

# Paying for Your Education: Financial Aid and Other Resources

This is a list of resources for students who want to continue their education, but have concerns about how to pay for it. It applies to part-time and full-time enrollment at the University of Minnesota-Twin Cities in classroom or distance learning courses. The list includes options for students admitted to a degree or certificate program, non-admitted (currently non-degree status) students enrolled in credit courses, and students enrolled in noncredit courses. Highlights include requirements for each program and information about the type of application used, deadlines, and how to apply. For information about options for distance learning courses, see page 2.

There are four major sources of financial aid—grants, scholarships, loans, and work-study. Grants and scholarships are the most desirable because they do not have to be repaid. Grants require financial need. Scholarships may be need-based or merit only (no need requirement). Loans may be need-based or no-need. All loans must be repaid, but interest rates and terms vary among the various loan programs. Work-study is a form of student employment that is need-based and is awarded as part of the financial aid package. For additional information, see *Grants and Scholarships* (pp. 3-6), *Loans* (p. 6), and *work-study* (p. 4). For information about other options for financing your education, refer to *Other Resources, Education Tax Credits and Deductions, Minnesota College Savings Plan, Continuing Your Scholarship Search*, and the *Financial Resources Wizard* (pp. 7-11). Most students find it necessary to work part-time or full-time in order to pay for a portion of their educational expenses. Employers are often an important source of assistance (see *Employer Tuition Benefits* (p. 6). If you are unemployed and need to retrain or upgrade your job skills, see *Dislocated Worker Programs* (p. 7, #1).

## **Students enrolled in noncredit programs and courses**

*CCE-Wide Scholarships* (pp. 4-5, #1) are available for Continuing Professional Education certificate programs and courses, LearningLife short courses and 101s, Grad School Test Prep, Curiosity Camp, and Career and Lifework Planning Services offerings. Scholarships are also available for Osher Lifelong Learning Institute; a separate application is required. Also see *Employer Tuition Benefits, Other Resources* that match your individual situation, *Education Tax Credits and Deductions*, and the *Financial Resources Wizard* (pp. 7-11). Discounts may be available for some CCE noncredit offerings and payment by credit card may be an option.

## **Non-admitted (Non-Degree) students enrolled in credit courses**

If you are not admitted to a degree or eligible certificate program (currently non-degree status) and are enrolled part-time through CCE in courses for undergraduate credit, look into *CCE-Wide Scholarships* (pp. 4-5, #1). If you are enrolled in classroom or distance learning courses through CCE or another U of M college, *private alternative loans* may be an option (p. 6, #2). Also see *Employer Tuition Benefits, Other Resources* that match your individual situation, *Education Tax Credits and Deductions*, and the *Financial Resources Wizard* (pp. 7-11). Payment by credit card may be an option.

## **Students admitted to a degree or certificate program**

University of Minnesota, Twin Cities degree programs are eligible for all types of financial aid, options are more limited for certificate programs. Although some aid programs require full-time enrollment, there are a number of options for part-time enrollment. Each financial aid program has its own criteria, and the process of exploring options involves matching your situation with individual program requirements. Requirements are subject to change from year to year. If you have never applied for aid, **we urge you to do so**. If you have had difficulty qualifying for aid in the past, **we encourage you to try it again!**

*CCE-Wide Scholarships* (pp. 4-5, #1) are available for students admitted to CCE degree and certificate programs. Admission to the Inter-College Program (ICP), Multidisciplinary Studies (MdS), Program for Individualized Learning (PIL), or Bachelor of Applied Science (BAS) degree program is required for *CCE Scholarships for undergraduate degree programs* (p. 5, #2).

Students admitted to undergraduate degree programs in CCE and other colleges at the University of Minnesota, Twin Cities who complete the Free Application for Federal Student Aid (FAFSA) will be considered for Federal Pell Grant, Minnesota State Grant, U Promise Scholarship, Federal Supplemental Opportunity Grant (FSEOG), work-study, and other grants, scholarships and loans administered by the Office of Student Finance (OSF). Some aid programs require full-time enrollment.

The primary source of financial aid for students who have completed a bachelor's degree is loans. Students admitted to graduate/professional programs and eligible post-baccalaureate certificate programs who complete the FAFSA will be considered for loans, work-study, and other programs administered by OSF. Assistantships and fellowships may be available for students admitted to advanced degree programs. For additional information about graduate study, see *Financial aid for students admitted to Graduate School and departmental master's degree programs* (p. 8, #14) and *Financial aid for other students enrolled for graduate credit* (p. 9, #15).

Complete the FAFSA online at *FAFSA on the Web* [www.fafsa.gov](http://www.fafsa.gov) The Federal School Code for the University of Minnesota, Twin Cities is 003969. The 2011-12 FAFSA deadline is June 30, 2012; the 2012-13 deadline is June 30, 2013. Check the U of M One Stop at [onestop.umn.edu](http://onestop.umn.edu) regularly for up-to-date information about the financial aid process, important deadlines, types of aid, eligibility requirements, forms that may be required to complete your financial aid file at OSF, disbursement dates, satisfactory academic progress, and other information for which financial aid recipients are responsible. Also check into scholarships, grants, waivers, and benefits to help students finance their education at the University of Minnesota, Twin Cities.

Since processing times and application deadlines vary, don't delay! You are encouraged to complete the FAFSA as far in advance of the start of the new academic year as possible. Check the U of M One Stop for priority deadlines for incoming freshmen and continuing students for 2012-13. OSF-administered campus-based grants, scholarships, loans, and work-study funds are limited and students who apply by the priority deadlines are more likely to receive them, based on financial need. Federal Pell Grant and loans have more flexible deadlines. If you plan to enroll for Summer Term, see *Financial Aid for Summer* on p. 8, #13.

If you have already completed the FAFSA and the University of Minnesota, Twin Cities does not appear in the listing of colleges on your Student Aid Report (SAR), call the Federal Student Aid Information Center toll-free at 1.800.433.3243 to have your record sent to OSF. Be sure to have your Student Aid Report (SAR) in hand before you make the call. You will be asked to provide the PIN number from your Student Aid Report.

If you are admitted to a certificate program, be sure your certificate is eligible for financial aid. Several certificate programs do not meet the requirements for OSF-administered aid. If OSF aid is not available, look into other types of aid that may apply to your program.

For additional options for undergraduate and graduate study, see *Employer Tuition Benefits, Other Resources* that match your individual situation, *Education Tax Credits and Deductions, Continuing Your Scholarship Search*, and the *Financial Resources Wizard* (pp. 7-11). If you are paying for your education yourself, you may choose to pay your tuition and fees for credit courses in three installments during the fall and spring terms (some restrictions apply to extended term ODL courses). There is no installment plan available for summer credit courses. Payment by credit card may be an option.

### ***Enrollment in distance learning courses***

There are no restrictions on **term-based (semester-length) online courses** for any type of financial aid; they are automatically counted in enrollment. *CCE-Wide Scholarships* (pp. 4-5, #1) are applicable to CCE Online and Distance Learning (ODL) courses of all types and terms. *CCE Scholarships for undergraduate degree programs* (p. 5, #2) and *Carol Macpherson Memorial Scholarships* and *Dr. Nancy "Rusty" Barcelo Scholarships* (p. 5, #6) may be options if you meet the other eligibility requirements. Also see *Employer Tuition Benefits, Other Resources* that match your individual situation, *Educational Tax Credits and Deductions*, and the *Financial Resources Wizard* (pp. 7-11). Credit card payment may also be an option. Minnesota State Grant is

the only Office of Student Finance (OSF)-administered aid program that is applicable to extended term online and extended term print-based courses (allow nine months for completion). **Other OSF-administered aid programs and some other types of financial aid place restrictions on extended term courses.**

### ***Financial aid consortium agreements***

If you are receiving financial aid from another school (your home institution) and you need to enroll at the University of Minnesota, contact the Financial Aid Office at your home institution to inquire about a Financial Aid Consortium Agreement. If they are willing to count the U of M credits toward enrollment for financial aid, they will give you a financial aid consortium agreement form. Forward the form to the U of M One Stop; see “Contact us” at [onestop.umn.edu](http://onestop.umn.edu)

### ***Education Tax Benefits: American Opportunity Tax Credit, Lifetime Learning Tax Credit, and education tax deductions***

Federal education tax credits—the American Opportunity Tax Credit (expands the scope of the Hope Tax Credit for the 2011- 2012 tax years) and the Lifetime Learning Tax Credit—and several education tax deductions are available. Tax breaks are an excellent way to reduce the cost of your education! For additional information, refer to pp. 9-10. #1-3.

### ***Additional information about financial aid options***

If you have questions about financial aid for College of Continuing Education enrollment, contact the CCE Information Center, 20 Ruttan Hall, 1994 Buford Avenue, St. Paul, MN 55108; phone 612.624.4000 or 1.800.234.6564; email [cceinfo@umn.edu](mailto:cceinfo@umn.edu)

### ***Continuing your scholarship search***

This is not an exhaustive list of resources. Aid programs which are very restrictive as to age, residency, level or field of study were not included (e.g., targeted exclusively to graduating high school seniors, require residency outside the Twin Cities metropolitan area, limited to master’s or doctoral candidates, or limited to a specific major). For valuable advice about applying for scholarships and information about free online scholarship searches, refer to *Continuing Your Scholarship Search* on p. 10.

## **GRANTS**

- (1) **Federal Pell Grant** - Must be a U.S. citizen, permanent resident, or eligible non-citizen. Students who have completed a bachelor’s degree are not eligible. Maximum 2011-12 Pell award is \$5,550. Semester award is pro-rated by the number of credits (12 or more credits per semester = full award; 9-11 credits=  $\frac{3}{4}$  award; 6-8 credits =  $\frac{1}{2}$  award; 1-5 credits =  $\frac{1}{4}$  award or the minimum award, whichever is more. Pell Grant requires admission to a degree program and satisfactory academic progress. Pell eligibility is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. Students whose circumstances have changed significantly may submit an appeal to OSF. Applicants use the FAFSA application (see p. 2). For an estimate of your Pell Grant eligibility, use the *Financial Aid Estimator* on the U of M One Stop. The estimated Pell award is based on the federal calculation of your Estimated Family Contribution and the tuition and fees for the Minnesota institution you select. Pell Grant is applicable to classroom courses and term-based online courses. If you plan to enroll through Online and Distance Learning, see p. 2 for additional information.
- (2) **Minnesota State Grant** - For eligible students enrolled for a minimum of 3 credits per semester. Must be a U.S. citizen, permanent resident or eligible non-citizen and a Minnesota resident; be admitted to a degree or certificate program; maintain satisfactory academic progress; and be an undergraduate student who has not completed more than the equivalent of eight semesters of full-time post-secondary enrollment. Eligibility is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. Students whose circumstances have changed significantly may appeal to OSF. The maximum combined Federal Pell Grant and Minnesota State Grant award for 2011-12 is \$9,392, based on estimated cost of tuition and fees for 15 credits for two semesters of full-time enrollment; minimum annual award is \$100. Maximum award requires 15 credits per semester. Students registered for 3-14 credits will have their awards adjusted to match the exact number of credits for which they are enrolled. Applicants use the FAFSA application

(see p. 2). The FAFSA must be received by the federal Central Processing System no later than 30 days after the semester start date to receive a Minnesota State Grant award for the term. Applicants apply online; refer to the U of M One Stop for additional information about eligibility requirements and the application process. For an estimate of your Minnesota State Grant eligibility, use the *Financial Aid Estimator* on the U of M One Stop. The estimated award is based on the federal calculation of your Estimated Family Contribution (EFC) and the tuition and fees for the Minnesota institution you select. Minnesota State Grant is applicable to classroom courses, term-based online courses, and extended term online and print-based correspondence courses. If you plan to enroll through Online and Distance Learning, see p. 2 for additional information.

- (3) **OSF-administered campus-based grants, scholarships, loans, and work-study** - By completing the FAFSA, eligible students will be considered for the U Promise Scholarship, Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan, and OSF-administered grants, scholarships, and loans. Check the U of M One Stop for additional information about each program and for 2012-13 priority deadlines for new freshmen and continuing students. Since some aid is limited, it is advisable to apply as far in advance of the start of the new academic year as possible. Admission to a degree program and satisfactory academic progress is required. Most campus-based aid is restricted to full-time students who are working on their first undergraduate degree. Most aid is awarded fall and spring semesters and is not available for summer. Work-study is open to undergraduate and graduate students. Eligibility is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. Students whose circumstances have changed significantly may appeal to OSF. Applicants use the FAFSA application (see p. 2). Applicable to classroom courses and term-based online courses. If you plan to enroll through Online and Distance Learning, see p. 2 for additional information.
- (4) **Child care grants** – The Student Parent HELP Center administers the Post Secondary Child Care Grant Program which is sponsored by the Minnesota Office of Higher Education. Applicants must be Minnesota State Grant Program-eligible undergraduates and be enrolled for a minimum of six credits per semester. For additional information, contact the Student Parent HELP Center, 24 Appleby Hall; phone 612.626.6015; online [www.sphc.umn.edu/grants.html](http://www.sphc.umn.edu/grants.html)

## SCHOLARSHIPS

- (1) **CCE-Wide Scholarships** - For adult students enrolled in CCE noncredit courses or programs; part-time or full-time students admitted to CCE undergraduate and graduate degree programs or certificate programs; and non-admitted students who are enrolled part-time (maximum 11 credits per semester) through CCE for undergraduate credit. Applicants need to have a delay or interruption in their education totaling two years or more or be a non-traditional student by another definition. The years counted in the gap do not need to be consecutive. Eligibility is based on current income, household size, and special expenses. Recipients must reside in Minnesota and be U.S. citizens or eligible non-citizens. Admission to a degree or certificate program is not required, but applicants need to have academic records consistent with their educational goals. Awards are based on academic record, strength of the personal statement, extra-curricular activities or community involvement, professional development, financial need, and special circumstances. Scholarships are applicable to tuition and required fees for CCE noncredit and credit courses, including all types and terms of CCE Online and Distance Learning courses. The maximum CCE-wide scholarship award is \$2,200. Applications are accepted for fall, spring, and summer terms. There are two applications, and deadlines and eligibility criteria differ on the two application forms. If you are admitted to a CCE degree or credit-based certificate program, submit the **application for students in degree and certificate programs**. All other students complete the **application for students enrolled in credit or noncredit courses**. When you complete the application and submit all of the required materials, you will be matched with funds for which you are eligible. Applications are available online at [cce.umn.edu/financialaid](http://cce.umn.edu/financialaid) If you have questions or would like an application mailed to you, contact the CCE Information Center, 20 Ruttan Hall, 1994 Buford Ave., St. Paul, MN 55108; phone 612.624.4000 or 1.800.234.6564; email [cceinfo@umn.edu](mailto:cceinfo@umn.edu) The number of scholarships available annually is contingent upon available funding. CCE scholarships include:

**Nolte-Miller Scholarship**--Funds are available to all students enrolled in all CCE courses. Approximately 40 scholarships available.

**Ingrid Lenz Harrison Scholarship for Continuing Education**—To encourage women with a significant gap to participate in lifelong learning. Over 20 scholarships available.

**Women's Fund for Scholarships**—For women with dependent children. Several scholarships available.

**Remington Scholarship**--Priority is given to students in art, history, education, and media. Several scholarships available.

**Mucke/Roff Scholarship**--For CCE credit or noncredit courses. Several scholarships available.

- (2) **CCE Scholarships for undergraduate degree programs—Inter-College Program (ICP), Multi-disciplinary Studies (MdS), Program for Individualized Learning (PIL), and Bachelor of Applied Science (BAS)**—Scholarships are applicable to part-time or full-time enrollment. Awards are based on academic record, strength of the personal statement, extra-curricular activities or community involvement, professional development, and special circumstances. Most scholarships require financial need and major status. Applicants must be U.S. citizens or eligible non-citizens. Awards typically range from \$500 to \$2,500. Other requirements vary by scholarship program. Most scholarships are available for the fall, spring, and summer terms; the application form contains deadlines for each term. Also see *CCE-Wide Scholarships* (above #1), which use the same application. The Application for Students in Degree and Certificate Programs is available online at [cce.umn.edu/financialaid](http://cce.umn.edu/financialaid) If you have questions or would like an application mailed to you, contact the CCE Information Center, 20 Ruttan Hall, 1994 Buford Ave., St. Paul, MN 55108; phone 612.624.4000 or 1.800.234.6564; email [cceinfo@umn.edu](mailto:cceinfo@umn.edu)

**Osher Reentry Scholarship**—for ICP, MdS, PIL, and BAS

**Karin L. Larson Scholarship Fund for Interdisciplinary Studies**—for ICP, MdS, and PIL

**J.W. Buchta Memorial Scholarship**—for ICP, MdS, and PIL

**Fibiger Award**—for ICP, MdS, and PIL

- (3) **CCE Career and Lifework Planning Services (CLPS) Scholarships and Grants** – Scholarships and grants for College of Continuing Education CLPS offerings are available to adults seeking to increase their skills or find more meaningful lifework. Requirements include: U.S. citizen or eligible non-citizen, Minnesota resident, financial need, and a delay or interruption in education of two years or more or be a non-traditional student by another definition. Years counted in the gap do not need to be consecutive. The Application for Students in Credit or Noncredit Courses is available online at [cce.umn.edu/financialaid](http://cce.umn.edu/financialaid) If you have questions or would like an application mailed to you, email [cceinfo@umn.edu](mailto:cceinfo@umn.edu) or call 612.624.4000.
- (4) **Thielen Family Scholarship** – Requirements include admission to a University of Minnesota, Twin Cities degree program, junior or senior year, part-time enrollment, employed, financial need, 3.0 GPA (B average) or above, and filing the Free Application for Federal Student Aid (FAFSA). The Thielen application form will be available on the U of M One Stop. The 2012-13 deadline is expected to be early June 2012. Applicable to classroom courses and term-based online courses. If you plan to enroll through Independent and Distance Learning, see *Enrollment in ODL/Distance Education courses* on p. 2 for additional information.
- (5) **Carol E. Macpherson Memorial Scholarship and Dr. Nancy “Rusty” Barcelo Scholarship** - For women 28 years of age or older who have a gap in their education of at least five consecutive years. Must be admissible to a degree program in the U of M system and be a Minnesota resident. Applicable to tuition, fees and books for full-time or part-time undergraduate or graduate study. Macpherson Scholarship applicants are also considered for the Dr. Nancy “Rusty” Barcelo Scholarship. The 2012-13 deadline is June 1, 2012. Both scholarships are administered by the Women’s Center, 64 Appleby Hall, 128 Pleasant St. SE; phone 612.625.9837; online [www1.umn.edu/women/awards.html](http://www1.umn.edu/women/awards.html) Applicable to classroom courses and all types and terms of distance learning courses.
- (6) **Campus-wide, college, and departmental scholarships and grants** – Many scholarships are available throughout the University, in addition to need-based scholarships administered by the Office of Student Finance. Check the U of M One Stop for additional information. Scholarship deadlines may be six to nine months preceding the start of the new academic year. Although a number of scholarships require full-time enrollment and are intended for students working on their first undergraduate degrees, there are some exceptions. Students who have been admitted to degree programs and have a 3.0 GPA (B average) or above should also check with their college advising office and academic department about scholarships. Information about **scholarships for study abroad** is available at the Learning Abroad Center, 230 Heller Hall, online [umabroad.umn.edu](http://umabroad.umn.edu); phone 612.626.9000. The **Undergraduate Research Opportunities Program (UROP)** is designed to give undergraduate students and faculty members the opportunity to work together on research, scholarly, or creative activities. For degree admits enrolled full-time. More than 400 students a year receive awards up to \$1,400 and/or an expense allowance up to \$300. Students may

submit proposals twice a year; deadlines are usually in early October and early March. Contact UROP, 325 Johnston Hall; phone 612.625-3853; online [www.urop.umn.edu](http://www.urop.umn.edu) Information about **scholarships for students with disabilities** is available at Disability Services, Suite 180 McNamara Alumni Center; phone 612-626-1333 (V/TTY); online [test.ds.umn.edu/Students/scholarships](http://test.ds.umn.edu/Students/scholarships) Information about **Freshmen Academic Scholarships** is available at [admissions.tc.umn.edu/costsaid/scholarships.html](http://admissions.tc.umn.edu/costsaid/scholarships.html)

- (7) **Osher Lifelong Learning Institute Scholarships** – Scholarships are available for Osher Lifelong Learning Institute (OLLI) membership dues, which are applicable to courses and activities for older adults. Contact OLLI, 250 McNamara Alumni Center; online [cce.umn.edu/olli/](http://cce.umn.edu/olli/); phone 612.624.7847.

## **LOANS**

- (1) **Ford Federal Direct Loan Program**—Federal Direct Loans include Subsidized Loan, Unsubsidized Loan, and Parent PLUS Loan, and Graduate PLUS Loan—Undergraduate students need to enroll for a minimum of six credits per semester; graduate students must enroll for a minimum of three credits. Borrowers need to maintain satisfactory academic progress and be admitted to a degree program, with the exception of a special provision for students working on prerequisites for an undergraduate or graduate/professional degree program. Eligibility for the Subsidized Loan is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. The Unsubsidized Loan does not require financial need and may be available to students who do not qualify for a need-based Subsidized Loan or who are eligible for less than the loan limit on a Subsidized Loan. The same terms and conditions apply for both loans except the treatment of interest. Interest on the Subsidized Loan does not accumulate while the student is in school. The borrower accrues interest on the Unsubsidized Loan while in school. For information on interest rates, annual loan maximums, and aggregate limits, visit the U of M One Stop. Applicants use the FAFSA (see p. 2). Applicable to classroom and term-based online courses. If you plan to enroll through Online and Distance Learning, see p. 2 for additional information.
- (2) **Private alternative loans** - Non-federal educational loans borrowed through a private lending institution, not the University of Minnesota; typically issued in the student's name and requiring a co-signer. Students are encouraged to complete the FAFSA and apply for any federal student loans for which they are eligible prior to applying for private alternative loans. Private loans typically have variable and higher interest rates, are based on individual credit scores, may require interest payments while enrolled, have more fees, and less flexible repayment options than federal loans. Financial need is not required. See *Private Loans* on the U of M One Stop website: [http://onestop.umn.edu/finances/financial\\_aid/loans/private/index.html](http://onestop.umn.edu/finances/financial_aid/loans/private/index.html) May be available for non-admitted students in undergraduate or graduate credit courses, certificate admits, enrollment in extended term Online and Distance Learning courses, and students admitted to a degree program who need to consider additional borrowing beyond state and federal loan programs. If you plan to enroll through Online and Distance Learning, see p. 2 for additional information.

## **EMPLOYER TUITION BENEFITS**

- (1) **Employer tuition benefits/reimbursement** - Many employers are willing to help subsidize the education of their employees. Before registering, students are urged to talk with a company personnel officer about possible tuition payment that may be available.
- (2) **University of Minnesota Regents Scholarships** - For eligible faculty and staff enrolled in credit courses. Scholarships cover 75%-90% tuition for approved classes. Most fees must be paid by the student. Website: [policy.umn.edu/Policies/hr/Benefits/REGENTSSCHOLARSHIP.html](http://policy.umn.edu/Policies/hr/Benefits/REGENTSSCHOLARSHIP.html)
- (3) **University of Minnesota Graduate Assistant Tuition Benefits** - University of Minnesota graduate students and professional trainees who hold appointments as teaching assistants, research assistants, administrative fellows, and certain other professional school student positions may receive tuition benefits for credit classes. For eligibility information, go online to [umn.edu/ohr/gae](http://umn.edu/ohr/gae) or contact the Graduate Assistant Employment Office, 170 Donhowe Building; phone 612.624.7070.

## OTHER RESOURCES

- (1) **Dislocated Worker Programs** - Training funds may be available to help individuals who have lost their jobs. These programs focus on upgrading current job skills, retraining workers whose skills are not marketable, and providing support services. For additional information, go online to [deed.state.mn.us/dw](http://deed.state.mn.us/dw)
- (2) **Aid for students with disabilities** – For information about scholarships, resources, and accommodations for students with disabilities, contact Disability Services, McNamara Alumni Center, Suite 180, 200 Oak Street; phone 612.626.1333 (V/TTY); online at [ds.umn.edu](http://ds.umn.edu) Information about tuition waivers that may be available for credit courses for blind students and deaf students is available on the U of M One Stop at [onestop.umn.edu/finances/financial\\_aid/grants\\_and\\_waivers/special\\_for/disabilities.html](http://onestop.umn.edu/finances/financial_aid/grants_and_waivers/special_for/disabilities.html) Also check into Vocational Rehabilitation Services online at [deed.state.mn.us/rehab/vr/main\\_vr.htm](http://deed.state.mn.us/rehab/vr/main_vr.htm) Counseling regarding other financial assistance is available through Minnesota State Services for the Blind, 2200 University Ave. West, Suite 240, St. Paul MN 55114-1840; phone 651.642.0500;1.800.652.9000; online at [www.mnssb.org](http://www.mnssb.org) *Financial Aid for the Disabled and Their Families* by Gail Schlacter and David Weber, Reference Service Press, lists grants, scholarships, loans, fellowships, awards and internships for individuals with disabilities. Some programs also include family members.
- (3) **Financial aid for minorities/students of color** - Refer to the list of multicultural student scholarships on the U of M One Stop. Reference books include *Directory of Financial Aids for Minorities* by Gail Schlacter and Sandra Goldstein and *Minority Financial Aid Directory*, by Lemuel Berry, Jr. Also refer to *Financial Aid for Minority Students* online at [finaid.org/sitemap](http://finaid.org/sitemap) Many programs are open to all ethnic groups equally; others are set aside for specific groups, such as Asian Americans or African Americans. Some programs do not require need and/or admission. Many programs fund coursework beyond the bachelor's degree, especially master's or doctoral programs.
 

(4) **Financial aid for women** - See *CCE-Wide Scholarships* (pp. 4-5, #1). Also see *Carol Macpherson Memorial Scholarships* and *Dr. Nancy "Rusty" Barcelo Scholarships* (p. 5, #6). Community and national organizations that sponsor scholarships for women include: *Business and Professional Women's Foundation, American Business Women's Association, Soroptimist Club, General Federation of Women's Clubs, and Lutheran Church in America*. Information about the *Talbots Women's Scholarship Fund* is available in Talbot's stores or online at [www.scholarshipamerica.org/talbotswomen/instructions.php](http://www.scholarshipamerica.org/talbotswomen/instructions.php) Awards are based primarily on financial need and previous achievements of women who earned their high school diplomas at least ten years ago. The *AARP Women's Scholarship Program* [aarp.org/womensscholarship](http://aarp.org/womensscholarship) provides scholarship funds to women 40+ years old with financial need who are seeking new job skills, training, and educational opportunities to support themselves and their families and improve their communities. *P.E.O. International* [peointernational.org](http://peointernational.org) promotes educational opportunities for women; applicants for scholarships and loans need to be sponsored by a P.E.O. chapter. Other sources of information are trade unions, professional societies such as Society of Women Engineers, and women's resource centers/action groups. In addition, refer to *Directory of Financial Aids for Women*, by Gail Schlacter, which lists financial aid resources for women. It includes grants, scholarships, fellowships, loans, awards, prizes in recognition of creative work and public service, and internships. It contains many references which apply to specific schools, geographic areas, particular courses of study and post-baccalaureate study (master's and doctoral programs). Some programs do not require need and/or admission.
- (5) **Military service educational benefits** - Students who have performed active military service may be eligible for Veteran's Administration benefits or National Guard education funds. Website: [onestop.umn.edu/onestop/Registration/Veterans\\_Certification.html](http://onestop.umn.edu/onestop/Registration/Veterans_Certification.html)
- (6) **Dependents of military/police officers** - Programs include Minnesota Educational Assistance for War Orphans, Minnesota Veteran's Dependents Assistance Program, and Public Safety Officers Survivor Grant. Website: [onestop.umn.edu/onestop/Financial\\_Aid/grants.html](http://onestop.umn.edu/onestop/Financial_Aid/grants.html)
- (7) **Youth in foster care/wards of the state** – Tuition waivers or reduction may be available. Information is available at the U of M One Stop, 333 Science Teaching and Student Services (612.624.1111).
- (8) **AmeriCorps awards** – Participants receive education awards upon completion of a term of national service in an approved AmeriCorps program. Awards are applicable to credit or noncredit courses; admission to a degree or certificate program is not required. AmeriCorps awards can also be used to repay federally-backed student loans. Website: [americorps.org](http://americorps.org)

- (9) **Senior Citizen Education Program** - Minnesota residents 62 and older may audit credit courses free of charge or take courses for credit at \$10 per credit whenever space is available after the first day of class. Website: [onestop.umn.edu/registration/special\\_for/senior\\_citizen\\_education\\_program.html](http://onestop.umn.edu/registration/special_for/senior_citizen_education_program.html)
- (10) **Discounts for College of Continuing Education (CCE) noncredit offerings** - Requirements for discounts vary by program.
- (11) **Religious affiliation** - Several organizations sponsor or administer scholarship programs. Two examples are Aid Association for Lutherans (fraternal life insurance organization) which sponsors the AAL Vocational-Technical School program and Jewish Vocational Service, which administers several scholarships. Some scholarships may fund coursework beyond the bachelor's degree and/or may not require admission. If you have a religious connection, inquire about scholarship possibilities.
- (12) **Foundations, community organizations, corporations** - A few corporations have established scholarships for adult students. In addition, there are many local scholarship sponsors who restrict their funds to graduating high school seniors or to young, traditional full-time students. If you welcome a challenge, contact them and persuade them to broaden their horizons! Some scholarships may not require need, may fund coursework beyond the bachelor's degree, and may not require admission.
- (13) **Financial aid for summer** – Several financial aid programs have funds available for Summer Term credit courses, which includes May Session and Summer Session. Visit the online U of M One Stop for information about OSF-administered aid, which requires filing the 2011-12 Free Application for Federal Student Aid (FAFSA) no later than June 30, 2012, for Summer 2012. Other aid for summer includes CCE-Wide Scholarships and Grants (pp. 4-5, #1); they require a separate application and have different deadlines. If you plan to enroll through Online and Distance Learning, see p. 2 for additional information. For information about financial aid for CCE noncredit programs and courses, see p. 1.
- (14) **Financial aid for students admitted to master's and doctoral degree programs** – Graduate assistantships (teaching, research, administrative fellow) are academic appointments offered through various departments; tuition benefits are included. Contact the Graduate Assistant Employment Office, 170 Donhew Building (612.624.7070); website [umn.edu/ohr/gae](http://umn.edu/ohr/gae) Fellowships are stipends that are awarded on academic merit; they often include tuition support. Contact the Graduate School Fellowship Office, 321 Johnston Hall (612.625.7579); website [www.grad.umn.edu/fellowships](http://www.grad.umn.edu/fellowships) Application for assistantships and fellowships should be made through the graduate program office in the department in which you plan to study. Inquire about the availability of traineeships in your academic department. For information about funding for study, research, and internships abroad, contact the Office of International Programs, 645 Heller Hall (612-624-5580); website [international.umn.edu/funding/grad.html](http://international.umn.edu/funding/grad.html) Also check into *Student Funding Sources* on the Graduate School website: [www.grad.umn.edu/prospective\\_students/Financing/](http://www.grad.umn.edu/prospective_students/Financing/); work-study; Ford Federal Direct Unsubsidized, and Graduate PLUS Loans; and private alternative loans are available through the Office of Student Finance (OSF); online at [onestop.umn.edu](http://onestop.umn.edu) Students admitted to CCE Master's degree programs may be eligible for CCE scholarships after they have completed half of the degree requirements: website [www.cce.umn.edu/financialaid](http://www.cce.umn.edu/financialaid) Other options may include employer tuition benefits, AmeriCorps awards, military service benefits, foundations, community and professional organizations, and religious affiliation. Also look into the Lifetime Learning Tax Credit and education tax deductions on pp. 9-10. Reference books, such as the *Graduate Scholarship Book* by Daniel Cassidy, Prentice Hall, may be helpful. See *Continuing Your Scholarship Search* on p. 10 for information about additional resources.
- (15) **Financial aid for other students enrolled for graduate credit** – Students enrolled for graduate credit in post-baccalaureate certificate programs should contact the college or program that offers the certificate about financial aid options. Options may include loans and work-study. Non-admitted students (currently Non-Degree status) may be eligible for private alternative loans. Also look into employer tuition benefits, AmeriCorps awards, the Lifetime Learning Tax Credit and education tax deductions on pp. 7-10.
- (16) **Financial aid for international students** – Most funding sources require applicants to be U.S. citizens, permanent residents, or eligible non-citizens, such as “refugee” or “asylum granted.” International students with F-1 or J-1 visas whose financial support stated on visa documents has changed unexpectedly and due to circumstances beyond their control, may be considered for a very limited amount of financial aid. Requirements include admission to a degree program and full-time enrollment. For additional information, contact International Student and Scholar Services, 190 Hubert H. Humphrey Center (612.626.7100); website [iss.umn.edu/programs/fa](http://iss.umn.edu/programs/fa)

- (17) **Tuition reciprocity** - Residents of Wisconsin, North Dakota, South Dakota, Manitoba, Kansas, Michigan, Missouri, and Nebraska may be eligible for resident tuition rates or reduced non-resident tuition rates at the University of Minnesota. Admission is not required. Reciprocity may be available for full-time, part-time, undergraduate, graduate and professional study. Information is available at Residence Classification and Reciprocity, 240 Williamson Hall (phone 612.625.6330) or in *Tuition and Billing* on the U of M One Stop.
- (18) **Credit card payment** - Credit card payment is accepted for credit courses and for CCE noncredit offerings, including Continuing Professional Education; LearningLife, Grad School Test Prep, Curiosity Camp, Osher Lifelong Learning Institute; and Career and Lifework Planning Services.
- (19) **Tuition installment payment plan** - If you are admitted to a U of M degree or certificate program, you may choose to pay your tuition and fees in three installments during the fall and spring terms (some restrictions apply to extended term Online and Distance Learning courses); an installment plan fee will be charged to your account. There is no installment plan available in the summer. Non-admitted students (currently non-degree status) are not eligible for the installment payment plan.
- (20) **Other ways to cut educational costs** - Don't overlook credit by exam, distance learning courses to cut transportation and child care costs, child care credits allowed on federal and state income taxes for a full-time student married to a working spouse, living in low-rent student housing or rent-subsidized housing.

## **EDUCATION TAX CREDITS AND DEDUCTIONS**

- (1) **American Opportunity Tax Credit (expanded Hope Tax Credit)** - Students or parents of dependent students may be eligible for the American Opportunity Tax Credit, which expands the scope of the Hope Tax Credit for the 2011- 2012 tax years. Requirements include: enrolled in first four years of undergraduate education; admitted to a degree or eligible certificate program; and enrolled for six credits or more during at least one academic term beginning during the calendar year. Applicable to 100% of qualified tuition, fees, and course materials not paid by scholarships, institutional waivers, grants, tax-free employer tuition benefits, or other agencies, not to exceed \$2,000, plus 25% of the next \$2,000 in qualified tuition, fees, and course materials. The tax credit is phased out for single taxpayers with modified federal adjusted gross incomes between \$80,000 and \$90,000 (\$160,000 to \$180,000 for joint returns). Generally, 40% of the tax credit is a refundable credit, which means that parents or independent students can receive up to \$1,000 even if they don't owe taxes. The U of M mails out 1098-T Tuition Payments Statements in January to students enrolled in credit courses during the preceding calendar year. For an estimate of the tax credit you may qualify for, go online to the *Financial Aid Estimator* on the One Stop. For applicability to your individual situation, contact the IRS or your tax adviser.
- (2) **Lifetime Learning Tax Credit** - Students or parents of students may be eligible for the Lifetime Learning tax credit, which differs substantially from the American Opportunity/Hope Tax Credit above. The Lifetime Learning Tax Credit applies to tuition and course fees students are required to pay out-of-pocket (or to taxable employer tuition benefits). For students admitted to an undergraduate or graduate degree, certificate, or other program leading to a recognized educational credential and for students enrolled in courses to acquire or improve job skills. May be claimed by students not eligible for the American Opportunity Tax Credit; requires a high school diploma or its equivalent. The tax credit is phased out for single taxpayers with modified federal adjusted gross incomes between \$50,000 and \$60,000 (\$100,000 to \$120,000 for joint returns); income ranges may be adjusted annually for inflation. The maximum Lifetime Learning tax credit is \$2,000 per taxpayer per year spread over any number of years. For an estimate of the tax credit you may qualify for, go online to the *Financial Aid Estimator* on the One Stop. The U of M mails out 1098-T Tuition Payments Statements in January to students enrolled in credit courses during the preceding calendar year. Students enrolled in noncredit courses are advised to save fee statements or other documentation of tuition and fees they have paid. For applicability to your individual situation, contact the IRS or your tax adviser.
- (3) **Tax-deductible education expenses** – *Federal tax deduction for college tuition and required fees:* Taxpayers whose incomes are too high to qualify for or receive significant benefit from the American Opportunity/Hope or Lifetime Learning Tax Credit may be eligible for an above-the-line federal tax deduction up to \$4,000; taxpayers cannot claim both a tax credit and a tax deduction for the same student. The tax deduction is phased out for single taxpayers with modified federal adjusted gross incomes between \$65,000 and \$80,000 (\$130,000 to \$160,000 for joint returns). Income eligibility may be adjusted annually for inflation. Applicable to most credit courses. Contact the IRS or your tax adviser.

*Interest on qualified private or government-backed student loans:* May be tax deductible on federal return up to \$2,500 per tax year. The income phase-out ranges for 2008 are \$55,000 to \$70,000 for single taxpayers and \$115,000 to \$145,000 on joint returns. Income eligibility limits may be adjusted annually for inflation.

*Tax-free employer-provided tuition benefits:* Students may exclude up to \$5,250 of employer-provided tuition assistance from their annual income on the federal return for undergraduate or graduate course work. *Federal tax deduction for education required by your employer or the law, or education needed to maintain or improve skills needed in your current job:* This long-standing, but complicated, itemized deduction is still available. Deductible expenses may include tuition, books, supplies, lab fees, and similar items; certain travel and transportation costs; and certain other educational expenses. For additional information, consult IRS Publication 508.

*1098-T Tuition Payments Statement:* The U of M mails out 1098-T Tuition Payments Statements in January to students enrolled in credit courses during the preceding calendar year. Students enrolled in noncredit courses are advised to save fee statements or other documentation of tuition and fees they have paid. For information about additional eligibility criteria, go online to *Financial Aid/Education tax benefits* on the U of M One Stop. For applicability to your individual situation, contact the IRS or your tax adviser.

## **MINNESOTA COLLEGE SAVINGS PLAN**

The Minnesota College Savings Plan allows individuals to save for qualified college expenses in accounts managed by the State of Minnesota. The Plan is designed to take advantage of federal tax law, which enables taxpayers to receive favorable tax treatment of savings for higher education expenses made under a "qualified tuition plan" as defined by Section 529 of the Internal Revenue Code. The earnings portion of the withdrawal is not included in the beneficiary's federal or Minnesota taxable income when used for qualified higher education expenses. There are no income restrictions on opening an account. Admission to a degree or certificate program is not required; the Plan applies to students enrolled in undergraduate, graduate, or noncredit courses. For additional Minnesota College Savings Plan information and enrollment materials, go online to [www.mnsaves.org](http://www.mnsaves.org) or call 1.877.338.4646.

## **CONTINUING YOUR SCHOLARSHIP SEARCH**

Visit the U of M One Stop for comprehensive information about scholarships, including online scholarship search tools, advice on writing a personal statement and requesting letters of recommendation, the impact of scholarships on financial aid, and national and international scholarships. Check out the new *Undergraduate Scholarship Search*, which matches University of Minnesota, Twin Cities scholarships with your U of M student profile to provide an individual list of scholarships for which you may be able to apply. Don't overlook scholarships from community, professional, and religious organizations; foundations, and corporations. Each scholarship program has its own requirements, which means that there are options for many different types of students and individual circumstances. Fall is the prime time to search for scholarships for the upcoming academic year. As you begin your search, check [cce.umn.edu/pdfs/dcp/scholarship\\_search.pdf](http://cce.umn.edu/pdfs/dcp/scholarship_search.pdf) for important questions to ask about award amounts, merit and financial need criteria, other eligibility requirements, application materials and processes. If you have the time and the motivation to complete applications and write essays or personal statements, a scholarship award can be an impressive addition to your resume.

Two highly recommended books that will help to "demystify" the process are *FastWeb College Gold: The Step-by-Step Guide to Paying for College* by Mark Kantrowitz, published by HarperCollins, and *Don't Miss Out: The Ambitious Student's Guide to Financial Aid* by Robert Leider, published by Octameron Associates. Also check out most recent versions of *The College Board Scholarship Handbook* (College Board) and *Kaplan Scholarships* (Kaplan Publishing).

Keep in mind that reference books become quickly outdated. Many of the programs are restricted to high school seniors who will attend college full-time upon graduation or to graduate students in master's or doctoral level programs. Other funds may be restricted to specific schools or to students who reside in a particular geographic area (for example, Itasca County). If you find a source that applies to your course of study and if you feel especially well qualified, by all means apply! If you write a sponsor to request additional information and an application, be sure to enclose a stamped, self-addressed envelope. Many of the least restrictive programs are included in this resource list. If you discover funding sources that should be added to this list, or if you encounter a program on the list that is no longer funding students, please share this information with your fellow students by contacting CCE Student Services. Good luck with your search!

**For additional information, contact:**

CCE Student Services, 20 Ruttan Hall, 1994 Buford Ave., St. Paul, MN 55108; phone 612.624.4000 or 1.800.234.6564; fax 612.625.2402; website [cce.umn.edu/financialaid/](http://cce.umn.edu/financialaid/); email [cceinfo@umn.edu](mailto:cceinfo@umn.edu) The online version of *Paying for Your Education: Financial Aid and Other Resources* is available at [cce.umn.edu/financialaid](http://cce.umn.edu/financialaid)

The University is an equal opportunity educator and employer. This publication is available in alternative formats upon request. Please contact Fran Van Slyke-Zaslofsky, College of Continuing Education Student Services and Advising.

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**FINANCIAL RESOURCES WIZARD**

We encourage you to check out the Financial Resources Wizard online at [cce.umn.edu/financialaid](http://cce.umn.edu/financialaid) It is a user-friendly web tool that makes this *Paying for Your Education: Financial Aid and Other Resources* booklet interactive. It will ask you a series of questions and identify options that are likely to match your situation. The Wizard applies to both credit and noncredit courses at the University of Minnesota, Twin Cities. Resources may include grants; scholarships; work-study; employer tuition benefits; funding from government agencies and community, religious, and professional organizations; federal education tax credits and deductions; discounts; tuition installment plans; credit card payment, and Minnesota College Savings Plan. Help may be just a few clicks away!