

“Find Aid”- Learn Ways to Pay for School!

Presented by:
Jefferson County Workforce Center Staff



jeffcworkforce.org



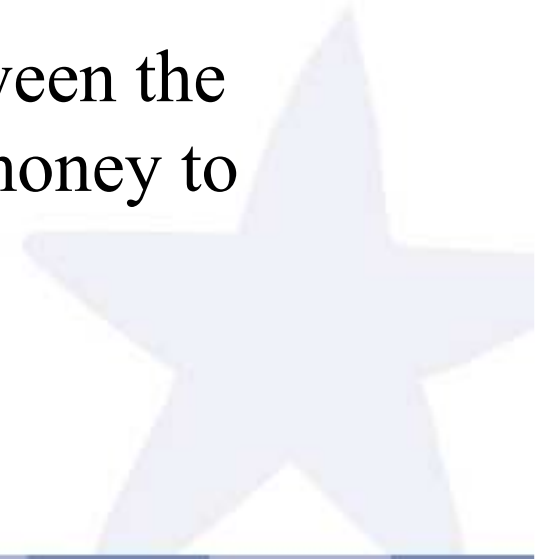
We Will Talk About:

- What is Financial Aid ?
- Resources to help pay for school/training
- Types of financial aid
- Steps to take to apply for financial aid
- What steps do I take to receive financial aid?



What is Financial Aid

- Financial aid is money for school. It is provided by taxpayers and private donors to ensure that everyone who wants a college education has financial ability to pay their school expenses
- Financial aid is also a partnership between the student and the college that provides money to help pay college costs.



What Financial Aid Pays For

Financial Aid Pays For:

- Tuition
- Books
- Supplies
- Housing-related expenses
- If appropriate, child care, transportation and costs related to a disability may be included



Eligible School Programs

- Private Schools
- Public Schools
- Community Colleges
- Four-Colleges (Universities)
- Trade/ Vocational Schools
- Certificate-Based Training
- On-the-Job Training



Financial Aid Limitations:

- Graduate and Professional students may receive limited/partial funding (student loans, scholarships)
- Individuals who hold a bachelors degree receive may receive limited/partial funding
- Individuals attending a school that does not accept traditional financial aid may receive limited/partial funding
- Individuals with criminal histories my receive limited/partial funding



Main Types of Financial Aid

- **Loans**
- **Grants**
- **Work-study**
- **Scholarships**



FAFSA
Federal Student Aid

GRANTS
(GIFTS)

Work-Study

LOANS
Perkins/Stafford

**Additional Financial
Aid Resources**
(Scholarships, private and government funding etc.)



Additional Financial Aid Resources

- **Military Benefits**
- **Colorado Opportunity Fund (COF)**
- **W.I.A Workforce Investment Act**
- **Colorado Division of Vocational Rehabilitation**
- **Loan Forgiveness Programs**
- **Employer Tuition Reimbursement**
- **Tuition Payment Plans**
- **College Partnerships**
- **Education Tax Assistance**
- **TAA Trade Adjustment Assistance**



Get the Free Money First!

Complete Financial Documentation:

- Free Application For Federal Student Aid
FAFSA www.fasfa.gov
- FAFSA- PIN Number- <http://www.pin.ed.gov>
- Apply for Colorado Opportunity Fund
www.cof.collegeassist.org
- Apply for scholarships
www.fastweb.com



remain eligible. All awards are contingent upon allocations by the State of Colorado, U.S. Department of Education, and other agencies. State grant and scholarship funding are provided by the Colorado General Assembly. A description of awards and eligibility criteria is in our Red Rocks Community College Financial Aid Handbook which is available online at www.rrcc.edu/financial. You are responsible for reading and understanding all information in the handbook. If you would like a copy of the handbook, please contact our office.

Aid Year August 2008 - July 2009

AWARDS	Fall 2008	Spring 2009	Summer 2009	Total 08-09 Awards
CO Student Grant	600.00	600.00		
Federal PELL Grant	2,366.00	2,365.00		
Work-Study Offer		2,500.00		
TOTALS	\$5,466.00	\$5,465.00		\$10,931.00

TERMS OF OFFER

If you are being offered a Loan: You may be offered a Federal Stafford Loan if you marked "yes" on the FAFSA for a student loan. If you are still interested in the loan (or if you were not awarded a loan and are now interested), please go to the Red Rocks Community College website (www.rrcc.edu/financial) for additional information on how to apply for your loan, etc. If you do not wish to borrow a loan, no action is necessary as loans will not be processed without an application.

If you are being offered Work Study: Work Study is a part-time job on campus, although a few jobs may be available off campus. In order to receive Work Study funds, you must be employed through the Work Study program. If you wish to accept the Work Study offer, please visit the Financial Aid Office starting July 14 and pick up a referral form. You will need to take the referral form down to the Student Employment Office for assistance in looking for a Fall 2008 Work Study job. If you wish to decline the Work Study award, please cross out the offer (both semesters), initial, and return this form to the Financial Aid Office. Failure to secure a Work Study job in the early weeks of the Fall 2008 semester may result in your award being canceled.

You must meet satisfactory academic progress standards. Please see the reverse side of this award letter and/or the RRCC website for more information. If you are awarded a state, institutional, or private scholarship, the terms may be different according to the awarding agency.

Steps to take to apply for financial aid

Gather Information-

- **Your Social Security card and driver's license**
- **W-2 forms or other records of income earned**
- **Your (and your spouse's, if you are married) Federal Income Tax return**



Gathering Information cont,

- **If you are a dependent student, gather your parents' Federal Income Tax Return, Records of other untaxed income received such as welfare benefits, social security benefits, TANF), veteran's benefits, disability, or military or clergy allowances**
- **Current bank statements and records of stocks, bonds and other investments**
- **Your alien registration card (if you are not a U.S. citizen**



Create Your Profile

- **Tell a compelling story -- its all about you!**
- **What makes you unique?**
- **Why do you qualify for this particular scholarship?**
- **What makes you a good investment?**
- **What obstacles have you overcome?**
- **What is your family history?**
- **Are you the first generation in your family to go to college?**
- **What are you doing with your life?**
- **What are your educational plans and goals?**
- **What are your career goals?**
- **How will this scholarship help?**



Before You Apply, Consider This!

- **Compare Shop-** Research school programs and tuition costs
- **Make Contact-** Speak with a financial aid advisor or guidance counselor at your school(s) of choice
- **Start Early-** Apply at least to 3-6 months before school begins
- **Check Deadlines-** Missing deadlines may delay your financial aid assistance
- **Research Payment Options-** There are various financial aid resources available



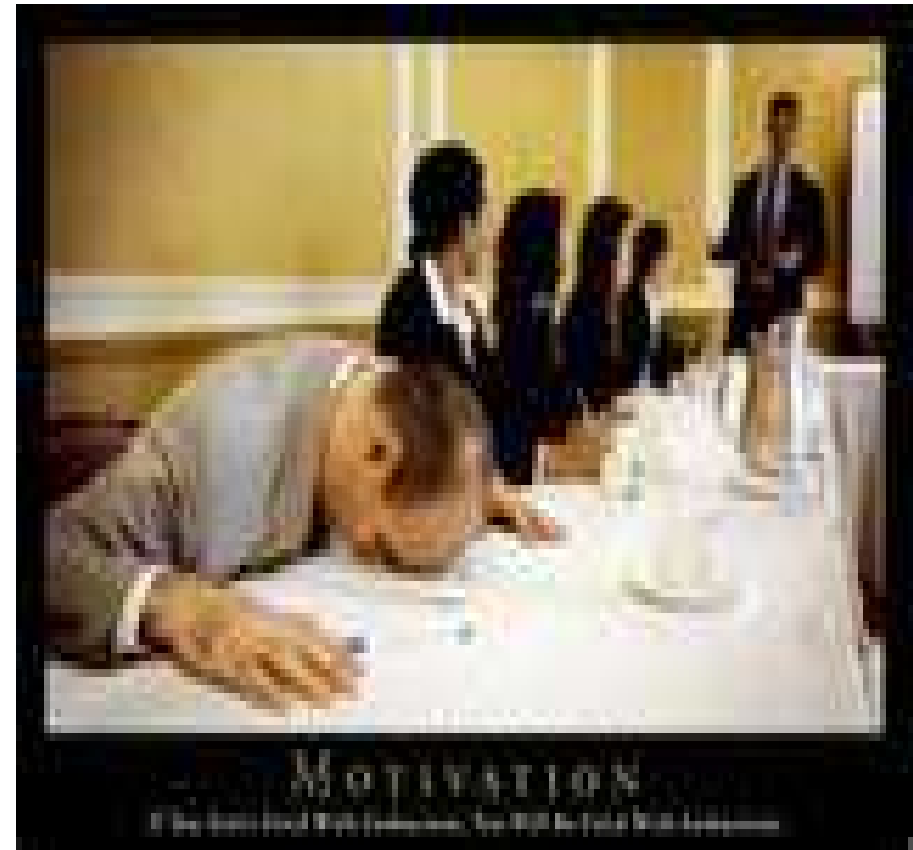
- Apply to the school(s) of choice
- Apply for Financial Aid
- You will receive a financial aid award letter (within 2 to 6 weeks)
- If approved, you and/or your school will receive payments, usually in installments



- **You must be motivated**

- **Don't Limit yourself**


- **Meet Deadlines**



Questions ?



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 *Serving the Tri-County Region*

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