Financial Aid for Students: Print and Web Guides

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Summary

This report includes a list of books and Internet sources that may help Members and staff locate student financial aid information for prospective, current, or graduating college and university students. 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). Many of the websites (i.e., College Board, FastWeb, Peterson’s) listed in this report enable a student to conduct and save general and individualized (usually upon completion of a free registration process) scholarship, grant, and loan searches on a variety of issues, including intended area of study. Many of these listed resources also contain information on repaying, forgiving, decreasing, or discharging incurred educational financial debt through a variety of options, such as employment in certain professions or localities. The works cited should be considered as samples of the types of guides available (in a variety of hard copy and electronic formats) through libraries, high school guidance offices, college financial aid offices, and the Web. Individual publishing services may be consulted for additional publications. Many public libraries provide access to the Internet for public use.

This report will be updated annually.
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This report identifies various sources for planning and acquiring funds to attend college. These resources may be available through libraries, high school guidance offices, college financial aid offices, and the Web. Students themselves are often in the best position to determine which programs best meet their needs.

**Federal Government Resources**

The following information includes general federal sources on federal student aid (FSA) programs, and on federal departments and agencies’ scholarships, grants, fellowships, internships, and cooperative education programs. The “Veterans, Military Personnel, and Dependents” section, below, provides federal sources that reference veterans, military personnel, and their dependents. Federal health references are in the “Other Specialized Aid” section of this report. Additionally, individual federal departments and agencies should be consulted for available programs for their employees or participants in internships, fellowships, or other educational programs that include the repayment, forgiveness, decrease, or discharge of incurred educational financial debt.

http://www.students.gov/STUGOVWebApp/Public

One-stop website designed for students and their families to assist the transition to life beyond high school by providing information and resources on planning and paying for postsecondary education, career planning, campus life, and online study assistance.

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. An individual that seeks to obtain FSA is to complete the free application for federal student aid (FAFSA). The site includes an electronic FAFSA format. Students can use the Financial Aid and Scholarship Wizard Website that enables the student to search for scholarships by keyword and the Scholarship matching wizard to create an account to save individualized scholarship, grant, and loan searches.

U.S. Office of Personnel Management. e-Scholar
http://www.usajobs.gov/StudentJobs/AdditionalOpportunitiesForStudents.asp

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

Coalition of America’s Colleges and Universities. College Is Possible
http://www.collegeispossible.org/

One-step 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. College Board Connect to College Success
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.


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


Resource guide for obtaining financial assistance; information about scholarships offered by colleges for academics, sports, artistic or musical talent, and ROTC; and a glossary of terms.


Step-by-step guide for parents to understanding and applying for financial aid.


Provides an entire financial plan (parents/students: income level, age, investments, retirement accounts, business holdings, the student’s level of achievement, skills, and expectations) details on financial aid and how to figure expected family contributions; academic, athletic and need-based scholarships; tax sheltered savings plans such as 529s; the use of business assets; loans; home equity; retirement savings; potential help from grandparents; and how to choose the best college for the money.


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

A guide for students, parents, and school personnel to assist students in finding and obtaining a variety of scholarships, including those based on academics, awards, honors, leadership, test scores, extracurricular activities, majors, community service, volunteer work, essays, financial aid, and minority status. Also provides information on how to recognize and avoid scholarship scams, create a resume, get letters of recommendation, interview with scholarship committees, and how to prepare for a student interview.

Mapping Your Future
http://www.mappingyourfuture.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.


Guide provides individual case studies giving tips on the application process, paying for college, living cheaply while in college, working while in college, and preparing for after college.

Peterson’s. Peterson’s 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.


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.

Princeton Review
http://www.princetonreview.com/home.asp

Internet resource guide for students for schools and careers, information on postsecondary standardized exams and improving one’s scores, and scholarship and financial aid information. Free registration required.


Information from college administrators and financial planners on ways to manage spending, apply for financial aid, and increase eligibility for federal, state, and private funding. Also
provided are planning strategies for structuring finances before college application—as well as how to restructure investments once the college bills start to arrive.


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.


Assists families with calculating college costs, tapping into student aid resources, evaluating financial aid packages, uncovering hidden deals, and meeting outstanding expenses.


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


Guide to 4,000 private sector sources for scholarships, grants, and loans, including corporations, unions, trust funds, religious and fraternal organizations, and private philanthropists.


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.


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.

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


Profiles of the costs and financial aid programs of more than 2,000 four-year colleges and universities in the United States by state in an easy-to-use comparison chart. Includes directory of need-based and non-need gift aid, loans, work-study, athletic awards, and more. 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.


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.


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. Programs are listed by discipline, specific subject, sponsoring organization, program title, where student lives, where school is located, and deadline date.


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


Profiles of more than 1,100 different merit and no-need based funding opportunities for high school seniors 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.


Profiles 3,000+ scholarships available for high school seniors and recent graduates, currently-enrolled college students, and those returning to college after a break.

A manual to help 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.


Guide to thousands of scholarships, grants, and prizes. This is a comprehensive directory that features awards indexed by, among other categories, career goal, major, academics, public service, talent, athletics, religion, and ethnicity. The guide provides detailed information on application process, eligibility requirements, award amounts, and sponsor’s contact addresses.

**Financial Aid Searchable Databases**

The following websites allow students (usually after completing a free registration process) to conduct and save general and individualized scholarship, grant, and loan searches.

**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 Scholarships.org**
http://www.collegescholarships.org/

Database of scholarships, grants, and loans. No registration required. Includes a financial aid blog.

**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.

**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. As an example, students can search the website using descriptive terms (e.g., “adult” or “female”) to locate relevant information on sources of financial aid (e.g.,
overviews or list of books on topic areas such as FinAid’s *Financial Aid for Older and Nontraditional Student*.

Michigan State University. Grants for Individuals
http://staff.lib.msu.edu/harris23/grants/3subject.htm

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

Peterson’s. Pay for School: An Overview
http://petersons.com/finaid/file.asp?id=780

Details on scholarship programs in the United States and Canada and profiles of state-sponsored scholarship and college-based awards programs.

Princeton Review. Scholarships and Aid

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

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.

Supercollege.com. Find Free Cash For College
http://www.supercollege.com/index.cfm?cart=1

Database of over 1,000 scholarship programs for high school, college, graduate and adult students. Free registration required.

**International**

Council on International Educational Exchange (CIEE). CIEE Scholarships
http://www.ciee.org/study/scholarships.aspx

Information on scholarships offered directly by CIEE 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 (IIE)
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.


Lists 1,100 funding opportunities for every major subject area for high school students through postdoctorates and professionals for most regions of the world from more than 500 different private and public agencies and organizations.


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

Disabled Students

George Washington University. HEATH Resource Center. Financial Aid
http://www.heath.gwu.edu/index.php?option=com_content&task=view&id=1053&Itemid=35


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.


List of more than 300 scholarships, fellowships, loans, grants-in-aid, awards, and internships (with offers of assistance that are $500 or more) 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 Helvetica Bold print.

Women and Minority Students


Provides overviews on federal, state, military, women only, and older adult students financial aid resources and issues.

American Association of Retired Persons Foundation. *Annual Women’s Scholarship Program*  
http://www.aarpfoundationwlc.org/

Created in 2007, the scholarship provides funds to women age 40+ who are seeking new job skills, training and educational opportunities to support themselves and their families. See *Frequently Asked Questions (FAQs)* for more information on this scholarship.

Hispanic Scholarship Fund  
http://www.hsf.net/

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

Latina College Dollars  
http://www.latinocollegedollars.org/

The Tomás Rivera Policy Institute (TRPI), a nonprofit organization affiliated with the research unit of the University of Southern California School of Policy, Planning, and Development, and associated with the Institute for Social and Economic Research and Policy at Columbia University, provides an online searchable and downloadable scholarship directory for Latino students.


List of more than 1,000 scholarships, grants, fellowships, and internships for African-American students and students of color. Includes information on federal, state, and institutional sources of financial aid. The author of the book is CEO of Diversity City Media—the company that created BlackStudents.com—a free resource for scholarships and internships.


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

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


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.


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 (UNCF). For Students
http://www.uncf.org/ForStudents/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 (VA). Education Benefits
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. Each year the VA publishes a booklet that provides a basic explanation of education benefits for veterans and their dependents. The 2009 edition of VA’s Federal Benefits for Veterans and Dependents is available in three formats at http://www1.va.gov/OPA/vadocs/current_benefits.asp.

Military.com. Education
http://education.military.com/money-for-school/state-veteran-benefits

Online general summary guide to state educational benefits for veterans and their dependents.


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

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.

American Council on Education (ACE). Today’s GI Bill
http://www.todaysgibill.org/

Provides veterans information on the new education benefits available to them, the college selection process, and how to succeed in higher education. Created by ACE with support from the Lumina Foundation for Education.

**Other Specialized Aid**

The following information includes examples of sources for specialized educational disciplines or students, such as adult, health, law, and sports.

**Aid for Adult Students**


A “how-to” manual for adults returning to school after years of absence. Provides information on obtaining financial aid and balancing the demands of work and school.


Financial aid (e.g., scholarships and loans) geared specifically to adult students, along with information on employer assistance programs, retraining programs, academic credit for life experiences, tax benefits, trade tuition costs for volunteer service, military education benefits, distance learning and part-time classes, and loan forgiveness programs.


Guide geared specifically to adult students. Provides information on applications, financial aid, admission interviews, on-campus adult student specialists, options for distance learning, and new loan and scholarship opportunities.

**Aid for Athletes**

This guide is for student athletes, their parents and their coaches. Information is provided on college sports scholarships, the sports recruiting process, NCAA rules, student marketing tips, and how to evaluate college coaches and athletic programs. The 2004 and 2007 publications are available through Lulu Enterprises, Inc. (a self publishing entity) at http://www.lulu.com/. The author maintains The Sports Scholarship Handbook Website at http://www.athleticaid.com.


This handbook provides preparation for college, earning an athletic scholarship, and working with recruiters.


This student-athlete guide contains information on over thirty sports (from archery and wrestling to football and baseball), and how to win a scholarship even if the student is not the star of the athletic team. Additional sports scholarship information may be found on the How To Win A Sports Scholarship Blog (October 2008—current month and year) at http://winasportsscholarship.com/sports-scholarship-blog/.


Details on the recruiting process and financial-aid opportunities.


Details on camps, showcases, tournaments, videos, and a variety of other tips that are part the recruiting process, and some financial-aid resources.


A list of “portable” athletic scholarships (e.g., not for a particular institution but can be used at any number of academic institutions). The book includes where to get an application, eligibility requirements, money awarded, duration of the award, number of scholarships awarded, deadline date, and contact information (including websites). The book can be searched by browsing the scholarship listings under the two available categories, “Any Sport” or by “Specific Sports;” or by searching the index by the name of the sport, the residency requirements, where one wants to go to school, and organization sponsoring the scholarship. Scholarship listings are by Reference Service Press.


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.

This parent guide includes recruiting tips, sample letters to coaches, and forms. The guide covers all sports.


Details on the recruiting process, financial-aid opportunities, academic requirements, preparing credentials, school visits, and negotiating for financial assistance from NCAA division I, II, III and NAIA institutions. Includes listings of sports for the various divisions, institution names, and Web addresses.

**Aid for Students in Health Disciplines**

Association of American Medical Colleges (AAMC). Financing Your Medical Education [http://www.aamc.org/students/financing/start.htm](http://www.aamc.org/students/financing/start.htm)

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


Lists 800 funding programs set aside specifically for nursing students (from associate degree and diploma through doctorate) and nurses in the field (L.P.N.s, administration, anesthesiology, critical care, emergency, holistic health, long-term care, midwifery, nephrology, occupational health, oncology, operating room, orthopedic, pediatric, psychiatric, rehabilitative, school health) to support study, research, creative activities, past accomplishments, future projects, travel conference attendance, professional development, and work experience. The book is organized by purpose (study/training or research/creative activities), program title, sponsor, residency, tenability, nursing specialty, and deadline date.


Loans, scholarships, and loan repayment programs for students in the health professions.

U.S. Health Resources and Services Administration. Health Workforce Information Center (HWIC) [http://www.healthworkforceinfo.org/funding/](http://www.healthworkforceinfo.org/funding/)

Provides funding information for the healthcare workforce by type of funding (i.e., loan, scholarship, fellowships), by topic (i.e., mental health, school health, primary care), by profession (i.e., physicians, nursing occupations); includes federal, state, and foundation funding; and general financial aid and loan repayment guides for the healthcare workforce.
Aid for Law Students

Law School Admission Council (LSAC). Financial Aid for Law School

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


Lists more than 625 fellowships, internships, loans and forgivable loans, writing and other competitions, grants, and bar exam stipends available specifically to law students to support their study, training, research, and creative activities. All areas of law are covered, from administrative law to trusts and estates, and nearly 50 specialties. The book is organized by type of funding (e.g., fellowships, internships). Each program description includes the programs purpose, eligibility, monetary award, duration, special features, limitations, number awarded, and deadline date. Complete contact information is provided (e.g., address, telephone number, fax number, toll-free number, e-mail address, and website). Additionally, the index can be searched for funding opportunities by program title, sponsoring organization, residency requirements, where the money can be spent, legal specialty, and deadline.

Other Aid

AFL-CIO. Union Plus Scholarship Database
http://www.unionplus.org/benefits/education/

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


Lists 814 scholarships, fellowships, grants, and awards established specifically for students working on a two-year, four-year, master’s, or doctoral degree in a business-related field. The book is organized by type of funding (scholarships, grants, awards, etc.), program title, sponsoring organization, where an individual lives, where an individual wants to go to school or conduct their research, business specialty, and deadline date.


Lists more than 850 grants, scholarships, fellowships, loans, and awards available (with offers of assistance that are $500 or more) to students working on an education-related degree. The book is organized by type of funding (scholarships, grants, awards, etc.), program title, sponsoring organization, where an individual lives, where an individual wants to go to school or conduct their research, education specialty, and deadline date.

The book is organized alphabetically by program title for undergraduates and graduate students. Each program description includes the program’s purpose, eligibility, monetary award, duration, special features, limitations, number awarded, and deadline date. Complete contact information is provided (e.g., address, telephone number, fax number, toll-free number, e-mail address, and website). Additionally, the index can be searched for funding opportunities by sponsoring organization, residency requirements, where the money can be spent, engineering specialty, and deadline date.

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