

# FINANCIAL AID GUIDE

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FOR FIRST GENERATION HIGH SCHOOL STUDENTS

- This financial aid guide is tailored for lower-income, first-generation high school students, helping them navigate the path to college affordability.
- It provides clear steps on applying for scholarships, grants, and loans, along with tips for completing the **'Free Application for Federal Student Aid' (FAFSA)** and identifying additional funding resources, empowering students to pursue higher education.
- This simple guide will show you how to find and apply for scholarships and grants, so you can focus on your studies and future success.

Follow this easy guide to track your progress as you navigate the college application process!



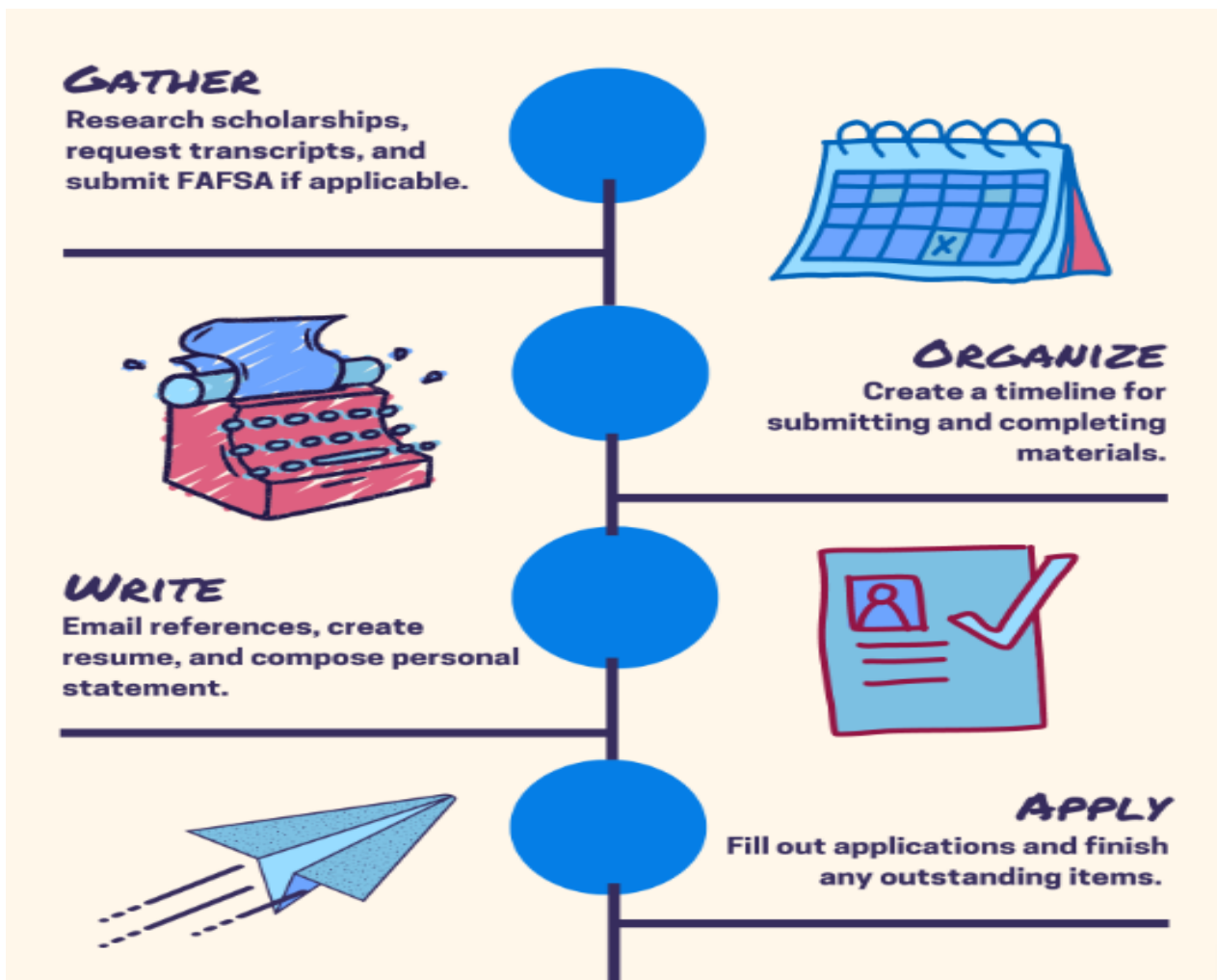
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# INTRODUCTION

## Why scholarships matter?

- Help pay for college expenses, such as tuition, books, and living costs
- Reduce financial burden, allowing students to focus on their studies
- Students can avoid taking out loans, which means they won't have to repay large amounts of money after graduation
- Overall make college more accessible for first-generation lower income students



# STARTING YOUR SCHOLARSHIP RESEARCH

## STEP 1

### •RESEARCH SCHOLARSHIPS

- Start your search for scholarships as early as your junior year and actively search for scholarships, especially those available to juniors

## STEP 2

### •FOLLOW A TIMELINE

- Finding scholarships and grants as a junior is easier than you think! Start by talking to your school counselor, then use **online tools like Fastweb, Scholly and College Board** to explore options that match your interests and future plans. Don't forget to check out what colleges and your state offer, and the timelines

## STEP 3

### •USE ONLINE WEBSITES

- Visit websites like **Fastweb, QuestBridge, Scholarships.com, Scholly & College Board** to help you find out more about the many scholarships and grants that are offered to first generation students.

### 3 Website Names To Look For Scholarships

QuestBridge

Scholly

Scholarships.com

#### ➤ QuestBridge

- Connects talented low-income students with top colleges for full four-year scholarships through College Match program
- Application process includes submitting academic records, essays, and recommendations

#### ➤ Scholly

- Easy-to-use app that helps students find scholarships tailored to their profile and offers resources to help with the scholarship application process

- Creating an account on the portal and get matched with scholarships that fit your background, interests, and needs

➤ [Scholarships.com](https://www.scholarships.com)

- Comprehensive scholarship search engine that allows students to find and apply for scholarships based on their personal details and academic goals
- Students can access a vast database of scholarship opportunities by creating a profile
- Provides extensive information on financial aid, college costs, and budgeting

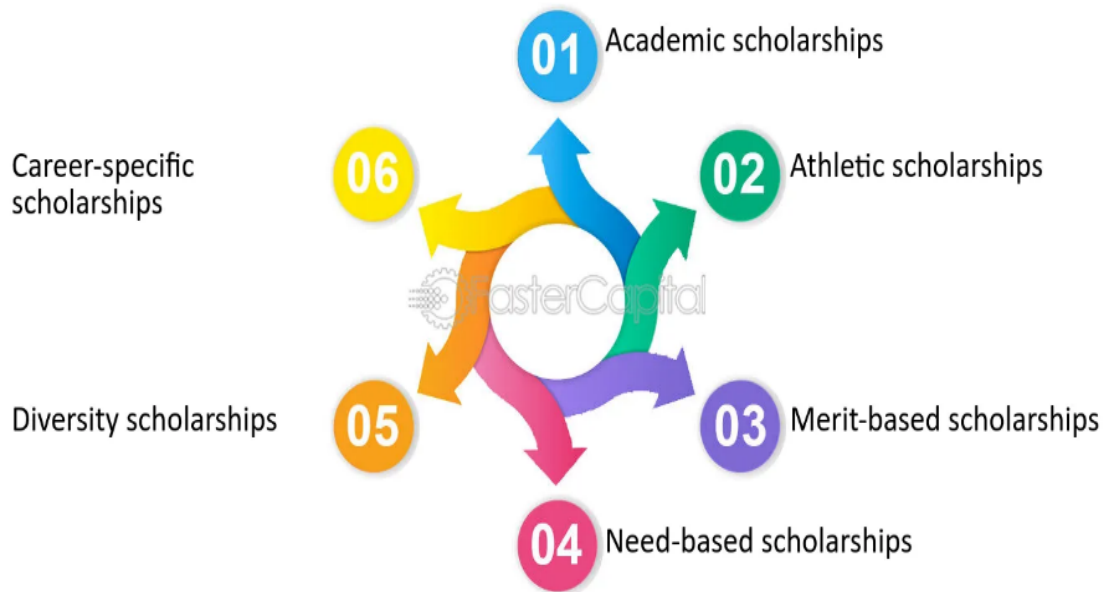
**Requirements to sign up on websites:**

- Email Address
- Address and Pin Code
- CGPA
- Name of up to 10 Institutions
- Your Academic, Artistic and Athletic areas of Interests
- SAT/ACT Scores
- Demographic Information
- Your Interests
- Extracurriculars
- Honours

After inputting the above-mentioned information, the site will then take you the scholarships that are most suited to you according to your academics, interests and other qualifications.

# TYPES OF SCHOLARSHIPS

## Types of Scholarships Available for Students



Here are some of the popular scholarship programs based on following **three categories** and all that you need to know, in-order to apply.

- **NATIONAL SCHOLARSHIPS**
- **ETHNICITY AND MINORITY BASED SCHOLARSHIPS**
- **SPECIALISED SCHOLARSHIPS MATCHING YOUR PASSION**

## • NATONAL SCHOLARSHIPS

<i>Name of Scholarship/Grant</i>	<i>What it offers</i>	<i>Eligibility</i>	<i>How to apply &amp; additional remarks (if any)</i>
<u>QuestBridge</u>	<b>Full scholarship</b>	- U.S. high school seniors	- Apply directly through website
<u>College Match</u>	covering tuition, housing, and food at top U.S. colleges	irrespective of citizenship - Mostly A's in tough classes - Family income < \$65,000/year - Strong writing skills, curiosity, motivation	- Scholarship pays for tuition, housing and food - Apply to <b>52 of the best schools in the U.S. for free</b> - QuestBridge wants to hear your story about your hard work and achievements. - Join a Supportive Community and be part of a network that helps you succeed in college and beyond
<u>Hagan Scholarship</u>	- <b>Up to \$7,500 per semester for 8 semesters,</b> supports college without debt - Offers a grad school scholarship	- U.S. high school seniors including public, private, charter, magnet, and STEM schools - 3.50 GPA or higher - Family income < \$100,000/year - Must attend a 4-year non-profit college - Work 240 hours before college - No felony conviction - Must provide a copy of their FAFSA report	- Apply online, submit FAFSA report and other grants - Hagan Scholars have attended 637 colleges and universities located in 49 states and the District of Columbia



<b><u>Pell Grant</u></b>	<ul style="list-style-type: none"> <li>- <b>Up to \$7,395 per year</b>, does not have to be repaid</li> <li>- Can help for up to 6 years of college</li> </ul>	<ul style="list-style-type: none"> <li>- U.S. undergrad students without a degree</li> <li>- Demonstrate financial need</li> <li>- Must complete FAFSA every year</li> <li>- Max of 6 years (12 full-time terms) eligibility</li> </ul>	<ul style="list-style-type: none"> <li>- Fill out FAFSA form every year</li> <li>- There is also a provision called Year-round Pell under which in some cases, you might get up to 150% of your Pell Grant if you attend school all year, including summer.</li> <li>- The <b>limit of the Pell grant</b> is that you can get this grant for <b>up to 12 full-time terms which is about 6 full years of college education</b></li> </ul> <p>Important Notes (<i>Also refer FAQs below the table</i>)</p> <ul style="list-style-type: none"> <li>• You only get it from one school at a time</li> <li>• Each school gets enough money to give eligible students their full Pell Grant.</li> <li>• Other aid you get doesn't affect your Pell Grant amount</li> </ul>
<b><u>Other National Scholarships</u></b>	<ul style="list-style-type: none"> <li>- Jackie Robinson</li> <li>- NC Need Based</li> <li>- Dream US Opportunity</li> </ul>	Varies by scholarship	Research and apply individually

## **FAQ's:**

### ➤ *What is a Pell Grant?*

A Pell Grant is a federal grant for undergraduate students who demonstrate financial need. Unlike loans, Pell Grants do not need to be repaid.

### ➤ *How do I apply for a Pell Grant?*

You apply for a Pell Grant by filling out the FAFSA form. Your eligibility is determined based on your financial need, cost of attendance, and your status as a full-time or part-time student.

### ➤ *Who is eligible for a Pell Grant?*

Eligibility for a Pell Grant is determined based on financial need, which is calculated using information provided on the FAFSA

### ➤ *How much money can I receive from a Pell Grant?*

The amount you can receive depends on your financial need, the cost of attendance at your school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. For the 2023-2024 award year, **the maximum Pell Grant award is \$7,395**

## • ETHNICITY AND MINORITY BASED SCHOLARSHIPS

<i>Name of Scholarship/Grant</i>	<i>What It offers</i>	<i>Eligibility</i>	<i>How to apply &amp; additional remarks (if any)</i>
<u><a href="#">Hispanic Scholarship Fund</a></u>	Up to \$5,000, plus career support and mentorship	<ul style="list-style-type: none"> <li>- Hispanic heritage</li> <li>- U.S. citizen, permanent resident, or DACA (Differed Action for Childhood Arrivals)</li> <li>- High school students: 3.0+ GPA</li> <li>- College students: 2.5+ GPA</li> <li>- Attend a 4-year U.S. college full-time</li> <li>- Fill out FAFSA</li> </ul>	Apply through the HSF website
<u><a href="#">TJF Scholarship by UNCF</a></u>	One-time \$10,000 scholarship for African American students	<ul style="list-style-type: none"> <li>- African American U.S. citizen or permanent resident</li> <li>- 2.5+ GPA</li> <li>- Attend a 4-year college or 2-year community college full-time</li> <li>- Financial need, FAFSA completed</li> </ul>	Submit following: <ul style="list-style-type: none"> <li>- A current official or unofficial academic transcript (high school transcript for rising freshmen).</li> <li>- 350-600 word essay answering this question: What are your personal and professional goals? How will this scholarship help you achieve them?"</li> </ul>

			<ul style="list-style-type: none"> <li>- Current headshot photo.</li> <li>- One reference form from someone who is not a relative</li> </ul>
<a href="#"><u>Jackie Robinson Foundation Scholarship</u></a>	<b>Up to \$35,000 over 4 years</b> , plus career guidance and leadership training	<ul style="list-style-type: none"> <li>- Minority student</li> <li>- Submit recommendation letter</li> <li>- Provide personal and family details</li> <li>- Include high school grades and college plans</li> <li>- Optional test scores (AP, IB, SAT, etc.)</li> <li>- Submit 4 essays</li> </ul>	Complete application with required documents
<a href="#"><u>Asian &amp; Pacific Islander American Scholarship</u></a>	Financial support for students of <b>Asian or Pacific Islander heritage</b>	Varies by scholarship program	Research specific application process
<a href="#"><u>American Indian College Fund</u></a>	Scholarships for <b>Native American</b> students to attend college	Varies by scholarship program	Research specific application process
<a href="#"><u>Thurgood Marshall College Fund (TMCF)</u></a>	Scholarships for students attending <b>Historically Black Colleges and</b>	Varies by scholarship program	Research specific application process

<b>Universities</b>			
<b>(HBCUs)</b>			
<b><u>Ron Brown Scholar Program</u></b>	Financial aid and mentoring for <b>African American</b> high school seniors	Varies by scholarship program	Research specific application process
<b><u>Mexican American Legal Defense and Education</u></b>	Scholarships for <b>Mexican American</b> students to support their education	Varies by scholarship program	Research specific application process

## • SPECIALISED SCHOLARSHIPS MATCHING YOUR PASSION

<i>Scholarship</i>	<i>What it offers</i>	<i>Eligibility</i>	<i>How to apply &amp; additional remarks (if any)</i>
<b><u>STEM Scholarships</u></b>	Financial support for students pursuing degrees in Science, Technology, Engineering, and Math ( <b>STEM</b> )	<ul style="list-style-type: none"> <li>- Enrolled or planning to enrol in a STEM degree program</li> <li>- Good grades</li> <li>- Varies by scholarship provider</li> </ul>	Search "STEM scholarships" on websites like Scholarships.com or Fastweb
<b><u>Generation Google Scholarship</u></b>	<b>\$10,000 USD</b> for students studying <b>computer science</b> who show <b>leadership and care about inclusion</b>	<ul style="list-style-type: none"> <li>- Full-time student in a Bachelor's program in the U.S. or Canada</li> <li>- Studying computer science or related field</li> <li>- Good grades</li> <li>- Financial need</li> </ul>	<ul style="list-style-type: none"> <li>- Submit online application, resume, letters of recommendation, and essays</li> <li>- The scholarship is for students, especially those from underrepresented groups like women and people of colour.</li> </ul>
<b><u>Gates Millennium Scholars Program</u></b>	Covers full college costs for <b>low-income students</b> , renewable for <b>4 years</b>	<ul style="list-style-type: none"> <li>- High school senior</li> <li>- African-American, American Indian, Asian, Pacific Islander, or</li> </ul>	<ul style="list-style-type: none"> <li>- Complete the student application, nominator form, and recommender form</li> <li>- 1,000 students chosen every year and can even</li> </ul>

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Hispanic	help pay for graduate
- Pell-eligible	degrees in high-demand
- Enrol full-time, in	fields like computer
a four-year degree	science, engineering, and
program	public health

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# **PREPARING FOR SCHOLARSHIP ESSAYS**

We covered how to research for scholarships, required qualifications, documents and information that are required for different scholarships. Scholarship Essays also play a very important part when your application is being reviewed.

***Here are just a few tips on how to approach and write the scholarship essays:***

➤ **Stick to the Question and Be Honest** 📌

- Read the question carefully and answer exactly what is asked
- If you can choose the topic, pick one you care about
- Be truthful—don't lie or exaggerate. Just be yourself

➤ **Research the Scholarship Program Online** 🖥️

- Search the scholarship provider online and learn what they care about
- Find out what kind of students received the scholarship in the past and use that to help you write

➤ **Plan Before You Write** 📝

- Make a list of your ideas before you start writing
- This will help you stay organized and make writing easier

➤ **Use a Simple Writing Structure** ✍️

- Divide the essay in 3 parts - Introduction, Main Part (Body) and Conclusion
- Use short paragraphs for each new idea
- Finish with a strong closing statement about why you want the scholarship or why education is important to you

➤ **Be Clear and Specific** 🎯

- Write clearly and get to the point, use simple words
- Give specific examples and details instead of talking in general terms
- Keep your sentences short and easy to understand

➤ **Follow the Word Limit** 🖨️

- Don't write more than the word limit. Stay close to it without going over
- Use a word count tool to keep track of how much you've written

➤ **Give Yourself Time** ⌚

- Start your essay at least two weeks before the deadline
- Revise your essay and ask someone you trust to give feedback



➤ Say Thank You 🙏

- If you have space, end your essay with a simple thank you for the opportunity

In addition to this, it is always recommended to practice frequently asked questions on scholarship applications and get them reviewed by a mentor, senior or your high school counsellor.

Here are the **top 10 most common scholarship essay prompts:**

- Tell us more about yourself
- What impact has sports had on your life? (if you are applying for an athletics based scholarship program)
- How have you contributed to your community, or what community service have you provided?
- Why do you want to pursue this degree?
- How are you unique?
- Tell us about a time you failed and what you learned from it.
- What are your academic and your career goals?
- Tell us about a time when you had a belief or idea challenged.
- Why do you deserve this scholarship?
- How will this scholarship help you?



# UNDERSTANDING FINANCIAL AID

## What is FAFSA?

The **'Free Application for Federal Student Aid'** or **'FAFSA'** is one of the best resources available today which helps students who need financial aid in order to pursue higher education and work towards a brighter future.

The FAFSA program helps students secure loans & grants provided by the government in order for students have access to college education.

## Here's what you need to do to apply through FAFSA:

### DOCUMENTS REQUIRED

- Parents' SSNs if they have SSNs and you're a dependent student
- Your Social Security Number
- Tax returns
- Records of child support received
- Current balances of cash, savings, and checking accounts
- Net worth of investments, businesses, and farms

### CREATE FSA ID

- An FSA ID is a username and password that you'll use to log in to your FAFSA account
- Both you and your parent, will need to create separate FSA IDs
- You can create your FSA ID at [www.fsaaid.ed.gov](http://www.fsaaid.ed.gov).

### ONLINE FORM

- Basic information such as name, date of birth, SSN, etc.
- List up to 10 schools that you are interested
- Dependency Status: Determine if you're a dependent or independent student and provide information about yourself and your parents in order to determine your status.
- Parent Information: If you're a dependent student, provide information about your parents, including their financial details such as tax returns, income receipt etc.
- Financial Information: Your and your parents' tax return information, salary slips etc.
- Sign and Submit: Both you and your parent then need to sign the FAFSA form using your FSA IDs and submit the form
- **NOTE:** There is a provision available to adjust your financial aid if your family's financial situation changes in the future.

After completing all the steps and submitting the form, the organization will process your information and inform you if you are eligible for loans or grants under the FAFSA program.

Some more information about FAFSA can be found here at [www.studentaid.gov](http://www.studentaid.gov) and watch this video where The FAFSA program is explained <https://www.youtube.com/watch?v=NmEP38x-1Z8>

If you find the form a little bit difficult to fill out and need help filling the FAFSA form, check out this reference video <https://www.youtube.com/watch?v=Oe3AwuonpPg>

## **\*Frequently Asked Questions\***

### ***Who should complete the FAFSA?***

*Any student planning to attend college or a career school should complete the FAFSA. It is used to apply for federal, state, and school-based financial aid*



### ***What is FAFSA and why is it important?***

*FAFSA is a form that students in the U.S. fill out to apply for financial aid for college. It's important because it determines your eligibility for federal grants, loans, and work-study programs*

### ***How do I apply for FAFSA?***

*You can apply for FAFSA online at FAFSA website. You'll need to gather documents like your Social Security number, tax returns, and records of any untaxed income. Follow the steps to fill out the form, and make sure to submit it before the deadline*

### ***When should I complete the FAFSA Form?***

*Applications open on October 1 and close on June 30. Even with that window, it's a good idea to submit your FAFSA as early as possible because many schools distribute funding on a first-come, first-served basis*

### ***Do I need to reapply for FAFSA every year?***

*Yes, you must complete the FAFSA every year you plan to attend school and need financial aid. Each new academic year requires a new FAFSA form*

### ***Can I make corrections to my FAFSA after submitting it?***

*Yes, you can make corrections to your FAFSA online by logging into your FAFSA account with your FSA ID*

# **TIMELINE FOR SCHOLARSHIP APPLICATIONS**

Students should stay alert and start early to qualify for available scholarships and grants. Here's a simple timeline to help you prepare and apply for scholarships:

## **Junior Year of High School:**

- Start Researching: Look for scholarships that suit you and make a list with deadlines and requirements
- Get Involved: Join clubs, volunteer, or get a part-time job to enhance your applications
- Take Tests: Prepare for the SAT or ACT, as scores are important for many scholarships
- Gather Documents: Collect your transcripts, recommendation letters, and other necessary papers

## **Summer Before Senior Year:**

- Write Essays: Work on your scholarship essays carefully to make them strong
- Update Your List: Add any new scholarships you discover and get ready to apply

## **Senior Year of High School:**

- Start Applying: Apply for scholarships as soon as you can—don't wait!
- Submit FAFSA: Apply for financial aid as soon as it opens to get more money for college
- Keep Applying: Continue finding and applying for scholarships throughout the year
- Follow Up: Check if your applications were received and if you need to send anything else



## **TIPS FOR SUCCESS**

Applying for scholarships might seem challenging, but with the right steps you can do it! Start early, stay organized, and don't be afraid to ask for help when you need it.

Remember, there are many opportunities out there to help you pay for college and achieve your dreams.

Follow this guide, keep working hard, and soon you'll be on your way to a bright future with the financial support you need.



**FOR MORE UPDATES ON THE WORK WE DO VISIT US AT -**

**<https://www.empoweringeducationfund.org/>**