

# Scholarships

## TheWashboard.org

TheWashboard.org (<https://thewashboard.org>) is a free college scholarship website. This high-quality and trusted resource connects students with scholarship providers in Washington State.

- It streamlines the private scholarship application process for students.
- Students' private information is kept confidential.
- Scholarship listings are diverse and support a wide variety of student interests and accomplishments.
- One-third of listed scholarships require a GPA of 3.0 or higher.
- Many scholarships are renewable, which means you may be eligible for continued scholarship funding.

## Scholarship Search Engines and Databases

- ✓ <https://gearup.wa.gov/educators/scholarships>
- ✓ <http://getschooled.com/journey/get-to-college/scholarships-for-college>
- ✓ <https://www.scholarshipjunkies.org>
- ✓ <http://bigfuture.collegeboard.org/scholarship-search>
- ✓ [www.unigo.com](http://www.unigo.com)
- ✓ <https://scholarships360.org/>
- ✓ <https://www.fastweb.com/>
- ✓ [www.scholarships.com](http://www.scholarships.com)

# Mythbusters

**Myth: My parents make too much money that I won't qualify for financial aid.**

**Fact:** The new Washington College Grant gives more money to more students for more kinds of education. Even if you didn't qualify before, you could now!

**Myth: I can't apply for financial aid because I don't know what I will do after high school.**

**Fact:** You can complete your FAFSA or WASFA before submitting any college or technical school applications. You'll need to list at least one school on your application but go ahead and add every school you're considering.

**Myth: Financial aid only pays for universities. That takes four years—I need to start working now.**

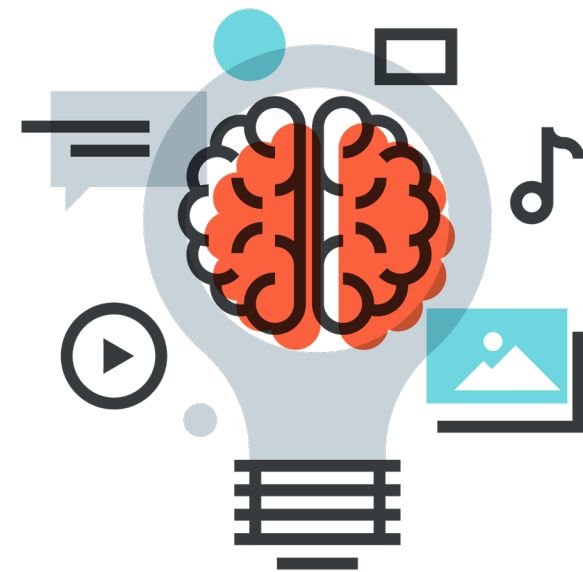
**Fact:** You can use financial aid for many types of education, including career and technical institutions, community colleges, some apprenticeships, and, yes, universities too. You have options!

**Myth: Only star athletes and students with good grades get financial aid.**

**Fact:** Good grades or athletics may help students get into certain schools, but most student aid programs do not consider a student's grades or sports abilities.

**Myth: Getting financial aid is complicated, and there's nowhere to get help.**

**Fact:** Schools around the state host financial aid events where students can get free help completing applications. Your counselor can help you find an event near you.



# Now What?

*Before you apply for financial aid, you should apply for admissions to your preferred schools or programs.*

## Key Steps for Seniors

1. Apply for admissions.
2. Apply for financial aid.
3. Review school decision letters and compare financial aid award letters.
4. Make decision, notify schools.
5. Graduate.
6. Sign up and attend the orientation.

The 12th Year Campaign Student Workbook can guide you through the college admissions and financial aid process. Find it and more tools at <https://gearup.wa.gov/students/apply-to-college>



# Resources

## Plan Your Future

High school students can explore careers, the admissions process and learn about financial aid. Visit <https://wsac.wa.gov/actionplan>

## Estimate Your Award with the Financial Aid Calculator

Use the financial aid calculator to estimate potential financial aid. Visit <https://portal.wsac.wa.gov/a/aid-calculator>

## Understand Lingo

Learn what these terms mean. The College Knowledge Glglossary is available in English, Russian, Somali, Spanish, and Vietnamese. Visit <http://www.wcan.org/college-knowledge>

## Contact Otterbot



Otterbot is a free texting service designed to help Washington students navigate financial aid for college and career education. Students can access Otterbot via text message 24 hours a day, seven days a week. Text "Hi Otter" to 360-928-7281. Learn more <https://wsac.wa.gov/otterbot>

# [www.gearup.wa.gov](http://www.gearup.wa.gov)

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# Financial Aid 101

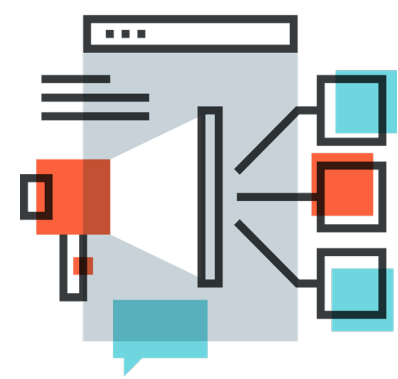
## How To Fund Education After High School

# Post-High School Pathways: You Have Options!

What do we mean when we use the term college? We mean any type of education or training after high school.

There are many options for students after high school including *apprenticeships, military, on-the-job training programs, community college certificates, 2-year degrees, & 4-year degrees*. The term college includes all these things.

## Education & Training Beyond High School Is Affordable!



Washington has the best state financial aid available in the country.

Cost does not have to be a barrier to pursuing your post-high school pathway.

There is money available to help make it affordable.

**Over 80% of all college students receive financial aid to help them pay for college.**

## FINANCIAL AID

Financial aid is money to help pay for college or career schools. **This money comes from the federal and state governments, colleges and universities, banks, and organizations.** It includes **grants, loans, work study, and scholarships.** To get aid, you must apply.

Applying for financial aid is a separate process from applying for admissions to a school or a program. You need to do both steps. You should apply for financial aid using the Free Application for Federal Student Aid (FAFSA) at <https://studentaid.ed.gov/sa/fafsa>. If you are a non-citizen and unable to file a FAFSA due to immigration status, you should file the Washington Application for State Financial Aid (WASFA) at <https://wsac.wa.gov/wasfa>

Colleges will use the results of the FAFSA or WASFA to create your financial aid package each year. The FAFSA and WASFA become available online on October 1st each year. Aim to complete the FAFSA or WASFA as close to October 1st as possible during your high school senior year and every year you are in school. Financial aid dollars are limited, and colleges often award them on a first-come-first-served basis.

## FEDERAL STUDENT AID

The US Department of Education offers various federal grants, student loans, and other financial aid opportunities to students attending community and technical colleges, four-year colleges and universities, and career schools.

## WASHINGTON STATE FINANCIAL AID

In addition to federal financial aid, Washington State offers grants, scholarships, and loan programs. The **Washington College Grant** is one of the most generous financial aid programs in the country. People of all ages from low- and middle-income families may qualify to receive money for college, career training, and participating apprenticeships. Funding is guaranteed to eligible students. An eligible student from a family of four making around \$56,000 or less per year would receive a full award. Partial grants are available for families making up to the state's median family income, around \$102,000 per year.

The **College Bound Scholarship (CBS)** is a commitment that tuition at public rates, some fees, and a small book allowance will be covered by state financial aid for students who meet program pledge requirements. Eligible students in Washington are auto-enrolled in middle school.

Students can attend over 65 universities, colleges, and technical schools. To earn the College Bound Scholarship, students must do the following:

- Fulfill the scholarship pledge requirements and meet state residency requirements.
- Complete a financial aid application in their senior year of high school and each year they are in college and be determined as income-eligible.
- Be accepted to and attend an eligible college.
- Be in good standing at their college. This could be GPA or student code of conduct and is specific to each school.

## LOANS

You may be offered loan options as part of the financial aid award from the school or program you are attending. A student loan is money you borrow for your education, and pay back over time. Unlike grants or work-study you do have to pay back your loans. You do not have to accept any or all the loans that are offered to you. **For more information and resources on student loans at our student loan advocacy site at <https://wsac.wa.gov/loan-advocacy> and <https://www.studentloaned.wa.gov/>**

## TYPES OF AID



### Grants

Federal and state governments award typically award these to students with the highest financial need. You do not have to repay these funds if you successfully complete your courses. For example, the Pell Grant is a federal grant for those in need.



### Scholarships

Organizations and schools award these for good grades, cultural or religious background, sports, and unique talents. You do not have to repay these funds if you successfully complete your courses.



### Work Study

It helps you to earn money to pay for your education by working a part-time job offered through the college. There are federal, state, and institutional work study programs.



### Loans

Student loans are offered through banks, colleges, and other institutions and often have lower interest rates than most other types of loans. Unlike grants or scholarships, loans must be repaid with interest, even if you do not graduate.



## What is the CBS Pledge?

- Graduate from a Washington State high school or approved home school program with a cumulative 2.0 GPA or higher.
- Have no felony convictions.
- Apply for financial aid by completing the FAFSA or WASFA beginning their senior year.

# Unique Circumstances?

If you identify as an undocumented, other non-citizen, an unaccompanied homeless youth, are or have been in foster care, are LGBTQ+, and/ or have other unique considerations, please see <https://gearup.wa.gov/students/pay-for-college> to find information on college fit and programs to support your pathway and learn how to find the best financial aid possible.

## UNDOCUMENTED & OTHER NON-CITIZEN STUDENTS

### RESIDENT TUITION

You must be a Washington resident to pay in-state tuition or get state financial aid. Both U.S. citizens and non-citizens can be Washington residents, including undocumented students. In most cases, an individual is a Washington resident if they live in the state for one year immediately before starting their college or program. But there are other ways to be a resident.

### STATE FINANCIAL AID

Undocumented and non-citizen students who meet resident tuition requirements may qualify for Washington State financial aid programs, even if they are ineligible for federal financial aid due to immigration status. You must meet individual program and income requirements, in addition to residency requirements, for the Washington College Grant, the College Bound Scholarship, State Work Study, and Passport to Careers.

### HOW TO APPLY

The Washington Application for State Financial Aid (WASFA) is for people who do not file a federal FAFSA application. People who complete a WASFA are applying for state aid. There are various reasons to file a WASFA instead of a FAFSA, including if you are undocumented or a non-citizen or have undocumented parents or family members who do not wish to file a FAFSA. If you are unsure which application to file, use the WASFA questionnaire to find out at <https://wsac.wa.gov/wasfa>

## YOUTH IN FOSTER CARE

If you have been in foster care any time after age 13, money and resources are available to help you go to continue your education – including vocational training, 2-and 4-year options - for most Washington State schools. There are multiple college preparation programs and foster care-specific financial aid programs just for you!

View more information about these financial aid programs, their updates, and their eligibility requirements at:

- <http://independence.wa.gov/>
- <https://gearup.wa.gov/students/pay-for-college>
- <https://gearup.wa.gov/file/fostering-college-knowledge-planning-paying-higher-education-youth-care>



## Get Help

There are dozens of 12th Year Campaign events throughout the state from October through December to help students and families apply for financial aid.

Visit <https://wsac.wa.gov/12th-year-campaign> to find an event and get confidential assistance with completing your WASFA or FAFSA.