

Planning and Paying for College: Federal Government Resources

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This Insight describes federal online resources intended to help students and parents plan and acquire funds for postsecondary education. These include federal resources that provide general information on scholarships, grants, fellowships, and internships for undergraduate and graduate students; federal student aid (FSA) programs administered by the U.S. Department of Education; and funding particular to specific education disciplines and categories of students. Some resources contain information on the repayment, forgiveness, and discharge of educational debt.

General Resources

The following websites provide planning tools for pursuing postsecondary education, including financial aid information and information on planning and developing skills for careers.

U.S. Department of Education

The [Federal Student Aid website](#) helps students learn about how financial aid works, the types of assistance, and how to apply for financial aid and for an individual FSA account. The website includes information on how aid is calculated, tips for comparing school aid offers, and how to accept financial aid. Students also can learn about repaying loans, consolidating loans, applying for loan forgiveness programs, and avoiding default. A [Coronavirus and Forbearance Info for Students, Borrowers, and Parents web page](#) addresses questions about temporary COVID-19 emergency relief measures and flexibilities for federal student loans.

[College Affordability and Transparency Center \(CATC\)](#) provides a one-stop site of tools for parents and students to compare colleges' tuition and fees, net prices, and costs.

- [College Scorecard](#) is a comparison tool for information on school sizes, settings, graduation rates, average costs, and salary ranges per field of study.
- [CollegeNavigator](#) is a search tool for individual school data and for creating lists of schools by size, setting, selectivity, degree programs, location, institution type, religious affiliation, and other categories.

Congressional Research Service

<https://crsreports.congress.gov>

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- [Net Price Calculator Center—Search for Schools’ Calculator](#) is a search tool for institutions’ net price calculators, which allow students to calculate an estimated net price of attendance at an institution (defined as cost of attendance minus grant and scholarship aid) based on what similar students paid in a previous year. Individuals may also contact the postsecondary institution directly if they have questions about a specific net price calculator.

The [Knowledge Center](#) website provides guidance, resources, and information related to the administration and processing of financial aid programs for postsecondary students authorized under Title IV of the Higher Education Act (HEA). Title IV of the HEA authorizes funding through grants and loans to students and higher education institutions. Although designed for financial aid administrators, the website includes detailed information on rules for federal student aid, including the [Federal Student Aid Handbook](#).

Consumer Financial Protection Bureau

[Paying for College](#) provides information on making informed financial decisions about how to pay for college. It includes financial guides for understanding student loans and repayment options and for managing money while in college, such as choosing a bank account and the impact of financial aid disbursement on financial accounts.

Department of the Treasury

[Internal Revenue Service \(IRS\)—Tax Benefits for Education: Information Center](#) provides an overview on tax credits, deductions, and savings plans to help taxpayers with their higher education expenses. The center also links to the IRS’s [Interactive Tax Assistant](#) tool to help determine eligibility for educational credits or deductions.

Department of Labor

[CareerOneStop GetMyFuture](#) provides a one-stop site of tools targeted to individuals aged 16 to 24 to explore careers, learn about and locate training or education programs, and conduct a successful job search.

- [CareerOneStop Scholarship Finder](#) is a search tool for scholarships, fellowships, loans, and other financial aid opportunities. Users can search by keyword or by category (e.g., award type, residence preferences, and study level). The information is provided under a third-party license and includes nonfederal resources.
- [CareerOneStop Explore Careers](#) provides information tools for identifying, planning, and developing skills for careers.

[Apprenticeship.gov](#) provides career seekers, employers, and educators information on apprenticeship opportunities by type of industry, Department of Labor- and industry-recognized apprenticeship programs, and state tuition support initiatives.

Federal Trade Commission

The [Education and Training](#) website provides an overview on avoiding educational scams by providing tips on choosing a college or vocational school, paying for school, avoiding fake degrees, and other scams. It includes information on how to report financial aid, scholarship, and student loan scams to the FTC at [ReportFraud.ftc.gov](#) and your [state attorney general](#).

Resources for Specific Purposes or Populations

The following resources, organized by federal agency, provide information on college and career planning for specialized educational disciplines (e.g., international studies, health) and categories of students (e.g., veterans, military personnel, and dependents).

Department of Health and Human Services

[Education & Training Opportunities](#) serves as a portal to Department of Health and Human Services education and training opportunities for health professionals and students, including programs that support health care providers and researchers.

[Health Resources and Services Administration Loans & Scholarships](#) provides links to scholarships and loan repayment programs, such as the [Native Hawaiian Health Scholarship](#), National Health Service Corps ([scholarship](#) or [loan repayment](#)), and Nurse Corps ([scholarship](#) or [loan repayment](#)).

Department of State

[Student Resources](#) provides a portal to a broad range of State Department educational resources.

- [Exchange Programs for U.S. Citizens](#) provides resources on undergraduate and graduate exchange experiences, travel and living arrangements, and finding programs.
- [USA Study Abroad](#) provides resources on study abroad programs for U.S. citizens who are high school, undergraduate, and graduate students. See [U.S. government student programs and scholarships](#) for high school through graduate school students and [Foreign Government Scholarships](#) applicable to U.S. students.

Department of Veterans Affairs

[Veterans Benefits Administration and Education and Training](#) provides information on education benefits available to honorably discharged veterans and servicemembers (including reservists and National Guard members) and educational assistance for survivors and dependents.

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