

## **Sources of Financial Aid External to the AATF Program**

The AATF Program has designed this financial aid section to offer current and prospective AATF Program Candidates information about the forms of financial aid and, in addition, the wealth of online, free searches through which that aid can be uncovered. What follows first is a **brief definition/description of the three main types of financial aid that are available for those who seek to become licensed teachers.**

### ***Grants***

Grants are awards for students with the greatest financial need; they do not have to be repaid. Examples of grants which you can research on the internet include:

#### Federal Pell Grants.

The Federal Pell Grant program is the largest federally funded, undergraduate grant program. Awards are based on students' enrollment status and their expected family contribution determined by information they supply on the Free Application for Federal Student Aid (FAFSA). Awards range from \$400 to \$4,925 per academic year.

#### TEACH Grant Program

In 2007 Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant program that provides grants of up to \$4,000 per year to students who intend to teach in a public or private elementary or secondary school that serves students from low income families.

#### Federal Supplemental Educational Opportunity Grant (FSEOG).

FSEOG is a federally funded program awarded by Student Financial Aid (SFA) to undergraduates who demonstrate exceptional financial need. Awards at UF generally range from \$100 to \$2,000 per academic year.

#### Federal Academic Competitiveness Grant (ACG).

ACG is a federally-funded program awarded by SFA to undergraduates who are U.S. citizens, qualify for Pell Grant, and complete a rigorous high school program after January 1, 2005. Awards range from \$200 to \$1,300 per academic year.

### ***Scholarships***

Scholarships are usually awards based on academic merit or special criteria. Like student grants, they do not have to be repaid. While most tend to be reserved for those with special qualities, a recipient's financial need may also be considered. In any case, a recipient does not have to work or perform service to receive a scholarship. There are Public and Privately Funded Scholarships, however all are awarded according to guidelines provided by their particular donor or donors.

### ***Student Loans***

Most long-term student loans have low interest rates and offer deferred repayment provisions. Borrowing money for college is a serious financial obligation, and students should carefully

consider the amount of debt they will have to repay. In addition to principal borrowed, interest is charged for use of funds. Therefore, students should read the fine print on all loans offered and keep copies of all financial statements regarding the amount and type of loan each semester and review them with the college financial aid basis on at least a yearly basis. Current rates and other valuable information on federal loans are available on the U.S. Department of Education Web site at: [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

## **Teach for Virginia Student Loan Program**

See: [www.customschool.com/va/teach.html](http://www.customschool.com/va/teach.html)

## **Locating Financial Aid: Inexpensive ways**

Locating scholarships can be achieved quickly and conveniently via the Internet. Although there are some unscrupulous companies that promise free scholarship money in exchange for an upfront fee, there are many services that are cost free. An exemplary one is called FastWEB, a scholarship search database with over 500,000 daily listings representing billions of dollars in educational funding. Using FastWEB, students can create a private mailbox and regularly retrieve personalized information on scholarship opportunities. However, the AATF Program strongly urges you to contact the university/college Department of Financial Aid and Student Employment Services in which you are enrolled, or hope to enroll, because they provide information designed to help all students to research sources of educational funding.

The AATF Program also recommends investigating the following sources for possible scholarship opportunities:

**Alumni Associations**

**Civic and Government Organizations**

**Ethnic organizations**

**Fraternities, sororities or related organizations**

**High school counselor**

**Internet**

**Local church or synagogue**

**Parent's or student's employer**

## **Exemplary Diversity in Teaching Scholarships**

As commonly agreed, teachers act as role models for their students. Thus, it is important to have a diverse group of people enter the teaching profession. Scholarships and grants to promote teacher/educator diversity include:

**The Siemens Teacher Scholarship Initiative** – This initiative was launched in March 2005 in partnership with the Thurgood Marshall Scholarship Fund and the United Negro College Fund, to encourage minority students to consider teaching careers in math and science. Over a five year period, the Foundation will provide \$1 million in scholarships for undergraduate and graduate students majoring in education, and enrolled at the historically black colleges and universities that are members of the two organizations. This program marks the first time the Thurgood Marshall Scholarship Fund and the UNCF have collaborated in an effort to target

students at both private and public historically black colleges and universities. The funds will be administered by the Thurgood Marshall Scholarship Fund and the UNCF - which will be awarded based on academic merit and financial need.

[www.siemens-foundation.org/en/teachers\\_scholarships.htm](http://www.siemens-foundation.org/en/teachers_scholarships.htm)

**The Siemens Competition in Math, Science & Technology** – This award recognizes remarkable talent early on, fostering individual growth for high school students who are willing to challenge themselves through science research. Through this competition, students have an opportunity to achieve national recognition for science research projects that they complete in high school. It is administered by The College Board and funded by the Siemens Foundation. [www.siemens-foundation.org/en/competition.htm](http://www.siemens-foundation.org/en/competition.htm)

**Helen and Edward Brancati Teacher Development Scholarship** – The Helen and Edward Brancati Teacher Development Scholarship will be awarded to teachers returning to school for post graduate or certification courses. The successful applicant will demonstrate the ability to create an atmosphere of learning for students across the broad spectrum of a mainstream classroom. This year's deadline is 10/31/2008. The award amount is currently listed as \$750 to \$1000. For the application, visit [www.capecoralcf.org](http://www.capecoralcf.org) and click on the "Scholarship" link.

### **Linda Lael Miller Scholarships for Women**

Linda Lael Miller's scholarships are awarded annually to women who are 25 years or older, non-traditional students who have a difficult time finding scholarships for which they qualify. As in previous years, the scholarship funds may be used not only for tuition and books, but also for childcare, transportation and other expenses not covered by traditional scholarships.

Essays will be judged on readability, demonstration of commitment to applicant's education/career and on the possible impact of the scholarship on the life of recipient, her family and/or her community.

Past scholarship winners are a testament to the success of Linda Lael Miller's scholarship program. Melinda Vasquez, 42, a single mother of five who never attended high school, recently received her bachelor's degree in criminal justice with the help of Miller's scholarship. She completed her master's degree in June. **Award Amount:** Up to \$10,000.

[www.lindaelmiller.com/scholarships/apply.asp](http://www.lindaelmiller.com/scholarships/apply.asp)

### **Other Scholarships Promoting Diversity among Education and Other Academic Discipline Majors include:**

**NAACP Scholarships** - The NAACP is a leading advocate of equal access to quality education. In an effort to promote and ensure higher education opportunities for minority youth, the NAACP offers the following national scholarships: Earl G. Graves Scholarship, Agnes Jones Scholarship, Historically Black College & Universities Scholarship Fund, Lillian and Samuel Sutton Scholarship, Roy Wilkins scholarship, and the Hubertus W.V. Willems Scholarship. These awards help eliminate financial difficulties that may hinder students' higher education goals. Scholarship award amounts range from \$1,000 - \$5,000 and are disbursed in two

installments throughout a specified school year. Each scholarship contains its own set of requirements and students are encouraged to apply for each award that aligns with their eligibility. For example, applicants for the Earl G. Graves Scholarship- honoring the CEO of Black Enterprise Magazine - must be full-time students with grades that place them in the top 20% of their class.

[www.naacp.org/advocacy/education/](http://www.naacp.org/advocacy/education/)

**United Negro College Fund Scholarships:** For students, UNCF administers an array of scholarship, internship and fellowship opportunities. Since 1985, the UNCF Scholarships and Grants Administration office has awarded in scholarship assistance over \$105 million to over 28,000 students enrolled in its 39 member colleges and universities and other HBCUs and majority institutions as well.

[www.uncf.org/forstudents/scholarship.asp](http://www.uncf.org/forstudents/scholarship.asp)

An example is **The Target/UNCF Community Leaders Scholarship Program** – this program has been established with a \$40,000 contribution from Target and is designed to provide financial assistance to deserving United Negro College Fund students with an unmet financial need and have demonstrated a commitment to giving back to their communities. The recipients of this award will be known as Target Community Leaders. Eight students will be selected to receive a scholarship in the amount of \$5,000. Announcement of the grant process for the 08-09 academic year will be posted on the UNCF website in early August.

[www.uncf.org/forstudents/scholarship.asp](http://www.uncf.org/forstudents/scholarship.asp)

**The Robinson, Farmer, Cox Associates Educational Foundation** – The foundation, formed in 2000, awards scholarships or grants funds to students of the professions including accounting, law, medicine and engineering and students who have an interest in a career in governmental service, public administration or public service in Virginia. It is also proud to provide grants to individuals for the purpose of securing continuing education in the public sector. To receive a scholarship an individual must submit an application including general information, a college transcript and three essay questions. Each application is brought before the Foundation's Selections Committee for consideration based on academic achievement and articulate responses to the essay portion.

[www.rfca.com/edfound.html](http://www.rfca.com/edfound.html)

**Bright Horizons Family Solutions Scholarship** – This scholarship comes from what is noted as the world's leading provider of employer-sponsored early childhood care. The provider offers four \$2,500 scholarships for full-time students currently pursuing degrees in early childhood education. Applicants must submit an essay, resume, transcripts, and letters of recommendation with their completed scholarship application.

[www.jstart.org/clientuploads/Alumni/2008ScholarshipContestFullPacketFinal.pdf](http://www.jstart.org/clientuploads/Alumni/2008ScholarshipContestFullPacketFinal.pdf)

## **Local or Virginia Scholarships include:**

**Virginia Transfer Grants** – These grants vary in amount up to \$1,000. They are administered by the State Council of Higher Education for Virginia, and are awarded to undergraduate minority state residents who transfer from a community college with a 2.0 or better GPA.

**P.E.O. Sisterhood grants, VA Chapter** – These grants range from \$1,500 to \$2,500 a year for women who live in Virginia, go to a Virginia accredited school, have a 3.0 GPA among other criteria. Additional information at [www.vapeo.org](http://www.vapeo.org).

## **Teacher Incentives under Teach Virginia**

[www.teachvirginia.org/incentives.cfm](http://www.teachvirginia.org/incentives.cfm)

**Virginia Teaching Scholarship Loan Program (VTSLP)** - The primary purpose of VTSLP is to provide financial support to students who are preparing to teach in one of Virginia's critical shortage teaching areas. The teaching areas are determined annually through the Supply and Demand Survey of Administrative and Instructional Personnel, distributed to every school division in Virginia by the Department of Education. Shortages in specific subject areas are derived from the top 10 academic disciplines identified by the survey as shortage fields. The VTSLP application process begins early in the second semester when the Department of Education distributes application materials to the 37 colleges and universities in Virginia with approved teacher preparation programs. Students who are eligible for the VTSLP must be nominated by the college or university to receive the award. To be eligible, students must be enrolled on a full- or part-time basis in one of the critical shortage teaching areas, be at or beyond the sophomore year (including graduate years), possess a grade point average of at least 2.7, and be identified as a domiciliary resident of Virginia. Qualifying AATF Program candidates are encouraged to query his/her university advisor/mentor about this Program.

## **“Free” Scholarship Searches**

What follows below are links to a mere sample of the numerous and best “Free Scholarship Searches” that are found on the Web. You will first find those that are intended for African American and other minority students. Next appears some of the plethora of those meant for students in general, or all who are searching for needed financial aid.

But first, please review “Be a Smart Consumer” at [www.collegeboard.com/student/pay/scholarships-and-aid/408.html](http://www.collegeboard.com/student/pay/scholarships-and-aid/408.html) to learn how to spot college scholarship scams when you see them on the web or elsewhere.

## **Links specifically targeting African American and other minorities include:**

[www.BlackStudents.com](http://www.BlackStudents.com) - This online search site announces at least 200 free scholarships each week.

[www.uncf.org](http://www.uncf.org) - This is a free online scholarship search sponsored by the United Negro College Fund.

[www.RonBrown.org](http://www.RonBrown.org) - Ron Brown Scholarships

[www.thurgoodmarshallfund.org](http://www.thurgoodmarshallfund.org) - Thurgood Marshall Scholarship Fund

[www.blackexcel.org](http://www.blackexcel.org) - Black Excel Scholarship Gateways

[www.naacp.org/youth/scholarships/information](http://www.naacp.org/youth/scholarships/information) - NAACP Scholarships

[www.gatesfoundation.org/UnitedStates/Education/Scholarships/](http://www.gatesfoundation.org/UnitedStates/Education/Scholarships/) - The Gates Millennium Scholarships provide tuition funding for outstanding low-income minority students

[www.littleafrica.com/scholarship](http://www.littleafrica.com/scholarship) - African American Scholarships

[www.akaef.org/programsandinitiatives](http://www.akaef.org/programsandinitiatives) - Alpha Kappa Alpha Scholarships

[www.walmartfoundation.org/communitygiving](http://www.walmartfoundation.org/communitygiving) - click on “education” link - WAL\*MART Community Scholarship

[www.finaid.org](http://www.finaid.org) - enter “Minority scholarships” in site search window - Minority Scholarships

### **General Scholarship Links:**

[www.scholarshipexperts.com](http://www.scholarshipexperts.com) - It is widely argued that this is one of the best, most comprehensive free online scholarship searches available to students and educators.

[www.CareerInfoNet.com](http://www.CareerInfoNet.com) - This site, sponsored by the U.S. Department of Labor, has a searchable data base containing more than 5,000 scholarships, fellowships, loans, and other financial aid opportunities.

[www.BrokeScholar.com](http://www.BrokeScholar.com) - has a data base with more than 650,000 scholarships with a total value of more than \$2.5 billion.

[www.CollegeAnswer.com](http://www.CollegeAnswer.com) - Sponsored by SallieMae , a group that uses the Scholarship Experts data base.

[www.collegeboard.com/student/pay/scholarships-and-aid/](http://www.collegeboard.com/student/pay/scholarships-and-aid/) - The College Board’s free scholarship search utilizes a database of more than 2,300 sources of college funding totaling almost \$3 billion in scholarships and aid.