



UNITED STATES ARMY CHILD & YOUTH SERVICES

Understanding the Financial Aid Process

Assessing Cost

Calculating Cost of Attendance (COA) <https://fafsa.ed.gov/help/costatt.htm> or https://www.collegedata.com/cs/content/content_payarticle_tpl.jhtml?articleId=10065

Calculating Expected Family Contribution (EFC) <https://studentaid.ed.gov/sa/resources#efc>

Net Price Calculator Center <https://collegecost.ed.gov/netpricecenter.aspx>

In-state tuition rates for Members of the Armed Forces and their Families addressed in the Higher Education Opportunity Act, Section 114 <https://www.gpo.gov/fdsys/pkg/PLAW-110publ315/pdf/PLAW-110publ315.pdf> and www.law.cornell.edu/uscode/text/20/1015d. See also <https://www.military.com/paycheck-chronicles/2015/11/12/in-state-tuition-rules-for-military-families>

Military friendly schools <http://militaryfriendly.com/schools> and <https://militarybenefits.info/military-friendly-colleges/>

Transferring the Post-9/11 GI Bill <https://dod.defense.gov/News/Article/Article/1573240/dod-announces-policy-change-on-transfer-of-post-911-gi-bill-benefits/> and <https://milconnect.dmdc.osd.mil/milconnect/>

Using Post-9/11 GI Bill benefits <https://benefits.va.gov/gibill/>. Yellow Ribbon Program https://www.benefits.va.gov/gibill/yellow_ribbon.asp

Free Application for Federal Student Aid (FAFSA) <https://FAFSA.ed.gov>

- Use the FAFSA4caster before senior year
- Determines eligibility for financial aid and Expected Family Contribution (EFC)
- Fill out FAFSA during senior year after October 1 and afterwards once per year per student



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Types of Financial Aid

1. Work-study programs <https://studentaid.ed.gov/sa/types/work-study>
2. Federal loans <https://studentaid.ed.gov/sa/types/loans>
3. Federal grants <https://studentaid.ed.gov/sa/types/grants-scholarships>
4. State grants & scholarships <https://www2.ed.gov/about/contacts/state/index.html> or <http://www.collegescholarships.org/scholarships/states.htm>
5. Grants and scholarships from schools. The College Scholarship Service (CSS) Profile is used by about 400 schools in addition to the FAFSA to determine institutional aid <https://cssprofile.collegeboard.org/>
6. Private grants and scholarships <http://www.collegescholarships.org/grants/101-grants.htm> , <https://www.fastweb.com> or <https://www.cappex.com/>

Military-Connected Grants and Scholarships

AMVETS National Scholarship Program <http://amvets.org/scholarships>

Army Emergency Relief Scholarship <https://www.aerhq.org/Apply-for-Scholarship/Dependent-Children>

Army Scholarship Foundation <https://www.armyscholarshipfoundation.org/>

The Fisher House Foundation administers the Scholarships for Military Children Program and the Heroes' Legacy Scholarship <http://www.militaryscholar.org/>

Iraq and Afghanistan Service Grant <https://studentaid.ed.gov/sa/types/grants-scholarships/iraq-afghanistan-service>

Military Family Member Scholarships
<http://www.collegescholarships.org/scholarships/family.htm>

Paralyzed Veterans of America <https://www.pva.org/>

U.S. Department of Education (ED) Grants. If your parent or guardian died as a result of Military service in Iraq or Afghanistan after the events of 9/11, you may be eligible for ED grant funds. To determine your eligibility, visit <https://studentaid.ed.gov/sa/types/grants-scholarships/pell#iraq-afghanistan>

Veterans of Foreign Wars <https://www.vfw.org/assistance/student-veterans-support>



Army School Support Services Scholarship Database: Scholarships are listed in alphabetical order and provide information on deadlines and qualifications: <https://sites.google.com/view/militaryconnectedscholarships/home>

National and New York State Scholarships

National Scholarship Database: Fastweb is a National Scholarship Database designed to simplify the scholarship search by helping students find millions of scholarships, grants, internships, and financial aid opportunities: <https://www.fastweb.com/>

NYS Scholarships including Excelsior and Jefferson Community College (JCC) Foundation Scholarships. The Excelsior Scholarship, in combination with other student financial aid programs, allows students to attend a SUNY or CUNY college tuition-free. The program covers tuition for eligible SUNY and CUNY students. NYS Grants, Scholarships and Loan Programs search (includes Excelsior and military specific scholarships): <https://www.hesc.ny.gov/pay-for-college/financial-aid/types-of-financial-aid.html#horizontalTab2>

JCC Foundation Scholarship search: <https://sunyjefferson.academicworks.com/>

Pitfalls

Scholarship scams <http://www.finaid.org/scholarships/common.phtml> or <http://www.finaid.org/scholarships/warning.phtml>

