
WITHINREACH

How to Pay for Education/Training After High School

Financial Aid is funding that helps students pay for education related expenses including tuition and fees, room and board, books and supplies. etc. Below are some of the different forms of financial aid available to students:



Scholarships are moneys that do not need to be paid back. This source of funding for college can be awarded for merit (like grades or volunteering) or need (family income level). Tip: Never pay for help with finding, applying, or submitting scholarship applications.

Grants are money that does not need to be paid back, and is given to students by the government, college or career institutions, or a private or non-profit organization.

Financial aid is intended to fill the gap between the actual price of the school and what students and their families can realistically contribute from savings and income to pay for this education. This is called **financial need**. It allows students to attend schools that they otherwise might not be able to afford. The student, the student's family, and taxpayers (through financial aid) share responsibility for paying for higher education. If you think you can't afford to go to college, think again. Financial aid has helped millions of students pay for their education beyond high school.

Loans are moneys that need to be paid back to the lender. There are two types of loans to pay for education:

- **Federal/State Loans** are from the Federal Government or State
- **Alternative Loans** are from banks or other private lenders

Idaho-specific Scholarships

Recognizing the value of a postsecondary education, the State of Idaho offers a variety of scholarship options for eligible Idaho students.

The scholarships detailed below are administered by the State Board of Education with funding from a variety of sources. Please review each scholarship separately, since the criteria are designed to meet the needs of different students.

Important ACT/SAT Notice

Applicants who need ACT/SAT scores must take these exams **no later than December** in order to have results back by scholarship deadlines in the following spring.

Awards and Requirements

There are many scholarship programs available to Idaho residents who are planning on attending a college or university in Idaho.

- Merit-based scholarships are awarded to students based on academic achievement and other accomplishments
- Need-based scholarships are financial aid awards based on financial means
- Dependent scholarships are awarded to students based on the service of a parent

The application will require the following:

- Social Security Number
- E-mail Address (Used for all scholarship notifications)



Idaho-specific scholarships source: Idaho State Board of Education

Idaho Opportunity Scholarship

- Have an unweighted, cumulative GPA of 2.7 or above
- Be an Idaho resident
- Graduated or will graduate from an **Idaho high school** or its equivalent or Idaho home school (GED/HSE from Idaho)
- Complete the State Board of Education scholarship application by March 1
- [FAFSA](#) Complete the Free Application for Federal Student Aid by March 1
- Maintain satisfactory academic progress for financial aid purposes. (See program rules for more details.)
- Must attend one of these eligible Idaho colleges or universities:

Boise State University
Brigham Young University – Idaho
College of Idaho
College of Eastern Idaho
College of Southern Idaho
College of Western Idaho

Idaho State University
Lewis-Clark State College
North Idaho College
Northwest Nazarene University
University of Idaho
Western Governors University

Idaho Opportunity Scholarship for Adult Learners

- For Spring 2023 – December 1, 2022
- For Summer 2023- April 15, 2023
- For Fall 2023 – July 1, 2023
- Need-based award
- Requires at least a 2.5 unweighted cumulative GPA
- Must attend an eligible Idaho college or university

Tschudy Family Scholarship

- Applications are open annually until mid-February
- Merit and Need-based award
- For Emmett High School seniors or recent graduates
- Requires a 2.6 GPA



Gear Up Idaho Scholarship 2



- **Applications open October 1**
- For those who graduated from an Idaho high school (see link for list) in 2017 or 2018, participating in Gear Up program during the grant years: Fall 2011 – Spring 2018
- Applicants must possess a secondary school diploma or recognized equivalent
- Applicants must be accepted and enroll in a program of undergraduate instruction at an eligible institution of higher education that is located within Idaho's boundaries. Eligible institutions include any Idaho public, regionally accredited institution under the general supervision and governance of the Idaho State Board of Education and any private, non-profit, regionally accredited institution. See full list on website.

Idaho Postsecondary Credit Scholarship

- Open enrollment. Priority deadline for the 2023-24 year is June 1, 2023
- Merit-based award
- Award available for students with ten (10) or more postsecondary credits at time of high school graduation and a matching industry merit-based scholarship
- Attending or graduating from an accredited Idaho high school (or equivalent) within the last four years
- Has earned ten (10) or more postsecondary semester credits at the time of graduation from high school or graduated from high school with an associate degree
- Must attend an eligible Idaho college or industry



Idaho Governor's Cup Scholarship

- **Applications open until mid-April**
- Merit-based award
- Requires community service
- For graduating seniors of an Idaho high school or home school, or a first-year student in a CTE program
- Requires a 2.8 GPA



Armed Forces / Public Safety Officer Dependent Scholarship



- **Open/No deadline**
- Dependent-based award
- For dependents of fallen or permanently disabled members of the armed forces or public safety officers

Financial Aid

To determine how much a student and his or her family will be expected to contribute to the student's education, students and their families must complete the free FAFSA application. The difference between the total price of attendance and the family contribution is your **financial need.**

NOTE: Undocumented students don't qualify for federal financial aid and are not able to submit a federal FAFSA. **However**, these students can submit a **Dream Application** to be considered for state financial aid. The Dream Application process typically open November 1 and close on January 31 of the following year. Students are encouraged to submit their **Dream Application** on or before the application deadline using income information from the prior year. To **apply** visit: **dream.csac.ca.gov**.

Your financial aid package may consist of federal, state, or institutional grant or scholarship assistance and be supplemented with loan and work study funds. The total amount of aid received depends on the amount your family can reasonably be expected to contribute, the availability of funds, as well as state and school policies.

Your school will automatically determine your eligibility for an Idaho State Grant if you applied for financial aid using the FAFSA. However, you also may need to apply for school-specific aid through the campus financial aid office. Keep in mind that each school may have its own financial aid deadline as well.

Knowing the field of study and interests you also can help you identify scholarships, internships, and other financial assistance specific to that field.

Federal Pell Grant

These federally funded grants help almost 10 million full- and part-time college and vocational school students nationally.

Who is Eligible?

Students with family incomes up to \$65,000 may be eligible for Pell Grants. However, most Pell awards go to students with family incomes below \$30,000. **There is no charge to apply for a Federal Pell Grant.**

You also must meet certain conditions to receive federal aid:

What makes you eligible?

In order to qualify for state and federal financial aid, you must meet certain eligibility guidelines:

- Are you a U.S. citizen, U.S. national, or an eligible non-citizen? (required for federal financial aid only)
- Are you a resident of Idaho?
- Are you an independent or dependent student?

Distance learners also may be eligible for some forms of financial aid.

If you have any questions about your eligibility to receive state or federal financial aid, contact a financial aid administrator at the institution you are interested in attending, or contact the Office of Higher Education.

Conditions for Receiving Federal Aid

To receive a Federal Pell Grant and/or apply to other federal programs, the student must:

- Be an U.S. citizen or eligible non-citizen
- Have a high school diploma (includes home schooling) or GED if you were first enrolled in college after July 1, 2012. (Students who were first enrolled in an eligible career pathway program on or after July 1, 2015, may still qualify for a reduced Pell Grant without having a high school diploma or GED.)
- Be an undergraduate student or applying as an undergraduate for the Pell Grant. Graduate students are eligible for work-study and student loans
- Not have already received a Federal Pell Grant for 12 full-time semesters or the equivalent
- Either be registered with the Selective Service (for all males born on or after January 1, 1960, who are at least 18 and not currently on active duty in the Armed Forces) or sign a statement of registration status indicating that he is not required to register
- Be enrolled in a program leading to a certificate, diploma, or degree at any institution eligible to participate in the Pell Grant Program
- Maintain satisfactory academic progress as defined by the grant program
- Sign a statement indicating that the student is not in default on a federal loan, and that the financial aid will be used only for educational purposes
- Not be convicted for the possession or sale of illegal drugs while receiving federal financial aid

Students can receive Pell Grants for their undergraduate study until they complete a baccalaureate or their first professional degree (such as pharmacy or dentistry) or have received a Pell Grant for the equivalent of 12 full-time semesters, whichever comes first.

How Much Money Can You Get?

In 2021-2022, the Department of Education gave out about \$25.4 billion in Pell Grants to 6.1 million students. The average grant in 2020-2021 for all Pell recipients nationally was approximately \$4,568. The average grant in 2021-2022 for students at Idaho schools was approximately \$4,984.

How is the Award Determined?

Pell Grants are based on a formula that is applied in the same manner to all applicants. The formula is revised and approved each year by the U.S. Congress. The actual award a student receives depends on a number of factors including:

- The price of attendance.
- The family's financial situation.
- Family size.
- Whether the student is attending full-time or part-time.

Where Can You Use the Pell Grant?

The grants may be used at almost any school the student chooses to attend. Financial aid administrators at each school can tell you whether the institution and its programs are eligible for the Federal Pell Grant Program.

What Is the Application Process?

Apply for a Federal Pell Grant by completing the **FAFSA on the Web**.

The paper FAFSA can also be downloaded at **fafsa.ed.gov**.

Once the FAFSA has been completed and filed, the progress of the application can be tracked by calling the **Federal Student Aid Information Center** toll-free at **(800) 433-3243** between 9 a.m. and 5:30 p.m. (Eastern Standard Time), Monday through Friday. You also can **check the status of your FAFSA online**

Supplemental Educational Opportunity Grant

The Federal Supplemental Educational Opportunity Grant (SEOG) can provide additional grant money to a student's financial aid package if he or she has demonstrated financial need.

Who is Eligible?

Undergraduates or vocational students who are enrolled at least half time are eligible. Priority is given to students already receiving a Pell Grant.

How is the Award Determined?

The award is administered by the individual college or vocational school and can be part of the student's overall aid package. The specific amount is set by the institution's financial aid office depending on the student's:

- Financial need.
- The funds available at the school.
- The amount of aid the student is already receiving.

How Much Money Can You Get?

A student may receive up to \$4,000 a year.

What Is the Application Process?

The student should contact the financial aid office at the college or vocational school he or she is attending. Deadlines will vary by school so the student should apply as early as possible.

To receive financial aid, you must apply for it. Applying for admission to a college or university is not enough. Timing is also important in obtaining financial assistance. You need to stay within the financial aid application deadlines for the various awards:

Deadlines

State Grants

The deadline for acceptance of applications is 30 days after the start of the term for your school. The FAFSA must be received by the federal application processing center no later than 30 days after the start of that term. Missing the deadline for one term does not necessarily mean you will not be eligible for the remaining terms of the academic year.

Federal Pell Grants

You can file as late as June 30 during the current year to receive a Pell Grant if you were enrolled in a postsecondary institution for the previous 12-month period between July 1 through June 30. Go to the StudentAid.gov for answers on when to file and which academic year's FAFSA application to use.

Federal Direct Stafford Loans

You can apply for a Federal Direct Stafford Loan any time during the year. There are several different application procedures. Check with the financial aid office at the school the student is attending or plans to attend to learn which procedure it recommends.