



¡GRADÚATE!



A Financial Aid Guide to Success



MAY 2014



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Disclaimers:

- This guide contains information and resources from public and private organizations that may be useful to the reader. Inclusion of this information does not constitute an endorsement by the Federal Government, White House, U.S. Department of Education or the White House Initiative on Educational Excellence for Hispanics of any products or services offered or views expressed.
- The following pages also contain hyperlinks and URLs created and maintained by outside organizations, which are provided for the reader’s convenience. This guide is available for online distribution and printing at: <http://www.ed.gov/edblogs/hispanic-initiative/>. The aforementioned government agencies are not responsible for the accuracy of the information contained therein.

The terms Hispanic and Latino are used interchangeably in this guide, while recognizing their distinctive demographic and cultural meanings.



In 2009, President Barack Obama challenged every American to commit to at least one year of higher education or postsecondary training and set [a goal](#)¹ for America to once again lead the world with the highest proportion of college graduates by the year 2020. To achieve this, his Administration is working to make college more accessible, affordable and attainable for all American families.

Recognizing that the country was built on and continues to thrive on its diversity and that the future of the United States is inextricably linked to the future of the Hispanic community, in 2010, President Obama [reestablished](#)² the White House Initiative on Educational Excellence for Hispanics (Initiative). The Hispanic community is the largest and fastest-growing minority group and will represent 60 percent of the nation's population growth between 2005 and 2050. However, Hispanics have the lowest education attainment levels of any group in the United States. The Initiative's [objectives](#)³ are to increase educational opportunities, improve educational outcomes, and deliver a complete and competitive education for all Hispanics.

The Initiative, through its work with its President's Advisory Commission on Educational Excellence for Hispanics and key stakeholders across sectors and throughout the nation, is dedicated to ensuring that the Hispanic community is informed about and equipped with the necessary tools to obtain a quality education – from cradle to career. Determined to achieve the President's 2020 goal, the Initiative has prioritized college completion among Hispanics as a key objective.

However, today more than ever, it has become more difficult for families to invest in higher education for their future. For Hispanic students, one of the biggest barriers to enrolling and completing a post-secondary education has been a financial one. [Graduation rates](#)⁴ among Hispanic high school students are at their highest, and the Initiative has identified this as an opportunity to provide Hispanic students and families with the financial aid and scholarship resources available to help ensure the upward trend translates into postsecondary enrollment, affordability and completion numbers.

The Initiative has created the ¡Gradúate! Financial Aid Guide to Success (Guide), a comprehensive step-by-step guide on the financial aid and college enrollment process for Hispanic high school students and their families.





¡Gradúate! Financial Aid Guide to Success

This Guide is the first of its kind. The Guide consolidates and outlines, in a culturally relevant way, college application and enrollment information, federal financial aid and public and private scholarship resources available to better support Hispanic students in their efforts to enroll in and afford a postsecondary education.

Research suggests the following: that current federal financial aid efforts are not adequate. “The Spanish-translation of financial aid information should not presume knowledge of U.S. financial aid concepts such as government guaranteed loans, grants, and scholarships.... Unless youth are accurately informed of the intrinsic and tangible benefits of a college education, the opportunity costs will seem to far outweigh the benefits that a [postsecondary, industry-recognized credential, certificate or] college degree can provide them.... Not enough Latinos are taking advantage of [key grants] and few know that the federal government offers educational loans and grants.” (Zarate and Pachon).

Furthermore, through its outreach and engagement on the President’s 2020 postsecondary completion goal with the Hispanic community, the Initiative continues to receive critical feedback echoing and supporting the aforementioned research findings.

This Guide includes recommended steps and highlights important information that can be helpful to Hispanic students and their families, such as advice about how to prepare a college application, helpful tips on how to choose the right college, and types of financing options available, including resources for Deferred Action for Childhood Arrivals (DACA) students and undocumented students.



“...at the end of the day, no matter what the President does, no matter what your teachers and principals do or whatever is going on in your home or in your neighborhood, the person with the biggest impact on your education is you. It’s that simple. It is you, the student. And more than anything else, meeting that 2020 goal is going to take young people like all of you across this country stepping up and taking control of your education.”

*—First Lady Michelle Obama,
November 2013*

Planning for College

“In today’s knowledge-based, globally competitive economy, a world-class education and some postsecondary schooling [are] essential.”

—U.S. Secretary of Education Arne Duncan, September 2013.

In 2013, the U.S. Census Bureau estimated the number of Hispanic students enrolled in college jumped by more than 50 percent from 2008 to 2012. Additionally, for the first time, a record [69 percent](#)⁵ of Hispanic high school graduates in the class of 2012 enrolled in college that fall, surpassing the enrollment rate of their white counterparts (67 percent). However, only 22 percent of young Hispanic adults have a college degree today (Pew Research Hispanic Trends Project).

If you are a parent or caregiver, you can help your child take the right steps to prepare and plan for college. Learn more from Education’s “Things to Consider”. (<http://www.ed.gov/blog/2014/01/helping-your-student-plan-for-college-and-a-career/>)

ED’s office of Federal Student Aid provides a [step-by-step checklist](#)⁶ and outlined below are recommendations that can help students plan and prepare for college while they are in high school:

- Participate in extra-curricular activities like sports, clubs, and the arts.
- Establish strong relationships with your teachers and counselors so that each can write you letters of recommendation later on.
- Find out if your high school offers opportunities to take college-level courses for college credit through programs like [Advanced Placement \(AP\)](#)⁷ or [International Baccalaureate \(IB\)](#)⁸. These can significantly reduce the time and cost of earning a postsecondary, industry-recognized credential, certificate or degree from a career and technical postsecondary institution, or two- or four-year college program.
- [Work](#)⁹ or [volunteer](#)¹⁰ in fields that reflect your career interests. Find out whether your school has partnerships with area employers and/or has access to programs that allow you to participate in job shadowing, internships, and other work-based learning opportunities.
- Participate in college preparatory programs to gain an additional support system that will help you keep your grades up and stay on the right track to college.
- Investigate whether specific licenses or special certifications are needed for entry-level jobs in your fields of interest, and find out if you can begin earning credentials while in high school through technical courses.
- Seek advice from counselors. [Counselors](#)¹¹ have access to information and resources that can help students map out college and career pathways and next steps.
- Prepare to take the [PSAT, ACT and/or SAT](#)¹² your junior year of high school. Ask your counselor if you qualify for [ACT](#)¹³ and/or [SAT fee waivers](#)¹⁴.
- [Check out colleges](#)¹⁵ in person or remotely—this will help you decide where to apply.
- Write your college essays early. Most colleges require a personal essay, along with the application, on topics designed to help admission officers learn more about the students’ goals, achievements, experiences, influences and values—the things that make you unique.
- Research funding opportunities like scholarships, making note of deadlines.
- Complete the Free Application for Federal Student Aid ([FAFSA](#)^{SM16}) in order to apply for federal financial aid to pay for college.

Choosing the Right College

Some students decide to take a year off after graduating from high school - for work, extended studies or travel opportunities. These experiences may better prepare and allow students to become more actively engaged in their academic career. Other students decide to enroll in college the fall after graduation from high school. It is a very personal decision but once the student decides to attend college, it is important to research, understand, and think through all available options.

The Administration has created a number of tools to make sure that families have the right information that helps them make choices. Below are several tools available for students and families as they navigate the college planning and selection process:

- **College Scorecard**¹⁷—helps students search for a college that is a good fit, considering key information such as cost, size, location and majors/programs.
- **Financial Aid Shopping Sheet**¹⁸—allows for the comparison of costs and financial aid packages between schools.
- **College Navigator**¹⁹—gives information about the location of schools, degrees or certificates or industry-recognized credentials offered, and the type of institution.

Some **key factors**²⁰ for a student to consider when choosing a school:

- **Cost**²¹—how much does a full year’s tuition cost? What is included in the cost? Do not let the cost deter your plans to attend college—this Guide provides key information on the many resources available to finance your postsecondary education.
- **Types of schools**²²:
 - Career and technical postsecondary institution or 2-year (associate’s degree) or 4-year (bachelor’s degree) institution, community college, online program
 - Public, non-profit, or private (*Note: public schools typically receive funding from state governments, while private schools are funded by private sources*)
 - Small (2,000 students or less), medium (2,000-15,000), or large (15,000 or more)
 - Single-sex or Co-ed
 - Religious Affiliation
 - **Hispanic Serving Institution (HSI)**²³—higher education institution with an enrollment of undergraduate full-time equivalent students that is at least 25 percent Hispanic
- **Accreditation**—whether the school is accredited under **Federal Accreditation Standards**²⁴
- **Retention and graduation rates**—percentage of first-time students who return to the institution to continue their studies in the fall (retention); progress of students who began their studies as full-time, first-time degree- or certificate-seeking students to see if they complete a degree or other award such as a certificate or industry-recognized credential within 150 percent of “normal time” for completing the program for which they enrolled (graduation).
- **Goals and aspirations**²⁵—interested in a particular major or career path? Do you want to study abroad, participate in ROTC, or participate in an honors program? Research colleges and universities to find out if they have departments and majors that complement your goals.
- **Location**—do you want to live on campus or commute? Rural or Urban? Do you want to live close to home?

FAFSASM 101

To apply for federal student aid, such as federal grants, loans, and work-study, you need to complete the Free Application for Federal Student Aid (FAFSASM). Completing and submitting the FAFSASM is free and easier than ever, and it gives you access to the largest source of financial aid to pay for college or career school.

In addition, many states and colleges use your FAFSASM information to determine your eligibility

for state and school aid, and some private financial aid providers may use your FAFSASM information to determine whether you qualify for their aid.

Available in early October every year, the FAFSASM must be filled out annually in order to receive federal student aid for postsecondary education. Deadlines differ by state and institution. Some of the available funds are given out on a first-come, first-served basis; so it is critical to complete and sign the FAFSASM as soon as possible. The student and parent (if the student is considered a dependent student) should each get their own FSA ID (username and password) if they plan to sign the FAFSASM electronically. Learn more about the FSA ID at StudentAid.gov/fsaid²⁶.

The FAFSASM form will ask students for information such as name, date of birth, address, and financial information to determine eligibility. Check out this video—<http://www.youtube.com/watch?v=VRyXfUStH00> that guides you through the FAFSASM application process.

After the student completes the **FAFSASM**, it is important that they also complete these *steps*:

1. You will be sent a Student Aid Report (SAR) summarizing the FAFSASM data you submitted. Look over the SAR and make any corrections if needed.
2. You will receive an aid offer from each college or career school you listed on your FAFSA, stating the amount of aid you could receive at the school. Review and compare your offers.
3. Formally accept the school's aid offer. Your school will handle your aid. Ask the financial aid office when and how your aid will be paid out and what it will cover.

For additional information on what happens after you submit your FAFSA, go to studentaid.ed.gov/sa/fafsa/next-steps

Notes:

- The FAFSASM form is also available in Spanish by visiting www.FAFSA.gov and clicking “Español”
- There are plenty of other resources that can help you afford a postsecondary education if you need the financial support. The next few pages provide more information on other types of financial aid.
- Many non-U.S. citizens qualify for federal student aid and a student's parents' citizenship status does not affect a student's eligibility for federal student aid.



Financial Aid

There are several types of financial aid available, including federal financial aid, state and institutional aid, federal and private loans, and scholarships, each of which is described in this Guide. Note that federal student loans usually offer borrowers lower interest rates and have more flexible repayment options compared to private student loans.

Federal Financial Aid

The [federal government](#)²⁷ offers a number of financial aid programs that help fund a student's education. The U.S. Department of Education provides more than \$150 billion in financial aid (grants, loans, and work-study funds) each year. Remember that in order to receive federal financial aid students will need to complete the FAFSA™. Federal student financial aid covers expenses such as tuition and fees, room and board, books and supplies, and transportation. Below is a list and helpful descriptions of the types of aid offered by the federal government:

Grants²⁸—financial aid, often based on financial need, which does not have to be repaid (Note: if a student withdraws from the institution before completing an enrollment period such as a semester, they may be required to repay the grant amount).

Grants offered by the U.S. Department of Education:

- **Federal Pell Grants**²⁹—Free financial aid available from the federal government that does not have to be repaid. The amount of aid granted depends on a student's financial need, their cost of attendance, and their student status.
- **Federal Supplemental Educational Opportunity Grants (FSEOG)**³⁰—A supplemental grant for undergraduate students with exceptional financial need. Not all schools participate. Check with the school's financial aid office to find out if the school offers the FSEOG.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants**³¹—A TEACH grant can help students pay for college if they plan to become a teacher in a high-need field in a low-income area. (Note: TEACH grants can become loans if the recipient does not fulfill the service requirements)
- **Iraq and Afghanistan Service Grants**³²—If a student's parent or guardian died as a result of military service in Iraq or Afghanistan, they may be eligible for one of these grants.

Federal Work-Study³³—work program while students are enrolled in school, that allows students to earn money to help them pay for education expenses. These consist of part-time jobs for undergraduate and graduate students with proven financial need. Community service work and work related to the student's course of study is encouraged.

Loans—borrowed money for college or technical/vocational career and technical postsecondary institutions; students must repay their loans, with interest.

- **Federal Student Loans**—money borrowed from the federal government
 - [Direct Subsidized Loans and Direct Unsubsidized Loans](#)³⁴; [Direct PLUS Loans](#)³⁵ (for graduate and professional students or parents); and [Federal Perkins Loans](#)³⁶

Non-Federal Aid:

Non-federal aid is composed of [private student loans](#)³⁷, which are typically provided by a lender such as a bank, credit union, state agency, or a school. The [Consumer Financial Protection Bureau](#)³⁸ provides helpful information about these types of loans and factors for students to consider.

QUICK TIP: Repaying Loans!

- Estimate your monthly loan payments and evaluate repayment plan options by visiting [StudentAid.gov/repayment-estimator](https://studentaid.gov/repayment-estimator)
- [Income-based Repayment \(IBR\)](#)³⁹—After students graduate, they may be eligible to lower their monthly repayment rate on federal student loans based on income
- Here is more information about [understanding your student loans](#)⁴⁰
- Here is a [video](#)⁴¹ that will help detail what you might expect with the repayment of your loans
- [Here is an interactive webpage](#)⁴² that can help you understand how repaying your student debt works

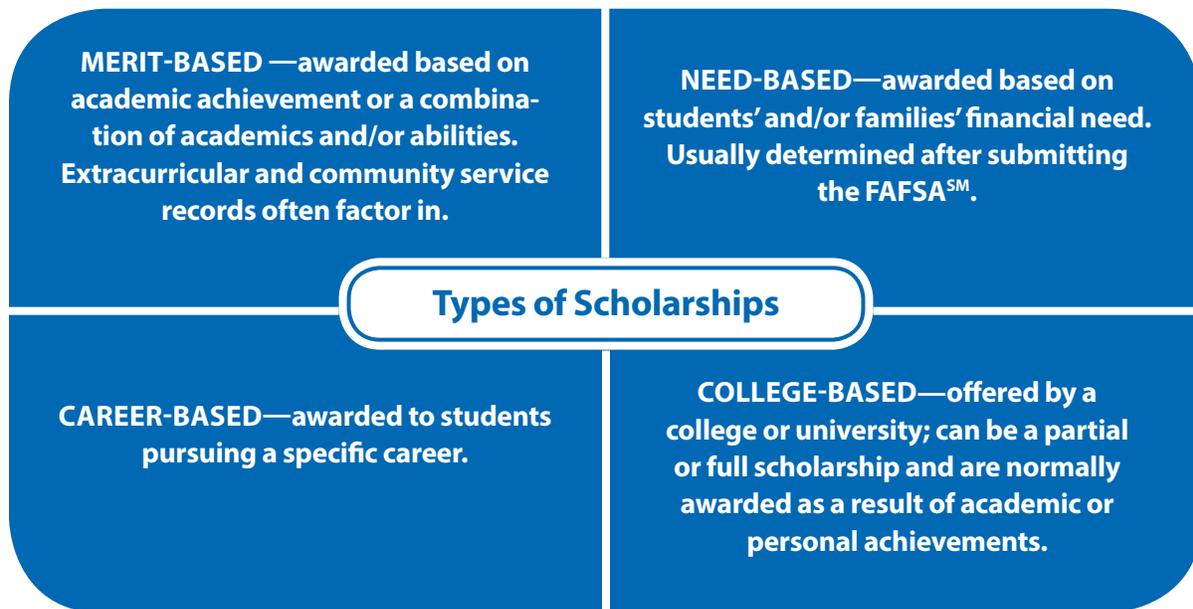
Scholarships

[Scholarships](#)⁴³, like grants, are gifts of money that do not need to be repaid. Various institutions or individuals, such as state governments, schools, employers, private companies, nonprofits, communities, religious groups, and professional and social organizations offer thousands of scholarships annually.

Each scholarship has its own requirements, so it is important to research them carefully and pay close attention to deadlines. While these free resources are available to everyone through many platforms, it is important to avoid [scholarship scams](#)⁴⁴.

Here are some helpful tips for students:

- **How to find scholarships:** The U.S. Department of Labor sponsors CareerOneStop, a [scholarship search](#)⁴⁵ engine, which lists over 7,000 scholarships and provides free online resources to help students and job seekers achieve career success.
- **How to apply to scholarships:** When researching and [applying](#)⁴⁶ for scholarships, note the requirements and deadlines (ex: minimum GPA or must be a first generation student, etc.).



Examples of requirements:

- **Letters of Recommendation**—reach out to an individual, with ample time in advance, who has personally observed and can speak to your personal and/or academic achievements in a positive and compelling manner. This person can be a teacher, counselor, coach, etc.
- **Essay**—most college-based scholarships require a personal essay along with the application. This is an opportunity for you to share your story (who you are, what you have and hope to accomplish, etc.)
- **Deadline**—all essays and applications have deadlines. It is important that you submit all required documents on time (e.g. letters of recommendation, transcripts, essays, etc.)

The White House Initiative on Educational Excellence for Hispanics (Initiative) recognizes that federal financial aid is critical and necessary to support Hispanic postsecondary enrollment, affordability and completion. The Initiative also acknowledges that in most cases, these resources may not be enough.

In addition, the Initiative supports the Administration’s efforts to increase the number of minority students and teachers who are proficient in the science, technology, engineering and mathematics (STEM) fields. The U.S. Department of Commerce estimates that STEM occupations will grow 1.7 times faster than non-STEM occupations over the period from 2008–2018. In order to meet these workforce needs, the United States will need approximately 1 million more STEM professionals than are projected to graduate over the next decade.

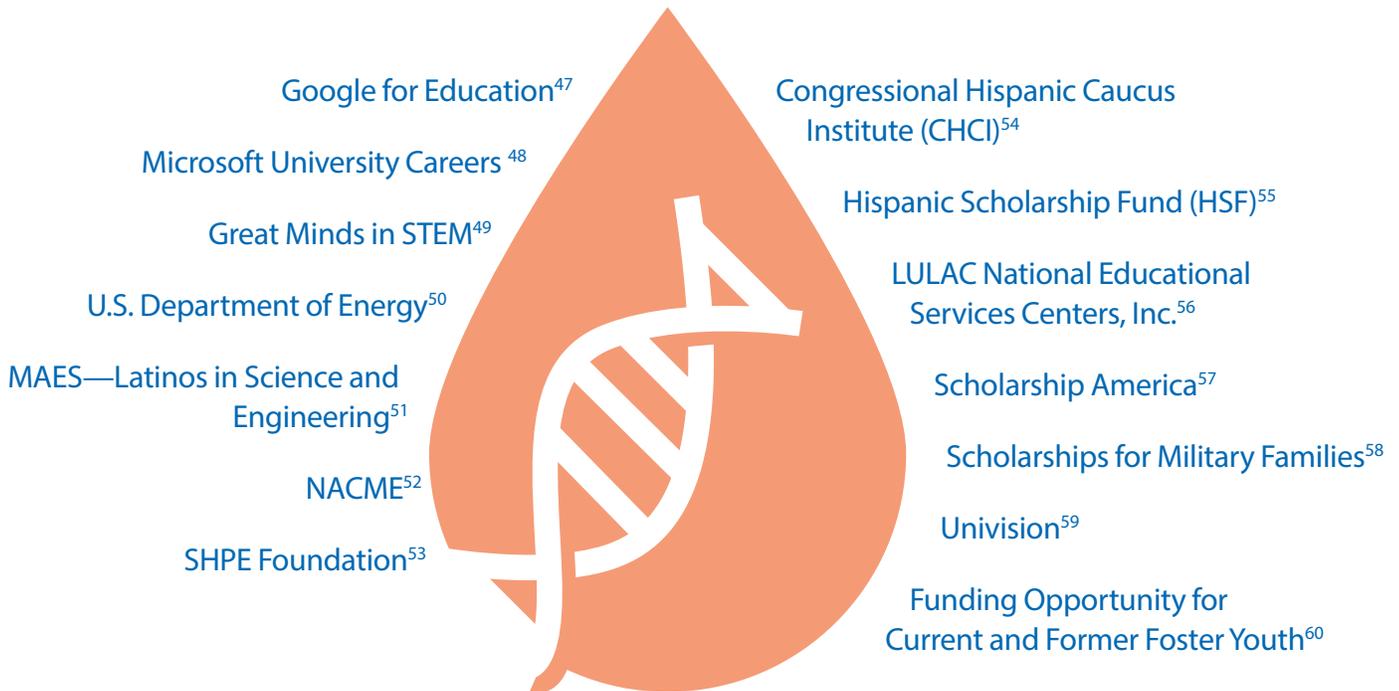
Through collaborating with organizations whose missions are also to increase minority postsecondary completion and Hispanic STEM education, and in an effort to make the scholarship search easier for students, the Initiative lists below scholarship opportunities available to help students begin their search to finance their postsecondary education.

Disclaimer:

- The list is not exhaustive; instead it is meant as a starting point for students.
- Scholarships included are a sample representing lists available for students, including some scholarships designated for Hispanics and undocumented students.

STEM Scholarships

Scholarships



Financial Resources for Undocumented Students

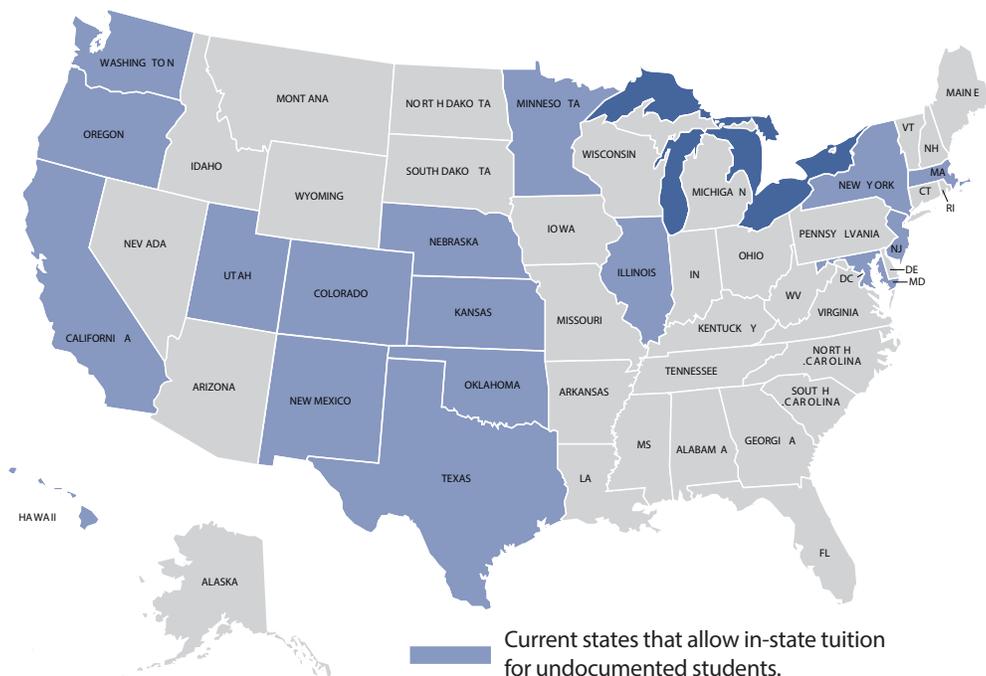
In 2012, President Obama established the Deferred Action for Childhood Arrivals ([DACA](#)⁶¹) process, which provides young people brought to the United States as children with temporary protection from deportation if they meet specific criteria. Every year approximately 65,000 undocumented students, also known as [DREAMers](#)⁶², [graduate](#)⁶³ from high schools across the nation. Federal financial aid is NOT available for undocumented students, greatly influencing the college attendance and completion rate of this population. The White House Initiative on Educational Excellence for Hispanics continues to work with key stakeholders across the country to address these financial barriers and help ensure the American Dream for everyone.

The following organizations provide scholarship assistance:

- [The Dream.US](#)⁶⁴
- [Scholarship America](#)⁶⁵
- [Hispanic Scholarship Fund](#)⁶⁶
- [MALDEF](#)⁶⁷
- [United States Hispanic Leadership Institute](#)⁶⁸

Notes:

- 19 states allow undocumented immigrant students to pay [in-state tuition rates](#)⁶⁹. California, Texas, Washington and New Mexico have gone a step further by additionally allowing undocumented students to receive state financial aid.
- Arizona and Georgia passed legislation that bans undocumented students to pay in-state tuition.
- The map below shows states that currently allow in-state tuition based on the information gathered for this project. Updates can be found at <http://www.nilc.org/eduaccess toolkit2.html#maps>
- Additional scholarships for DACA students can be found under RESOURCES.



Completing College

The number of Hispanics graduating from college has [increased significantly](#)⁷⁰, yet there is much room for improvement. Narrowing the gap in college enrollment, unfortunately, has not translated into narrowing the gap in [college completion](#)⁷¹.

In 2012, only [15 percent](#)⁷² of Hispanics held a bachelor's degree or higher. While the financial barrier is significant enough to deter college enrollment, there are other barriers that prevent Hispanic students from staying in and finishing college. For most students, their first year in college is usually the hardest as a result of several challenges they encounter:

- Feeling homesick
- Academic rigor
- Time management
- Adjusting to campus life/culture

Colleges and universities provide resources promoting student persistence. It is critical that Hispanic students research what their school offers to support postsecondary completion. Below are some resources to look out for:



- **Financial Aid Offices**—provide information about the types of financial aid students are eligible for, loans that students can take out to fund their education, along with other scholarship information.
- **Career Services**—provide students with the help to determine academic majors, explore their unique skills and interests, build a resume, find and secure a job/internship, and explore post-graduate and career opportunities.
- **Academic Advising**—helps students explore and determine their personal, career, and educational goals. Academic counselors can help students choose the right classes, develop an academic plan, and monitor their progress toward a postsecondary, industry-recognized credential, certificate or degree.
- **Campus Libraries**—though it might seem obvious, most students do not take advantage of this resource. Libraries offer a quiet place to focus, study rooms, computer labs, etc.
- **Tutoring and Writing Centers**—provide students help with writing assignments, oral assignments, specific course tutoring, or study materials.
- **Campus Health Centers**—promote and support student health.
- **Campus Counseling Centers**—resources that can help students cope with emotional, interpersonal, and other mental health related issues.
- **Latino Resource or other Academic Support Centers**—programs that provide academic enrichment and cultural support for Hispanic students.

Career Pathways

To create an economy built to last, every child should have access to a complete and competitive education that will enable them to succeed in a global economy based on knowledge and innovation. The Initiative supports the President's call for rethinking and redesigning America's high school learning experience and improving STEM education to move America's students to the front of the pack by enabling all students to learn deeply and think critically, encouraging schools to focus on the knowledge and skills needed to successfully transition to college and careers, and expanding STEM education opportunities for students from all backgrounds.

The Administration is also dedicated to recruiting, preparing, developing and advancing effective teachers and principals, especially in the classrooms where they are needed most. Educators will need to come from backgrounds as diverse as the students that they are teaching. This is important for students with lower educational attainment levels, including Latinos. Despite the significant Hispanic student population, only 7 percent of teachers are Hispanic, according to the U.S. Department of Education. The Initiative supports increasing the quality and diversity of the teachers in American classrooms today.

Why should I consider a Teaching Career?



With one out of every four public school students being Latino and trends indicating continued growth, state and local leadership are needed to invest in and support professional development of teachers. In order to ensure that every classroom has a quality teacher, President Obama calls for developing, recruiting, and retaining high-quality teachers including [100,000 STEM teachers](#)⁷³ over the next decade. There are [grants](#)⁷⁴ available for students that are interested in becoming teachers. The

U.S. Department of Education has partnered with [TEACH.org](#)⁷⁵ to recruit more Hispanic teachers. There are [scholarships and pathways](#)⁷⁶ available for those pursuing teaching.

Why should I consider a Science, Technology, Engineering, and Math (STEM) Career?

The United States is falling behind internationally in STEM, ranking 25th in mathematics and 17th in science among industrialized nations. President Obama's 2020 goal is to develop, recruit, and retain 100,000 STEM teachers over the next 10 years. He has also asked colleges and universities to graduate an additional 1 million students with STEM majors. According to the U.S. Congress Joint Economic Committee (JEC), between 2010 and 2020 the overall employment in STEM occupations is projected to increase by 17%, yet only 8% of Hispanics hold a STEM Degree or Certificate.



Studying STEM subjects can be a pathway to the jobs of the 21st century, because there is an increasing need for expertise in these fields. The increasing demand for STEM majors in the job market can lead to financial stability for you and your family.



Conclusion



The White House Initiative on Educational Excellence for Hispanics recognizes that providing guidance about a student's educational pathway and sharing resources available to support academic achievement, especially for Latino students, who comprise more than 57 percent of all first-generation college students in this country is critical. Therefore, we encourage you to use and share the Guide to not only do your part to help achieve President Obama's 2020 goal, but also to help start a new tradition for all Latinos. We believe that when one Latino student graduates from college, his or her family also graduates with them.

Glossary

ACT—A national standardized college admission exam for undergraduates that tests students in the areas of English, math, reading, writing, and science. Students may choose between the SAT and the ACT.

Advanced Placement (AP) classes—Advanced college level classes that not only help you prepare for the rigor of college, but also give you college credit, depending on your AP test scores and requirements imposed by your college. Earning college credit in high school will allow you to skip certain courses in college, saving you money and time.

Career and Technical (Vocational) Postsecondary Institution—A school that teaches job-specific technical skills.

College Scorecard—Online ED tool which allows students to research and compare colleges in order to make informed decisions before selecting a college or university.

Deferred Action for Childhood Arrivals (DACA)—A discretionary determination that withholds action on the removal process of young people who came to the United States as children and are now pursuing work authorization.

Development, Relief, and Education for Alien Minors (DREAMers)—Undocumented immigrants brought to the United States as children and granted conditional permanent residence in order to complete military service or pursue higher learning.

Expected Family Contribution (EFC)—A measure of your family's financial strength and is calculated according to a formula established by law. Your family's taxed and untaxed income, assets, and benefits (such as unemployment or Social Security) are all considered in the formula. Also considered are your family size and the number of family members who will attend college during the year.

Free Application for Federal Student Aid (FAFSASM)—Form used to determine financial need and financial aid for college or career and technical postsecondary institution. Many colleges, private financial aid providers, and states also use the FAFSASM to determine eligibility for their financial aid programs.

Graduation rate—The percentage of students who actually graduate from a particular college or university within six years.

Grants—Money given to students based on financial need (need-based) that does not need to be repaid.

- **Federal Pell Grant**—Free financial aid available from the federal government that does not have to be repaid. The amount of aid granted depends on a student's financial need, their cost of attendance, and their student status.
- **Federal Supplemental Education Opportunity Grants (FSEOG)**—A supplemental grant for undergraduate students with exceptional financial need. Not all schools participate. Check with the school's financial aid office to find out if the school offers the FSEOG.
- **Teacher Education Assistance for College and Higher Education (TEACH) Grants**—A TEACH grant can help students pay for college if they plan to become a teacher in a high-need field in a low-income area.
- **Iraq and Afghanistan Service Grants**—If a student's parent or guardian died as a result of military service in Iraq or Afghanistan, they may be eligible for one of these grants.

International Baccalaureate (IB) program—A high rigor program similar to AP classes that incorporates six core subject matters. The program is recognized internationally and spans from kindergarten through twelfth grade.

Loans—Borrowed money for college or career and technical postsecondary institution; you must repay your loans, with interest.

- **Federal Student Loans**—Loans that come from the federal government.
- **Private Student Loans**—Nonfederal loans, made by a lender such as a bank, credit union, state agency, or a school.

PSAT/NMSQT—A standardized test administered by the College Board and the National Merit Scholarship Corporation that is used to determine eligibility for the National Merit Scholarship Program.

Private College/University—A college or university that is not operated or funded by a state government.

Public College/University—Colleges and universities funded or operated by the government, most commonly the state government. These colleges and universities are typically more affordable for students residing in state.

Retention rate—The percentage of first-time students who return to their college the following fall.

SAT—A national standardized college admission test for applying to undergraduate programs; assesses students in the areas of reading comprehension, writing, and math. Students may choose between the SAT and the ACT.

SAT Subject tests—National standardized exams that test students in particular subjects such as history, languages, literature, and math. Many colleges and universities require applicants to submit two to three subject tests.

Scholarships—Gifts of money to a student that do not need to be repaid. This free money awarded to students who want to pursue higher degrees is based on varying requirements, depending on the scholarship. Every year there are thousands of scholarships offered by various institutions or individuals such as: schools, employers, private companies, nonprofits, communities, religious groups, and professional and social organizations.

- **Merit-based scholarships**—Awarded based on academic achievement or on a combination of academics and a special talent, trait, interest or other abilities, and often factor in student's extracurricular and community service record.
- **Need-based scholarships**—Awarded based on students' and families' financial need; normally determined after submitting the FAFSASM.
- **Career-based scholarships**—Awarded to students interested in pursuing a specific career.
- **College-based scholarships**—Offered by a specific college or university, which can consist of a partial or full scholarship. These are usually awarded as a result of academic or personal achievements.

STEM—Acronym referring to the fields of science, technology, engineering, and mathematics.

Work-study—A work program that allows you to earn money to help you pay for school. Work-Study provides part-time jobs for undergraduate and graduate students with financial need. The program encourages community service work and work related to the student's course of study.

Resources

Federal Student Aid Resources—Additional tools provided to further equip students with relevant and key information as they navigate the college enrollment and affordability processes:

- **Federal Student Aid Resources**—Resources from the office of Federal Student Aid on preparing for college or career and technical postsecondary institution, applying for aid, consumer protection, and more.
- **Resources for Parents**—Resources available to help parents save for college, learn about financial aid, and understand the application process.
- **Student Grant and Loan Fact Sheets**—Learn about the federal student grant and loan programs that help students pay for college or career and technical postsecondary institution.
- **Educational and Training Vouchers for Current and Former Foster Care Youth**—Are you currently or have you ever been in foster care? Do you need help paying for college or career and technical postsecondary institution? If so, you might be interested to know that the John H. Chafee Foster Care Independence Program helps current and former foster care youth through the Educational and Training Vouchers (ETV) Program.

Federal college preparatory programs—Federal programs aimed at preparing students to go to and excel in an institution of higher learning.

- **Federal TRIO Programs**—Federal outreach and student services programs designed to identify and provide services for individuals from disadvantaged backgrounds. TRIO includes eight programs targeted to serve and assist low-income individuals. Listed below are those relevant to students pursuing undergraduate degrees.
 - **Talent Search**—One of the Federal TRIO Programs that identifies and assists individuals from disadvantaged backgrounds who have the potential to succeed in higher education. Through academic, career, and financial counseling, the program encourages participants to graduate from high school and continue on to and complete their postsecondary education.
 - **Student Support Services Program**—One of the Federal TRIO Programs that provides grants to provide opportunities for academic development, to assist students with basic college requirements, and to motivate students toward the successful completion of college and graduate school.
 - **Upward Bound**—One of the Federal TRIO Programs that provides opportunities for participants to succeed in their precollege performance and ultimately in their higher education pursuits in order to increase college completion rates.
 - **Upward Bound Math-Science**—One of the Federal TRIO Programs that helps students excel in math and science and encourages them to pursue degrees in math and science related subjects.
 - **Veterans Upward Bound**—One of the Federal TRIO Programs designed to assist Veterans in gaining the skills and information necessary to enroll in and graduate from postsecondary institutions.

- **GEAR UP**—A discretionary federal grant program that provides six-year grants to states and partnerships to provide services at high-poverty middle and high schools.

Non-Federal college preparatory programs—Non-federal programs that aim at preparing students for the rigors of a college curriculum.

- **Advancement Via Individual Determination (AVID)**—An elective program for kindergarten through twelfth grade students that works in schools to prepare students for college.

Scholarships

Through collaborating with organizations whose missions are also to increase minority postsecondary completion and Hispanic education, the Initiative lists below scholarship opportunities available to help students on their search to finance their postsecondary education.

The list below represents a sample of scholarships available to help DACA and DREAMers students begin their search to finance their postsecondary education:

- [10,000 Degrees List of Scholarships for Undocumented Students](#)⁷⁷
- [Congressman Lucille Roybal-Allard’s List \(for US and non-US Citizens\)](#)⁷⁸
- [East Bay Consortium Scholarship Directory \(for U.S. and non-U.S. Citizens\)](#)⁷⁹
- [Harvard’s University Act on a Dream Scholarship List](#)⁸⁰
- [MALDEF Scholarship Resource Guide](#)⁸¹
- [Selected Funding Opportunities Open to Non-US Citizens](#)⁸²

Additional scholarships students should be aware of:

- [Coca-Cola Scholars Foundation](#)⁸³
- [Federal Employee Education & Assistance Fund \(FEEA\) Scholarship \(for federal employees, their spouses and/or children\)](#)⁸⁴
- [GE Reagan Foundation Scholarship Program](#)⁸⁵
- [Geneseo Migrant Center](#)⁸⁶
- [Illumina Scholarship Application](#)⁸⁷
- [Jose Robles Dream Scholarship Fund](#)⁸⁸
- [League of United Latin American Citizens \(LULAC\)](#)⁸⁹
- [Metro PCS Leaders and Scholars](#)⁹⁰
- [The Buick Achievers Scholarship Program](#)⁹¹
- [Scholarship America Dream Award](#)⁹²

High School Equivalency Credential Programs—These provide an alternate path for students working to obtain a high school equivalent diploma. Students should check with their state’s department of education to confirm which of these credentials are accepted in your state:

- **HiSET**—A test for a national high school equivalency credential that assesses knowledge in five core areas. Offered as an alternative to the GED.
- **General Education Development (GED)**—A group of five subject tests that can certify that you have American high-school level academic skills. Passing the GED tests gives those who did not complete high school the opportunity to earn their high school equivalency credential.
- **Test Assessing Secondary Completion (TASC)**—National high school equivalency assessment that assesses five subject areas including Reading, Writing, Mathematics, Science, and Social Studies. It measures examinees’ levels of achievement relative to that of graduating high school seniors, and career and college readiness, as outlined by the Common Core State Standards.

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