

CRS Report for Congress

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Financial Aid for Students: Print and Web Guides

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Financial Aid for Students: Print and Web Guides

Summary

This report includes a list of books and Internet sources that may help students locate financial aid information. Students themselves are often in the best position to determine which aid programs they may qualify for and which best meet their needs. This list includes both general and comprehensive works, as well as ones targeted toward specific types of aid and circumstances (e.g., non-need-based scholarships; female and minority students; students studying abroad; or veterans, military personnel, and their dependents). The works cited should be considered as samples of the types of guides available through libraries, high school guidance offices, college financial aid offices, and the Web. Many public libraries provide access to the Internet for public use. This report will be updated annually.

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Financial Aid for Students: Print and Web Guides

The following information includes sources for planning and acquiring funds to attend college.

Planning for College

Coalition of America's Colleges and Universities. *College Is Possible*.

[<http://www.collegeispossible.org/>]

One-stop resource guide for parents, students, and education professionals regarding preparing for, selecting, and paying for college. Includes overview of student aid programs, FAQs, and a glossary of terms.

College Board.

[<http://www.collegeboard.com/>]

Complete guide to the college application process, including finding the right colleges and financial aid, preparing for the SAT and other tests, and exploring career options. Includes search function for undergraduate scholarships, loans, internships, and other financial aid programs from non-college sources.

College Cost and Financial Aid Handbook. New York: College Board, 2006.

Compares costs and financial aid available at more than 3,100 four- and two-year colleges.

Brown, Nathan, and Sheryle A. Proper. *The Everything Paying for College Book: Grants, Loans, Scholarships, and Financial Aid — All You Need to Fund Higher Education*. Adams Media Corporation, 2005.

One-stop resource guide for parents, students, and adults returning to school regarding paying for college. Includes information on the difference between loans and grants, conditional cash, options for long-term investing, when and how to fill out the forms, and qualification guidelines.

Greene, Howard R., and Matthew W. Greene. *Paying for College: The Greene's Guide to Financing Higher Education*. New York: St. Martin's Griffin, 2004.

Offers 10 principles designed to help families of every income level and at every stage of preparation for college plan a strategy for paying for college.

Hurley, Joseph F. *The Best Way to Save for College: A Complete Guide to 529 Plans*, 2007. Pittsford, NY: BonaCom Publications, 2006.

Comprehensive guide to 529 plans (Qualified Tuition Programs) and other college savings strategies. Includes state-by-state comparisons of all 529 programs.

Kristoff, Kathy. *Taming the Tuition Tiger: Getting the Money to Graduate*. Princeton, NJ: Bloomberg Press, 2003.

Tools and strategies for saving, investing, and managing taxes to cover all levels of education costs, including 529 plans, Coverdell Education Savings Accounts, UGMAs (Uniform Gifts to Minors Accounts), IDAs (Individual Development Accounts) for low-income families, student loans, and public and private scholarships.

LaVeist, Thomas, and Will LaVeist. *8 Steps to Help Black Families Pay for College*. New York: Random House, 2003.

Step-by-step guide to finding the right school and understanding and applying for financial aid.

Mapping Your Future.

[<http://www.mapping-your-future.org/>]

Sponsored by a group of guaranty agencies who participate in the Federal Family Education Loan Program (FFEL), this site covers selecting a school and planning a career and includes a step-by-step guide to paying for school.

Paying for College Without Going Broke, 2006. New York: Princeton Review Publishing, 2005.

Features instructions for the most commonly used need-analysis forms, long-term strategies for paying for college, and short-term strategies for receiving more financial aid.

Peterson's *College Planner*.

[<http://www.petersons.com/>]

Internet resource guide for parents and students (including international students) regarding preparing for, selecting, and paying for undergraduate, graduate, and online and continuing education.

Schlachter, Gail A. *How to Find Out About Financial Aid and Funding, 2003-2005*. El Dorado Hills, CA: Reference Service Press, 2003.

Guide identifies, describes, evaluates, and compares all of the currently available resources that provide financial aid information for individuals (from college and graduate students to professionals and postdoctorates) and organizations. The guide identifies standard sources and "best buys." Standard sources' publication histories and name changes are traced. Indexed by types of aid (scholarships, grants for organizations, internships, etc.), subject area, geographic coverage, special needs groups, and publisher.

Tanabe, Gen and Kelly Y. Tanabe. *Sallie Mae's How to Pay for College: A Practical Guide for Families*. Los Altos, CA: SuperCollege, LLC, 2005.

Parental guide to financial aid (scholarships, student loans, and work-study programs). Guide provides tips, strategies, and advice to help all families create a plan to pay for college.

General Directories and Search Engines

Cassidy, Daniel J. *The Scholarship Book*. New York: Prentice Hall Press, 2004.
Guide to 4,000 private sector sources for scholarships, grants, and loans, including corporations, unions, trust funds, religious and fraternal organizations, and private philanthropists.

College Board. *Scholarship Search*.

[http://apps.collegeboard.com/cbsearch_ss/welcome.jsp]

Database of more than 2,300 funding sources, including scholarships, internships, grants, and loans.

College Money Handbook, 2006. Princeton, NJ: Peterson's, 2005.

Profiles of the financial aid programs of more than 2,800 four-year colleges in the United States as they relate to undergraduates in general and to freshmen in particular. Includes indexes for non-need scholarships, athletic grants, ROTC programs, tuition waivers, and alternative tuition payment plans, along with listings of state scholarship and grant programs.

FastWeb, Inc. *FastWeb Scholarship Search*.

[<http://fastweb.monster.com/>]

Matches students with eligibility requirements for 1.3 million scholarships from around the country based on profile data entered by the student.

Grants Register 2006. New York: Palgrave Macmillan, 2005.

Comprehensive survey of non-refundable awards for postgraduate, professional, and advanced vocational training throughout the world. Awards are indexed by subject and subdivided into eligibility by nationality.

Kantrowitz, Mark. *FinAid! The SmartStudent Guide to Financial Aid*.

[<http://www.finaid.org>]

Comprehensive website listing federal, state, and private loans, scholarships, military aid, student profile-based aid, and aid for graduate and professional school. The site includes financial aid forms and calculators, FAQs about financial aid, and an e-mail link for personalized help.

McKee, Cynthia Ruiz, and Phillip C. McKee, Jr. *Cash for Graduate School: The Ultimate Guide to Graduate School Scholarships*. New York: Harper Collins, 2004.

More than 2,500 entries for scholarships and grants, along with a step-by-step guide through the entire application process and sample resumes, letters, schedules, forms, and charts.

Michigan State University. *Grants for Individuals*.

[<http://www.lib.msu.edu/harris23/grants/3electro.htm>]

Sponsored by the Michigan State University Libraries, this site indexes grants by academic level, population group, and academic subject.

Rosen, David, and Caryn Mladen. *Free \$ for College for Dummies*. New York: Wiley, 2003.

How to find scholarships, grants, and other “free money.” Advice on applying for federal grants, participating in state tuition plans, competing for scholarships from private organizations, and finding financial aid from unlikely sources.

Sallie Mae (Student Loan Marketing Association). *College Answer: The Planning for College Destination*.

[<http://www.collegeanswer.com/index.jsp>]

Sallie Mae is the nation’s largest provider of education loans, primarily through the federally guaranteed Federal Family Education Loan Program (FFEL). This comprehensive website covers all stages of preparing for and financing a college education and includes a database of more than 2.4 million scholarships.

Schlachter, Gail, and R. David Weber. *College Student’s Guide to Merit and Other No-Need Funding, 2005-2007*. El Dorado Hills, CA: Reference Service Press, 2005.

Profiles of more than 1,200 different merit and no-need based funding opportunities for currently enrolled, continuing, and returning college students in any subject area and at any type of postsecondary institution (public or private junior college, community college, proprietary school, vocational/technical institute, four-year college, or university). Programs are listed by discipline, specific subject, sponsoring organization, program title, where student lives, where school is located, and deadline date. Programs included are those that award money solely on the basis of: career plans, academic record, creative activities, writing ability, research skills, religious or ethnic background, military or organizational activities, athletic success, and even pure luck in random drawings.

Schlachter, Gail, and R. David Weber. *High School Senior’s Guide to Merit and Other No-Need Funding 2005-2007*. El Dorado Hills, CA: Reference Service Press, 2006.

Profiles of more than 1,100 different merit and no-need based funding opportunities for high school senior’s interested in going to college. Programs are listed by discipline, specific subject, sponsoring organization, program title, where student lives, where intended postsecondary school is located, and deadline date. Programs included are those that award money solely on the basis of: academic record, creative activities, writing ability, speech-making skills, religious or ethnic background, parent’s military or organizational activities, athletic success, high school club membership, and even pure luck in random drawings.

Schlachter, Gail, and R. David Weber. *Kaplan Scholarships, 2006*. New York: Simon & Schuster, 2005.

Covers only portable undergraduate scholarships worth at least \$1,000.

Schlachter, Gail Ann, and R. David Weber. *RSP Graduate Funding Set, 2005-2007*. El Dorado Hills, CA: Reference Service Press, 2005.

Four-volume set covering graduate funding sources for students in the arts and humanities, biological and health sciences, physical and earth sciences, or social and behavioral sciences disciplines. Each volume in the set is available separately.

Scholarship Almanac, 2005. Princeton, NJ: Peterson's, 2004.

Details on the 500 largest scholarship programs in the United States and Canada and profiles of state-sponsored scholarship programs.

Scholarship Resource Network Express.

[<http://www.srnexpress.com/index.cfm>]

Database of over 8,000 scholarship programs for undergraduate and graduate students. Includes student loan forgiveness programs.

Scholarships, Grants, and Prizes, 2006. Princeton, NJ: Peterson's, 2005.

List of more than 1.6 million awards available from private sources, including foundations, corporations, and religious and civic organizations. Awards are listed by academic/career area; indexing includes by talent, academic performance, ethnic heritage, military service, and employment experience.

Scholarship Handbook, 2006. New York: College Board, 2005.

List of more than 2,100 scholarships, internships, and loan programs offered to undergraduates nationwide by foundations, charitable organizations, and state and federal government agencies.

Scholarship Search. Princeton Review.

[<http://www.princetonreview.com/college/finance/>]

Database of over 230,000 scholarship programs. Free registration required. Created in partnership with Find Tuition.com (a fee subscription service).

Tanabe, Gen S., and Kelly Y. Tanabe. *Get Free Cash for College: Secrets to Winning Scholarships.* Los Altos, CA: SuperCollege, LLC, 2006.

Both a how-to manual and a comprehensive scholarship directory, indexed by academic major and state of residence.

Tanabe, Gen and Kelly Y. Tanabe. *1001 Ways to Pay for College: Practical Strategies to Make College Affordable.* Los Altos, CA: SuperCollege, LLC, 2005.

A traditional and alternative how-to manual for parents, high school, college, adult, and graduate school students find and win scholarships, negotiate with colleges for more financial aid, maximize assistance from state and federal governments, take advantage of educational tax breaks, and benefit from government-subsidized student loans. Includes real-life examples of creative strategies to find extra money for college, such as starting profitable dorm-room enterprises, trading tuition costs for volunteer service, and canceling debts with loan repayment programs.

U.S. Department of Education. *Student Financial Assistance.*

[<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>]

General information on the major federal student aid programs, including grants, loans, work-study assistance, and tax credits. Describes loan deferment, cancellation, and consolidation, and dealing with loans that are in default. The site includes an electronic application form.

Vuturo, Chris. *The Scholarship Advisor*. New York: Random House, 2003.
In addition to listing more than 18,000 scholarships, this source walks the reader through the application process and includes guidance on writing letters, essays, and personal statements and on interviewing.

International

Council on International Educational Exchange.

[<http://www.ciee.org/study/scholarships.aspx>]

Information on scholarships offered directly by the Council and links to financial aid offered through other sources, including the International Student Loan Program, Rotary International, and the National Security Education Program.

Institute for International Education.

[<http://www.iie.org>]

International exchange and training programs around the world administered by the Institute for International Education, including the Fulbright Program.

Kantrowitz, Mark. *eduPASS! The SmartStudent Guide to Studying in the USA*.

[<http://www.edupass.org/>]

Resources for foreign students who wish to study in the United States, including a free scholarship search service and information on financing college, passports and visas, English as a second language, and the college admission process.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for Study and Training Abroad, 2006-2008*. El Dorado Hills, CA: Reference Service Press, 2005.

Financial aid programs for U.S. citizens for study and training abroad at all levels: high school, undergraduate, graduate, postdoctoral, and professional.

Disabled Students

HEATH Resource Center. *Creating Options: Financial Aid for Students with Disabilities*.

[<http://www.heath.gwu.edu/PDFs/Creating%20Options%202006.pdf>]

Comprehensive guide to financial aid in the form of grants, loans, work-study, and scholarships, published annually.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for the Disabled and Their Families, 2006-2008*. El Dorado Hills, CA: Reference Service Press, 2006.

List of scholarships, fellowships, grants, loans, grants-in-aid, awards, and internships designed primarily or exclusively for persons with disabilities and members of their families. Includes information on state financial aid, loans, and vocational rehabilitation services.

Schlachter, Gail Ann, and R. David Weber. *Funding for Persons with Visual Impairments: Large Print Edition, 2006*. El Dorado Hills, CA: Reference Service Press, 2006.

List of more than 275 scholarships, fellowships, loans, grants-in-aid, awards, and internships (with offers of assistance that are \$500 or more and with restrictions greater than state level) set aside just for persons with visual impairments (from high school seniors through professionals and others). Includes information arranged by program type, alphabetically by program title, and indexed by residency requirements. This directory is published in 19-point Helvetic Bold print.

Women and Minority Students

Getting Money for College: Scholarships for African-American Students. Princeton, NJ: Peterson's, 2003.

Guide to more than 17,000 scholarship awards geared specifically toward African-American students.

Getting Money for College: Scholarships for Asian-American Students. Princeton, NJ: Peterson's, 2003.

Guide to more than 17,000 scholarship awards geared specifically toward Asian-American students.

Hispanic Scholarship Fund.

[<http://www.hsf.net/>]

The Hispanic Scholarship Fund offers scholarships to U.S. citizens or legal permanent residents of Hispanic heritage.

Schlachter, Gail Ann. *Directory of Financial Aids for Women, 2005-2007*. El Dorado Hills, CA: Reference Service Press, 2005.

List of scholarships, fellowships, loans, grants, awards, and internships designed primarily or exclusively for women. Includes information on state financial aid and guaranteed loan programs.

Schlachter, Gail Ann, and R. David Weber. *RSP Minority Funding Set, 2006-2008*. El Dorado Hills, CA: Reference Service Press, 2006.

Four-volume set covering scholarships, grants, fellowships, awards, loans, and prizes open specifically to African, Asian, Hispanic, and Native Americans. Each volume in the set can be purchased separately.

United Negro College Fund.

[<http://www.uncf.org/scholarship/index.asp>]

Covers scholarships awarded by the UNCF and includes an additional scholarship database searchable by major, classification, achievement, and state.

Veterans, Military Personnel, and Dependents

U.S. Department of Veterans Affairs. *GI Bill*

[http://www.gibill.va.gov/GI_Bill_Info/benefits.htm]

Education benefits available to honorably discharged veterans, members of reserve elements of the Army, Navy, Air Force, Marine Corps, and Coast Guard, and members of the Army and the Air National Guard. Also covers educational assistance for survivors and dependents.

Military.Com

[<http://education.military.com/money-for-school/state-veteran-benefits>]

On-line general summary guide to state educational benefits for veterans and their dependents.

Need a Lift? To Educational Opportunities, Careers, Loans, Scholarships, and Employment. Indianapolis: American Legion, 2006.

Focuses on federal, state, and private aid for veterans and their dependents.

Schlachter, Gail Ann, and R. David Weber. *Financial Aid for Veterans, Military Personnel, and Their Dependents 2006-2008.* El Dorado Hills, CA: Reference Service Press, 2006.

List of scholarships, fellowships, grants, loans, grants-in-aid, awards, and internships designed primarily or exclusively for veterans, military personnel, and their dependents. Includes information on federal, state, and private sources of financial aid. Indexed by program title, sponsoring organization, geographic coverage, subject field, and application deadline.

Other Specialized Aid

AFL-CIO. *Union Plus Scholarship Database.*

[<http://66.109.241.150/unionplus/scholarship.html>]

Describes scholarships available from national and international unions, state labor federations, central labor councils, and local unions.

Association of American Medical Colleges. *Financing Your Medical Education.*

[<http://www.aamc.org/students/financing/start.htm>]

Scholarships and government and private loans for pre-med and medical students and for residents.

Law School Admission Council. *Financial Aid for Law School.*

[<http://www.lsac.org/LSAC.asp?url=lsac/financial-aid-introduction.asp>]

Covers federal and private loans, scholarships, and grants from individual law schools and private sources, and loan repayment options.

Sports Scholarships and College Athletic Programs. Princeton, NJ: Peterson's, 2004.

Details on athletic programs at more than 1,300 four-year colleges and universities. Covers all NCAA-sanctioned sports for both male and female athletes.

Tanabe, Gen S., and Kelly Y. Tanabe. *501 Ways for Adult Students to Pay for College*. Los Altos, CA: SuperCollege, LLC, 2004.

Scholarships geared specifically to adult students, along with information on employer assistance programs, retraining programs, academic credit for life experiences, tax benefits, military education benefits, and loan forgiveness programs.

U.S. Health Resources and Services Administration, Division of Student Assistance.
[<http://bhpr.hrsa.gov/dsa/>]

Loan, scholarship, and faculty loan repayment programs for students in the health professions.

U.S. Office of Personnel Management. *e-Scholar*.

[<http://www.studentjobs.gov/e-scholar.asp>]

Provides information on educational opportunities offered by federal departments and agencies, including scholarships, grants, fellowships, internships, and cooperative education programs.

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