by the school you wish to attend, you will be asked to sign an enrollment agreement. This could be delivered via email or U.S. mail, or you may be directed to complete it online at the school's website.

The enrollment agreement is typically a three-to-seven-page document that contains your personal information, your program of interest, what the institution is promising you, and what your obligations to the institution are.

Once you sign the document (you may e-sign, or sign manually and fax or mail back), you have enrolled!

Course Registration

Many institutions typically recommend which classes to register for first. Others may let you select from the course catalog. Keep in mind that if your school recommends that you register for certain classes, it is best to do so according to their guidelines.

In most cases, you could register online or over the phone. Once you complete your registration, many schools offer an orientation course to familiarize you with their format. It is recommended that you complete this course.

Helpful Hints

You might become anxious as your start date draws near. Just remember that this is normal, and that the first week of school might feel like culture shock. After a couple of weeks, you'll assimilate school to your daily schedule, and everything typically begins to feel normal.

4. Study Tips and More

Online learning could be difficult for some. Luckily, there are resources available that may make it easier to learn more effectively. This section includes tips on how you could make your environment more conducive to productive studying. You will also find many links to resources that are available on the internet to help you with your studies.

Creating the Perfect Studying Environment

Use Your Eyes: Find a comfortable spot for your desktop and/or laptop study space, but not too comfortable. You don't want to doze off during a lecture, or even worse, a group presentation. If you have more than one computer available, you may want to consider setting one up to the side for note-taking during lecture sessions. This will allow you and your primary computer to focus on the class session while giving you the flexibility to take notes and look up any pertinent terms on your secondary computer.

Direct Your Eyes: Try to find a relatively quiet spot with good lighting and few distractions. Because no one is actually watching you, it could be easy to lose focus or get sidetracked during classes or study time. If you find that the background noise of a television or music helps you to tune out outside influences, use this to your advantage.

Save Your Eyes: Have a printer available. It's not necessary to have the printer in your primary study area, but you might be thankful to have one nearby the first time you receive a 20-page reading assignment from an online source. While reading directly from web pages is a common practice at this point, your eyes may quickly remind you why the majority of web content is broken into small, easy-to-read sections.

The First Day of School

Be Prepared: As soon as you have access, take a look at your class web pages or sites to check for any required texts, software, or hardware, and just to get an idea of how to navigate the

online classroom experience. Take note of the preferred method of contact and contact information for your instructors and teaching assistants, as well as instructions on formatting for email, chat interaction, etc. Every instructor may have slightly different requirements, but remember, more information is almost always better than not enough. For example, many instructors may require at least your name and course and section numbers in the subject line of email correspondence. Since they probably receive hundreds of student emails per day, you want to be sure to provide as much information as possible before your instructors even open your messages.

Look at the course syllabus and/or schedule, too, as classes sometimes require or recommend readings or preliminary introductory-type assignments due on or prior to the first day of class. Many major universities also have mandatory first-day attendance policies. Don't let an easily avoided software issue on the first day cause you to be dropped from a class.

Be Aware: Look for any browser conflicts, as well as any content that may not be displayed due to pop-up blockers, missing plug-ins, etc. It's always a good idea to have an alternate browser installed and configured in case of any unexpected issues. Commonly used browsers include Internet Explorer, Firefox, and Google Chrome. Be sure to arrive early enough to allow for any last-minute browser troubleshooting, bandwidth detection, and speaker and/or microphone calibrations.

Be Proactive: Many online schools are beginning to use third-party interfaces, such as Blackboard Academic. Check out the free tutorials available online for these interfaces, both official and unofficial.

Here is an example of a tutorial for Blackboard:

https://help.blackboard.com/Learn/Student/Ultra/Getting_Started

Don't forget, your more experienced classmates could be a great resource. They may be willing to share their past experiences to help someone else avoid the same stumbling blocks.

Course calendars could be your greatest asset, especially when taking more than one class per semester. It may be helpful to copy your course calendars together into one paper and/or digital version, using color-coding to distinguish between classes and types of assignments. This could allow you to see at a glance any potential scheduling conflicts, such as a large paper and a group presentation from two different classes, giving you plenty of time to plan to work ahead on one or both.

How to Effectively Communicate Online

Sending and Receiving Email: Your school should provide you with a school email address, usually one ending in .edu. You should be able to access this address from within the school's webpage or site, but you may want to consider having it forwarded to your personal email account as well so you don't miss any important, time-sensitive messages, and for archival purposes. Remember to provide courtesy copies (CC) to instructors, teaching assistants, group members, etc., as the circumstances dictate. Also bear in mind when communicating via the web that body language and visual cues, two of the biggest factors in communication, are noticeably absent online. Read what you've written before sending, and if you think it could be taken the wrong way, carefully reword it.

Participating in and Viewing Recorded Class and Small Group Chat Sessions: Instructors generally have specific guidelines for online class conduct, and this may vary according to the format of the particular class session. For many lectures, you could probably find that the instructor typically utilizes any available microphone capabilities while leaving the chat window for student questions and comments. In contrast, for group presentations, the instructor would most likely allow microphone access to one or more group members to facilitate the presentation to the class. Keep in mind that in a chat setting, saying more in fewer words is

ideal, but don't overuse abbreviations to the point that no one is sure what you're talking about. Also, be careful not to dominate the conversation or continue to provide unnecessary information. Your classmates need to make their thoughts and opinions known, and many instructors assign a portion of each student's participation in classroom activities, so don't deny others their discussion points. Some good basic rules include:

- Avoid typing in all capital letters (as this is often read as yelling in chat conversations)
- Allow your instructor to finish speaking or typing before you begin to ask a question or respond to a statement
- Choose the correct option when sending private messages to professors, fellow group members, or specific classmates to avoid potentially embarrassing situations

Even though your classroom chat sessions may be smaller than many on-campus classes you have attended, and the atmosphere may appear to be more casual, remember to keep a professional demeanor at all times, avoiding smileys and emoticons and using punctuation such as exclamation points to a minimum. Choose your words carefully and review your chat entries before sending to avoid any easily-fixed grammatical errors.

Keeping up with Discussion Boards/Forums: Many instructors use the discussion board or forum format to conduct ongoing class discussions, weekly article postings, small group interaction, and more. Check the page or site for each class to take full advantage of the discussion boards or forums. You may often find an introduction board or forum for a class, where students post some basic school and personal information for one another to read. This is a great place to scout out more experienced students that you could look to for leadership and guidance in the coming weeks. They've most likely been through the online school process for at least a few semesters and have a few "tricks" up their sleeves for troubleshooting issues with the school's interface.

Here too, as in email and chat communications, be careful that the intent of your words is not mistaken. A good trick is to compose posts in a separate Word document, copying and pasting to the board only after you've proofread it. Once you post a thread to the board or forum, it's

usually up there for good, and you don't want to have to post a reply explaining the real intent of your original thread.

Accessing and Using Recorded Lectures/Notes: More often than not, online instructors sometimes record their classroom and lecture sessions so that students could go back and listen again. Usually, the required playback software will be included in the school's interface, but be prepared to download and install a new player if necessary. Many professors do not have an official attendance policy after the first class session, but remember, if you aren't there for the class session, you may not be able to ask any questions you have while you're listening to a recording. Even if you've done all the reading and think you have the material down, it's always a good idea to attend as many class sessions as possible. This could help make the online experience more social, enhance the overall learning experience through diversity of thought, and make you stand out more to your professors.

Time Management and Procrastination

Plan on Planning Ahead: Be aware of paper, project, presentation, and other deadlines. Record assignments from multiple classes onto a single calendar so you could better manage your time and complete all of your assignments by their deadlines. The general standard for online university distance learning is that for every hour spent in class (lecture), a student should expect to spend two to three hours outside of class time reading, studying, researching, etc. For many undergraduate students, full-time status requires a course load of at least 12 hours. This means that you could expect to spend at least 12 hours a week in class, along with at least 24 to 36 hours a week outside of class, for a total of 36 to 48 hours per week in total school time. If you plan to work a full-time job while attending school, you'll also have those considerations to plan around, not to mention family obligations. In other words, your calendar could be your greatest ally in online school survival.

Stay on Schedule: Try to avoid distractions. Things that may seem like a priority today could make you wish you'd spent that extra hour studying come finals week. Remember, too, that there will often be small group members depending on your input, feedback, research, and whatever else the project may entail. If you get a reputation for dropping the ball and not carrying your weight in group settings, you may be setting yourself up for some negative group experiences of your own down the line. One more thing to keep in mind: Instructors have multiple assignments and projects from multiple classes to grade and give feedback on, and sometimes they like to try to work ahead too. It never hurts your professors' opinions of you to ask if you could turn in an assignment early.

Widen Your Focus: Sometimes students get so caught up in the everyday routines of work and family, they forget that school is an ongoing process. Small but extremely important things like reapplying for financial aid or registering for next semester's classes before they fill up may fall through the proverbial cracks. You might receive email and other forms of notification for deadlines, but it is easy to lose track of cutoff dates for next semester when trying to keep straight paper, project, quiz, and exam dates for multiple classes.

The Internet—A Valuable Study Tool

Be Driven: Don't wait to start looking for possible (and hopefully thought-provoking) angles for papers and group projects. Remember, the more original your thought process, the more likely your professor may enjoy reading your papers or hearing your presentations and reward you with a high grade. It also may be more likely that they remember you and would be willing to overlook some of your less than stellar work. Another great reason to start early on group projects and presentations: If you already have an interesting, original sounding subject and argument prepared for the group's first meeting, you might not only impress your fellow group members, you could be more likely to produce a project or presentation that actually interests you (and hopefully your instructor).

Be Discerning: Use your intuition and your senses when evaluating information sources. While Wikipedia has a wealth of information, entries are commonly incomplete or inaccurate. Nevertheless, it could be a good starting point, and the references and external links often give you a better idea of the dependability of the information. Remember this when evaluating other information sources online, as well. Use all of the information available to you—all web pages should include the date that they were last updated, and any article or journal that doesn't include any citations or references is most likely just someone's opinion or a sales pitch.

One useful clue is the page extension (.com, .edu, .gov, .org). If the information appears on a .com page, remember that likely someone is trying to sell you something (.com stands for commerce), but if it's on a .edu (educational) or .gov (government) site, it's generally pretty accurate and current information. Nonprofit organizations often use .org extensions for their pages. While their information may sometimes be useful, remember that these organizations also have agendas, and that any facts, figures, or statistics may be slightly skewed in favor of the group's leanings. Don't forget one of the most obvious clues in online research—the appearance of the page where the information appears. If the page looks unappealing, is overly flashy, is covered in ads, or lists no authors, sources, or last updated information, then you probably don't want to list it on your works cited page.

Be Thorough: Exhaust all avenues available to you. Many major universities offer online access to their libraries to distance learning students. Many others also provide access to outside research libraries or databases as well, such as LexisNexis Academic, EBSCO, Gale Academic Research, WorldCat (OCLC), etc. Stay within the assignment guidelines concerning types of sources and relative age of the information. Also, make sure you only use relevant factual information. Just because it came back on a keyword search doesn't necessarily mean that it supports your argument. Look for an abstract or skim the piece quickly to ensure that it will be useful before spending more valuable research time on it.

Don't ignore outside free services either. A regular web search through a service such as or Google or Bing may be a good starting place for keywords. After that, though, it's probably a good idea to move on to more specialized search engines. Google Scholar, at <http://scholar.google.com/>, has made large strides in providing information to the online community free of charge. Don't forget to use the advanced search option where you could search keywords with operators like "and", "or", and "but not" to achieve more specific, research-quality results without having to sift through usually useless commercial and promotional materials vaguely associated with your topic.

Berkeley University offers a research guide to help you determine whether a source is authoritative and valid: <http://www.lib.berkeley.edu/TeachingLib/Guides/Internet/FindInfo.html>. While you still have to be discerning in all cases, don't forget that even an older or less reliable-looking source may ultimately lead to more authoritative, dependable material, especially if it includes a bibliography, works cited, or reference page. If nothing else, you may identify possible keywords you could use to further your research.

5. Online Learning Resources and Tools

As you begin your journey to an online education, it's a good idea to identify resources that could help you succeed in each of your courses. Aside from the reference materials available at your local bookstore, you will find many resources online. As mentioned above, Google Scholar (<http://scholar.google.com>) is a great resource and could be a good place to start.

Essay Writing and Grammar Lessons

- <https://www.aresearchguide.com/> - This is an invaluable tool for writing research papers. You will learn the basics of planning, organizing, researching, and writing an "A" paper.
- <https://style.mla.org/> - Some professors may require you to write your essays and other assignments according to the Modern Language Association (MLA) style. If you do not purchase an MLA style guide, or if one is not provided by your program, you could access all MLA resources for free on this website.
- <https://www.encyclopedia.com/> - This online encyclopedia provides a comprehensive list of information from published reference works. Sources include Columbia University Press and Oxford University.
- <https://www.grammarbook.com/> - Here you could find answers to your questions about grammar, punctuation, capitalization, and commonly confused words, as well as interactive activities and quizzes.

Mathematics

- <https://www.google.com/> - Believe it or not, you could open your browser to Google.com and type a mathematical equation or expression into the search bar, hit enter, and Google displays the answer as a search result.
- <http://www.mathpower.com/> - This is a useful site for any math student, especially the adult learner. Learn methods to reduce "math anxiety" and learn study tips via tutorials, videos, discussions forums, and more. There are also links to different subjects, like algebra, statistics, and calculus. Pre-algebra students will also find a good deal of help to get them through those introductory classes and on to college algebra.

History/Social Studies

- <https://www.refdesk.com/facthist.html> - This page is the quintessential history subject index. If it happened in history, then it's here.

- <http://www.fsmitha.com/t-index.html> - This site is a virtual timeline of both natural and social history. It also includes a useful subject index. You could click on succinct entries of one or a few sentences and they will expand to longer, more detailed articles on the specific time period, person, or event.

Science

- <https://library.si.edu/natural-and-physical-sciences> - The Smithsonian Libraries website offers helpful resources for natural and physical sciences, including online research tools, digital collections, books, and images.

Healthcare

- http://subjectguides.uwaterloo.ca/ld.php?content_id=33819704 - This guide provides information on the American Medical Association's JAMA Citation Style from the University of Waterloo in Ontario, Canada.
- <http://www.adea.org/> - For those studying to become dentists, this site from the American Dental Education Association is an excellent resource, providing links for many topics, including considering a career in dentistry or setting up a residency after graduating from dental school.
- <http://www.adha.org/> - The American Dental Hygienists' Association is "the largest professional organization representing the interests of dental hygienists" and offers links to information on education, continuing education, and career placement for those in the industry. Be sure to check out this professional association while still in school, as they also offer scholarships, exam tips, and a student membership rate.
- <https://www.cdc.gov/nchs/icd/index.htm> - The CDC's National Center for Health Statistics is responsible for maintaining the medical coding standards for the current ICD-9-CM. Information on ordering printed publications from the NCHS is available directly at <https://www.cdc.gov/nchs/products/index.htm>.

Law

- <https://www.lexis-nexis.com> - This comprehensive database of legal (and more recently, other types of) information is available on a subscription basis. Many online law schools provide students with accounts to this service.
- <https://lawschool.westlaw.com/shared/signon02.asp?path=%2fDesktopDefault.aspx> - Law schools frequently provide this resource to their students, and many practicing lawyers subscribe, as well.
- <http://www.paralegals.org> - The National Federation of Paralegal Associations offers links to various laws, codes, statutes, and other vital paralegal information, as well as the pros and cons of different types of available competency exams, and even a career center.

- <https://www.nlrb.gov/sites/default/files/attachments/pages/node-174/stylemanual.pdf> - This free resource from the National Labor Relations Board on the art and science of legal writing is a self-described "Guide for Legal Writing in Plain English."

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