



## **Assistance available from Federal, State, Local and Institutional Programs**

---

### **In order to meet the general student eligibility requirements for all Federal financial aid, you must:**

- Complete the Free Application for Federal student Aid (FAFSA) each year.
  - Have financial need as determined by your FAFSA analysis, except for some loan programs.
  - Have a high school diploma or a General Education Development (GED) Certificate.
  - Be working toward completion of a degree or certificate.
  - Be a U.S. citizen or eligible non-citizen.
  - Have a valid Social Security Number.
  - Make satisfactory academic progress.
  - Sign a statement of educational purpose and a certification statement on overpayment default found on the Free Application for Federal Student Aid (FAFSA).
  - Register with the Selective Service, if required.
- 

### **Federal Pell Grant**

- Must complete the FAFSA each year
  - For Undergraduates who do not have a bachelor's degree
  - Based on financial need
  - Maximum of \$5730 for the 2014-15 school year
- 

### **Federal Supplemental Educational Opportunity Grant**

- Must complete the FAFSA each year
  - Must have 0 Expected Family Contribution (EFC)
  - Based on exceptional financial need
- 

### **Iraq Afghanistan Service Grant**

You may be eligible to receive the Iraq and Afghanistan Service Grant if

- You are not eligible for a Federal Pell grant on the basis of your Expected Family Contribution by meet the remaining Federal Pell Grant eligibility requirements, and
  - Your parent or guardian was a member of the U.S. Armed Forces and died as a result of military service performed in Iraq or Afghanistan after the events of 9/11, and
  - You were under 24 years old or enrolled in college at least part-time at the time of your parent's or guardian's death.
- 

### **Federal Subsidized Direct Loan/Federal Unsubsidized Direct loan, Federal Plus Loan (Parent Loan for Undergraduate Students)**

- Must complete the FAFSA each year
- A first year student (0-29 credit hours) may borrow a maximum of \$3,500
- A second year (30+ credit hours) may borrow a maximum of \$4,500
- All loans must be repaid



### **Additional Federal Unsubsidized Direct Loan**

- Must follow same criteria as Federal Pell grant
  - An independent student may borrow an additional \$6,000
  - A dependent student may borrow an additional \$2,000
  - A dependent student whose parents cannot borrow a PLUS loan (denial letter required) may borrow a maximum of \$6,000
  - All loans must be repaid
- 

### **Federal PLUS Loan (Parent Loan for Undergraduate Students)**

- A parent may borrow for their child up to the cost of education minus all other financial aid
  - Parent must be credit worthy
  - All loans must be repaid
- 

### **Access Missouri Financial Assistance Program**

This is a need-based program designed to provide students with a simplified financial aid process, provide predictable, portable awards, and increase access to a student's school of choice. Need is determined by the student's expected family contribution (EFC) as calculated through the Free Application for Federal Student Aid (FAFSA).

- Have a FAFSA on file by April 1, 2014
- Have any FAFSA corrections made by July 31, 2014 (school choices may be added until September 30, 2014)
- Be a U.S. Citizen or permanent resident and a Missouri resident
- Be an undergraduate enrolled full-time at a participating Missouri school
- Have a EFC of \$12,000
- Not be pursuing a degree or certificate in theology or divinity

### **Renewing your Access Missouri Award**

The Access Missouri Award may be renewed annually until you have obtained a bachelor's degree or complete 150 semester credit hours, whichever occurs first. To renew you must:

- Reapply and have your eligibility re-evaluated each year. This means if you fail to file a new FAFSA by the deadline or your EFC increases to a point above the eligibility cutoff (currently \$12,000), you may no longer be eligible for an Access Missouri Award even though you received one in the previous year.
- Maintain a minimum cumulative grade point average of 2.5 and otherwise maintain satisfactory academic progress as defined by the school.

### **Transferring your Access Missouri Award**

You may transfer your eligibility to any participating school. If you choose to transfer to a different participating Missouri institution, either between academic years or semesters, you must contact the MDHE at (800) 473-6757, option 4.

To transfer your award between semesters you must have been paid in the preceding fall semester or the school you are transferring to must have been on file with the MDHE by the July 31 correction deadline.



### **A+ Scholarship Program**

This program provides scholarship funds to eligible graduates of A+ designated high schools who attend a participating public community college or vocation/technical school.

- Enroll and attend full-time at participating public community college or vocational/technical school.
- Be seeking a degree or certificate at the school
- Not be pursuing a degree or certificate in theology or divinity.
- Make a good faith effort to secure all available federal financial aid by completing FAFSA.
- Maintain satisfactory academic progress as defined by the school.

### **Missouri Saving for Tuition (MO\$T) Program**

The savings program allows individuals to establish state-sponsored savings accounts for qualified post-secondary education expenses. Contributions to these accounts, up to \$8,000 annually, and interest earnings will not be taxed by the state. Such accounts will also allow contributors to take advantage of certain federal tax incentives related to educational savings. For more information about the MO\$T Program, call toll free (888) 414-5678 (MO\$T) or visit the website at: [www.missourimost.org](http://www.missourimost.org)

### **Missouri Career Center**

**301 South 7<sup>th</sup> St.  
St. Joseph, MO 64501  
816.387.2380**

The Workforce Investment Board (WIB) has training assistance available depending on eligibility, need, funding, and chosen occupation.

### **Call the Missouri Career Center for initial contact with the following agencies:**

1. Division of Family Services (816-387-2000)
  - Food Stamps, Medicaid, Childcare Assistance
2. Vocational Rehabilitation – Chillicothe (660-646-1542)      Kirksville (660-785-2550)  
St. Joseph (816-387-2280)
  - Pays for retraining costs for persons with an approved disability
3. Rural Missouri, Inc. ( 816-387-2380)
  - Tuition assistance to farm workers
4. Green Hills Community Action Agency – Trenton (660-359-3907)      Chillicothe (660-646-3379)
  - Training assistance
5. Green Hills Regional Planning commission (660-359-5636)
  - Training assistance
6. Community Action Partnership (816-233-8281)
  - Training assistance

### **The Missouri Career Center also offers the following services to students:**

Career Exploration, Resume' Development, Job Announcements, Skill Assessment, Internet Job Search, Interview Techniques, Job Training Programs, Labor Market Information, Information on Schools and training Programs, Scholarship Searches, and a Book Audio, and Video Library.



## **GAMM**

- For students enrolled in a vocational program who live in one of these counties: Adair, Clark, Knox, Lewis, Macon, Marion, Pike, Putnam, Randolph, Schuyler, Scotland, Shelby & Sullivan
- Must meet GAMM program requirements

### Contact:

*103 South Third St.  
La Belle, MO 63447  
(660) 213-3221  
(800) 866-9021*

---

## **Veteran's Benefits**

- Montgomery GI Bill – Chapter 30
- Post 9/11 GI Bill – Chapter 33
- VA Vocational Rehab – Chapter 31
- VA Education Assistance Program (VEAP) – Chapter 32
- GI Bill for Dependents – Chapter 35
- Reserve Educational Assistance Program (REAP) – Chapter 1607
- Montgomery GI Bill for Selected Reserves – Chapter 1606

### Contact:

*Department of Veteran's Affairs  
400 South 18<sup>th</sup> St.  
St. Louis, MO 63166  
(888) 442-4551*

### VA Vocational Rehabilitation – Chapter 31

Contact: *Sue Damitz  
Department of Veterans Affairs  
4801 E. Linwood Room 6163  
Kansas City, MO 64128-2295  
(800) 525-1483 ext. 6519*

---

## **The Missouri Nurse Loan Program**

- Loans will be repaid through service in an area of defined need (forgiveness)
- Forgiveness will occur at 25% of the total amount loaned and the accrued interest for qualifying employment in an area of defined need (and may be prorated for part time employment).
- Repayment starts no later than six (6) months after graduation

### Contact:

*Primary Care and Rural Health  
PO Box 570  
Jefferson City, MO 65102  
(573) 751-6219  
(800) 891-7415*



### **PRIMO Health Professional Loan Program**

- Loans can be repaid through service in an area of defined need (forgiveness) or cash.

Contact:

*Primary Care and Rural Health*

*PO Box 570*

*Jefferson City, MO 65102*

*(573) 751-6219*

*(800) 891-7415*

---

### **HTC Scholarships**

- Based on academic merit or need
- For first-priority selection apply by scholarship deadlines
- Each scholarship has its own criteria
- Obtain application in the HTC Financial Aid Office

---

### **Companies**

May have programs to help pay the cost of postsecondary education for employees, members, or of their children.

---

### **Tuition Assistance at local Hospitals/Doctor Offices**

If you are going into a health care field, check with your local hospital or doctor offices to see if they have a tuition assistance program or if they offer any type of loan program.

---

### **Community**

- **4-H Clubs**
- **Rotary**
- **Girl or Boy Scouts**
- **Chamber of Commerce**
- **Kiwanis**
- **YMCA**
- **Elks**
- **Lions Club International**
- **American Legion**
- **Churches**
- **Sororities**
- **Business & Professional Women**
- **Fraternities**
- **Organizations connected with your field of interest**
- **Public Library (look in the U.S. Department of Labor's Occupational Outlook Handbook)**



Internet sites:

FAFSA on the Web

<http://www.fafsa.ed.gov/>

FastWEB (scholarship search)

[www.fastweb.com](http://www.fastweb.com)

Mapping Your Future

[www.mapping-your-future.org](http://www.mapping-your-future.org)

MDHE (state aid)

[www.mdhe.com](http://www.mdhe.com)

SmartStudent™ Fin. Aid Guide

[www.finaid.org](http://www.finaid.org)

Hillyard Technical Center

[www.hillyardtech.com](http://www.hillyardtech.com)

Federal Student Aid Information Center

800-4FED-AID or 800-433-3243