

Financial Aid for Students: Online Resources

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Summary

This report identifies various online sources for planning and acquiring funds for postsecondary education. 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 sources, as well as those 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). The selection of a resource for inclusion in this report is based upon a multitude of criteria, including long-standing history in publishing print guides on financial aid and other college information guides (e.g., College Board, Peterson's, Princeton Review, Reference Service Press) and information on selected topics (e.g., specialized educational disciplines or students). The references in this report are examples, not an all-inclusive list, of resources to consult.

Many of the websites listed in this report enable a student to conduct and save general and individualized scholarship, grant, and loan searches on a variety of issues, including intended area of study. Some 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. Most public libraries provide access to the Internet for public use.

This report will be updated annually.

Contents

Federal Government Resources 1
Financial Planning for College 2
Financial Aid Searchable Databases 3
Selected Specialized Aid Examples 7
- Adult Students 7
- Athletes 8
- Disabled Students 8
- Health Disciplines Students 9
- International Study 9
- Law Students 10
- Women and Minority Students 10
- Veterans, Military Personnel, and Dependents 11

Contacts

Author Contact Information 12

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Federal Government Resources

The following information includes general sources on federal student aid (FSA) programs, and on federal departments and agencies' scholarships, grants, fellowships, internships, and cooperative education programs. Federal health references are in the "Selected Specialized Aid Examples" section of this report. In addition, individual federal departments and agencies should be consulted for programs available for employees or participants in internships, fellowships, or other educational programs that may include the repayment, forgiveness, decrease, or discharge of incurred educational financial debt.

CareerOneStop. Sponsored by the U.S. Department of Labor. Free scholarship search tool
http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22

> Provides more than 7,000 scholarships, fellowships, loans, and other financial aid opportunities. The site can be searched by keyword or by category (e.g., Award Type, Residence Preferences, Study Level, and Affiliation Restrictions).

U.S. Department of Education. Federal Student Aid
http://studentaid.ed.gov/

> 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 who seeks to obtain FSA is to complete the free application for federal student aid (FAFSA). The site includes a link to fill out the FAFSA electronically. The site also provides students an overview on grants and scholarships.

U.S. Department of Education and the U.S. Department of Labor. Opportunity.gov
http://federalstudentaid.ed.gov/opportunity/index.html

> Provides information on educational opportunities for unemployed workers.

U.S. Office of Personnel Management. Pathways
http://www.usajobs.gov/StudentsAndGrads

Provides information on educational opportunities offered by federal departments and agencies, including, fellowships, internships, and cooperative education programs.

Financial Planning for College

The following information includes general sources on financial planning for college. The sources include explanations on both federal and institutional approaches to determining eligibility for financial aid, college costs calculations, types of financial aid (e.g., scholarships, grants, loans, internships with and without stipends, fellowships), step-by-step processes for applying for financial aid, and other financial aid resources (e.g., organizations, foundations). Note that several of the resources listed below under Financial Aid Searchable Databases include information on planning for college.

Center for Student Opportunity (CSO). I'm First!
http://www.imfirst.org/

An online community founded by the Center for Student Opportunity to provide first-generation college students with support, advice and encouragement on the road to and through college.

Go College.com.
http://www.gocollege.com/

A website providing information on college admissions, types of colleges, financial aid, and college "survival" tips.

Savingforcollege
http://www.savingforcollege.com/

A guide to affording the college of one's choice; comparing college savings alternatives such as 529 plans, Coverdell education savings accounts, UGMA (Uniform Gift to Minor's Act) and UTMA (Uniform Transfer to Minor's Act) accounts, and taxable investment accounts; transferring assets between accounts; financial aid considerations; and putting a college savings plan together. It includes state-by-state comparisons of all 529 programs.

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

Sponsored by a group of student loan guaranty agencies, this site covers selecting a school and planning a career and includes a step-by-step guide on paying for school.

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

An Internet resource guide for students on schools and careers, postsecondary standardized exams and improving test scores, and scholarships and financial aid. Free registration is required. The scholarships and financial aid section is at http://www.princetonreview.com/scholarships-financial-aid.aspx.

Reference Service Press. Financial Aid Info Center
http://www.rspfunding.com/finaidinfo.html

Internet resource guide for students on schools and careers, including a financial aid timeline, a glossary, a state financial aid directory, and a news center (includes articles on college costs, student aid, student loans, filling out the FAFSA, prepaid tuition and college savings plans, education tax breaks, and scholarship scams).

U.S. News and World Report. Paying for College—Undergraduate.
http://www.usnews.com/education/best-colleges/paying-for-college?s_cid=content-center:college-hp

Provides tips, tools, and articles on paying for college for undergraduate students.

U.S. News and World Report. Paying for College—Graduate
http://www.usnews.com/education/best-graduate-schools/top-graduate-schools/paying?s_cid=content-center:grad-hp

Provides tips, tools, and articles on paying for college for graduate students.

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. Many of the websites can be searched by general eligibility criteria, such as by academic discipline, GPA, gender, residency, race/ethnicity, disability, religion, college type (community, public, or private college), location of college, area of study, enrollment level, and by keywords. Included in some descriptions is information on how scholarships are searched in the particular site. Note that terms may be defined differently across the sites. In addition, included is information on whether the site requires free registration or has a stated site policy on sharing student's information with third parties. Individuals should assess the site policies for themselves before using the resource.

Adventures in Education (AIE)
http://www.aie.org/

Database of more than 2,300 funding sources, including scholarships, internships, grants, and loans.

Cappex. Scholarship Search
http://www.cappex.com/page/account/createStudent.jsp?brand=lrnSch

Database of scholarships and merit aid offered by colleges. Free registration is required.

College Board. bigfuture
https://bigfuture.collegeboard.org/

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. Scholarship Search at http://apps.collegeboard.com/cbsearch_ss/welcome.jsp is a database of more than 2,300 funding sources, including scholarships, internships, grants, and loans.

Collegedata.com. Pay Your Way and Scholarship Finder
http://www.collegedata.com

Provides an overview on paying for a college education. The Pay Your Way section includes a free searchable scholarship database that does not require registration to conduct searches. Registration is required for saving search results. Scholarships can be searched by eligibility criteria, such as by GPA, gender, residency, ethnicity/heritage (category includes race), religion, location of college, area of study, and by keywords.

College Grants.org
http://www.collegegrants.org/

Provides an overview of the types of college grants and how to apply for them. Search can be limited by 'study subject,' 'type of student,' 'minorities,' and type of grant.

Institute for College Access & Success. College InSight
http://college-insight.org/#

A database on college affordability, diversity, and student success. Data for almost 7,000 U.S. colleges and universities can be accessed three ways: (1) Spotlight, by selecting a college, state, or type of school for a snapshot of key data and a relevant comparison (e.g., national or state statistics); (2) Topic, by selecting a topic and then selecting specific colleges, states, or school types for comparison; (3) Explore All Data, by building individualized tables with any combination of colleges, variables, or years.

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

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

CollegeToolKit.com
http://www.collegetoolkit.com/

A website providing information on scholarships, college loans, colleges, careers, articles about college, and college financial calculators. Registration is required for saving individualized searches.

Education Corner. Higher Education—College Scholarships, Grants and Fellowships
http://www.educationcorner.com/financial-aid-scholarships.html

Provides information on scholarships, grants, and fellowships organized by category (e.g., athletic, disabled, extracurricular activities, GPA, gender, race/ethnicity/heritage, merit and need-based, military personnel, veterans) and alphabetically.

FastAid Scholarship Search
http://www.fastaid.com/

A free searchable scholarship database. Registration is required.

FastWeb, Inc. FastWeb
http://fastweb.monster.com/

A free searchable database of college profiles, scholarship descriptions, and general financial aid resources, including budgeting calculators (e.g., College Cost Projector, Education Loan Payments Calculator, and College Savings Plan Calculator). Registration is required for scholarship search. The individual scholarship search matches students with eligibility requirements for 1.3 million scholarships from around the country based on profile data entered by the student.

FindTheBest.com. College Scholarships and Grants
http://college-scholarships.findthebest.com/

A free searchable database of college scholarships and grants that can be limited by defining whether financial aid is college specific, by enrollment level, gender, award type, student background (e.g., race/ethnicity/heritage, disability, and religion), state, GPA, and study area. Registration is required for saving search results.

FindTuition.com
http://www.findtuition.com/

A free database of more than 1.7 million scholarships and information on financial aid programs. Registration is required. Includes a financial aid blog. Website has a stated site policy that students may opt out of receiving information from colleges and other marketing partners of the site.

FinAid! The SmartStudent Guide to Financial Aid
http://www.finaid.org

This website lists 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., topic overviews, lists of books on aid for specific types of students).

Foundation Center
http://www.foundationcenter.org/

The Foundation Center provides information on the grant seeking process, private funding sources (including national, state, community, and corporate foundations), guidelines on writing a grant proposal, addresses of libraries in every state with grant reference collections, and links to other useful websites. The center maintains a comprehensive database on foundation grantsmanship, publishes directories and guides, conducts research and publishes studies in the field, and offers a variety of training and educational seminars. Information is available in a variety ways, including by subscription, by individual fee, and for free.

Although most foundation funding is awarded to nonprofit organizations, the following resources are some examples of the information available for the individual grantseeker pursing financial support for their postsecondary educational studies and research:

- Welcome Individual Grantseekers at http://foundationcenter.org/getstarted/individuals/
- KnowledgeBase Resources for Individual Grantseekers: Students at http://www.grantspace.org/Tools/Knowledge-Base/Individual-Grantseekers/Students
- Finding Foundation Support for Your Education (free online training course) at http://foundationcenter.org/getstarted/training/online/product_online_training.jhtml?id=prod2110005
- Foundation Grants to Individuals Online subscription database contains "over 8,500 foundation and public charity programs that fund students, artists, researchers, and other individual grantseekers" at http://foundationcenter.org/findfunders/fundingsources/gtio.html

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.
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, state-sponsored scholarships and college-based awards programs. Free registration is required for scholarship search.

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. 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. Free registration is required for scholarship search.

ScholarshipExperts.com
http://www.scholarshipexperts.com/showIndexScreen.htx

Searchable database of colleges, scholarships, and student loans. Free registration is required.

ScholarshipHunter.com
http://www.scholarshiphunter.com/home.html

Provides a list of scholarships classified by criteria such as academic major or state. The lists include captions about each scholarship and links to a detailed page of information on the scholarship including how to apply.

Scholarships.com. Scholarship Search
http://www.scholarships.com/scholarship-search.aspx

Database of more than 2.7 million college scholarships and grants. Free registration is required. Student establishes a profile of their specific skills, talents, interests, and abilities. Site matches college scholarship and grant awards to individual student. Site asks initially whether student's information may be shared with third parties when registering and when site displays a potential scholarship or grant match. Site also offers information on loans and grants.

SchoolSoup.com. Scholarship Search
http://www.schoolsoup.com/scholarships/signup.php

Database of more than 250,000 scholarships. Free registration is required. Site collects students' names and other personal information for resale to third parties. Site also provides a directory of scholarships by category (e.g., city, college, disability, sports/athletics, special situations, corporate, year of study, race/minority, military, academic major, women, activity, club and association, religious affiliation, state) and provides information on student loans, colleges, and careers.

Supercollege.com. Find Free Cash For College
http://www.supercollege.com

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

Selected Specialized Aid Examples

The following resources include examples of funding for specialized educational disciplines (e.g., international studies, health, law, and sports) or students (e.g., adults, athletes, individuals with disabilities, women and minorities, veterans, military personnel and dependents). Identifying organizations related to a student's interest or background is another approach to researching sources of financial assistance. Several examples of scholarships sponsored by organizations or associations are listed below. A list of associations (by interest or characteristic) may be obtained from online searches of *Gale's Regional, State and Local Organizations of the U.S.* and the *Foundation Directory*. Many public and institutions of higher education's (IHEs') libraries provide access to Gale's publications.

Adult Students

Back to College. Resources for Reentry Students
http://back2college.com/

Provides a variety of tools, for adults returning to college, such as information on finding a degree program, the application process, financial aid resources, a free e-mail newsletter, and a moderated forum.

Practical Psychology Press. Adult Student.com
http://adultstudent.com

Provides information for adult students and educators of adult college students on obtaining financial aid and balancing the demands of work and school. Adult Student Connect!, a moderated forum, for returning students and educators, is also available.

Athletes

Athnet: Get Recruited to Play College Sports.
http://www.athleticscholarships.net/scholarships-ppc.htm?gclid=
CMiIqZnB660CFUfd4AodIjEM6A

This website is for parents and student athletes for building a student athlete's online recruiting profile, identifying a student's top schools, and finding athletic scholarships. Registration is required by identifying an e-mail address and identifying user as a parent or a student.

College Sports Scholarships (CSS).
http://www.collegesportsscholarships.com/?gclid=CPSh2vC1krECFUXc4AodCCrHdQ

This website is for student athletes, their parents, and their coaches. Information is provided on college sports scholarships, the sports recruiting process, NCAA and NAIA eligibility, student marketing tips, and how to evaluate college coaches and athletic programs. This website is maintained by former college coaches, college athletes and sports writers.

National Collegiate Scouting Association (NCSA), Athletic Recruiting.
http://www.ncsasports.org/

This website allows students to create a free student athlete recruiting profile that is then shared in a network college coach network. The student must provide a parent's name, email, and phone number to build the profile.

Disabled Students

Disaboom. General Disability Scholarships.
http://www.disaboom.com/

Provides a listing of scholarships for college students with disabilities, including students with learning disabilities. The list can be viewed for all scholarships, international scholarships, national scholarships, and state scholarships. The list can also be viewed alphabetically or by the latest scholarship.

George Washington University. HEATH Resource Center.
http://www.heath.gwu.edu/

Summary guides to the financial aid process and particular issues of disabled students. See, especially,

- *Financial Aid, Scholarships, and Internships* at http://www.heath.gwu.edu/resources/links/financial-aid-scholarships-and-internships/
- *Postsecondary Education For Students With Intellectual Disabilities* at http://www.heath.gwu.edu/assets/50/pse_id_final_edition.pdf
- Financial Aid and College: An Overview for Students with Disabilities (an excerpt from an earlier publication, Creating Options: Financial Aid for Students with Disabilities) at http://www.heath.gwu.edu/assets/19/financial_aid_excerpt.pdf.

Health Disciplines Students

Association of American Medical Colleges (AAMC). Financing Your Medical Education
https://www.aamc.org/students/

Information on scholarships and government and private loans for pre-medical and medical students and residents.

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

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

International Study

Council on International Educational Exchange (CIEE). Financial Aid
http://www.ciee.org/study-abroad/financial-aid/

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.

diversityabroad. International Scholarships & Fellowship Directory
http://www.diversityabroad.com/international-scholarships

Information on financial resources to travel and study abroad. Scholarships and fellowships can be searched by keywords, country, and subject.

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 scholarship search service and information on financing college, passports and visas, English as a second language, and the college admission process.

Law Students

Law School Admission Council (LSAC). Financial Aid for Law School
http://www.lsac.org/jd/finance/financial-aid-overview.asp

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

Women and Minority Students

American Association of University Women (AAUW)
http://www.aauw.org/

The AAUW Local Scholarships and Awards website is available at http://www.aauw.org/what-we-do/educational-funding-and-awards/local-scholarships/. The site includes the AAUW Branch and State Local Scholarship Clearinghouse Program, a centralized, standardized, online undergraduate scholarship application posting and processing initiative, and information on AAUW Awards. The AAUW Fellowships and Grants Website is available at http://www.aauw.org/what-we-do/educational-funding-and-awards/. The site provides information on Career Development Grants for women with bachelor's degrees who are trying to advance or change careers and for mature women re-entering the work force.

BlackStudents.com: Scholarships and More for African American Students
BlackStudents.com

Provides information on scholarships, grants, fellowships, and internships for African-American students and other minorities. The website includes college search capabilities and general financial aid resources, including a loan calculator.

Hispanic Scholarship Fund
http://www.latinocollegedollars.org/

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

Jeannette Rankin Foundation Scholarships
http://www.rankinfoundation.org/students/eligibility

The Jeannette Rankin Foundation awards scholarships to low-income women who are U.S. citizens, aged 35 and older, enrolled in or accepted to a regionally accredited school or a school accredited by the Accrediting Council for Independent Colleges and Schools (ACICS),

and pursuing a technical or vocational education, an associate's degree, or a first bachelor's degree.

Sallie Mae Fund. Black College Dollars
http://www.thesalliemaefund.org/smfnew/scholarship_directory/index.html

A database of more than 300 scholarships geared for African-American students. Searchable by GPA requirement, academic and career interest, and application deadline.

Talbots Women's Scholarship Fund
http://www.talbots.com/scholarship

The Talbots Charitable Foundation provides undergraduate scholarships for U.S. and Canadian women to pursue a college or vocational education later in life. Awards are based on need and previous achievements for women who earned their high school diploma or GED at least 10 years ago.

United Negro College Fund (UNCF). For Students
http://www.uncf.org/sections/ForStudents/ForStudents.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). Post-9/11 GI Bill and Other Programs—Education Benefits
http://www.gibill.va.gov/benefits/index.html

Online information on 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. See also the *Resources* section at http://www.gibill.va.gov/resources/. Each year the VA publishes a booklet that provides a basic explanation of education benefits for veterans and their dependents. The 2012 edition of VA's *Federal Benefits for Veterans, Dependents and Survivors* is available at http://www.va.gov/opa/publications/benefits_book.asp.

American Legion Riders. Legacy Scholarship Fund
http://www.legion.org/riders/scholarship

Scholarships are for dependents of a deceased parent, killed on or after September 11, 2001, while on active duty with the U.S. military or National Guard, or as a federalized reservist.

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

General guide to state educational benefits for veterans and their dependents.

Military Officers' Association of American (MOAA). Scholarships Finder
http://www.moaa.org/scholarshipfinder/

> Provides a searchable database of scholarships for veterans, military personnel, and their dependents. Scholarships can be searched by student's grade level, educational goal, military branch, military status, residency, college geographic location, type of financial aid, race/ethnicity/heritage, and disability status.

Need a Lift? To Educational Opportunities, Careers, Loans, Scholarships, and Employment.
Indianapolis: American Legion, 2013
http://www.needalift.org/

This guide focuses on federal, state, and private aid for veterans and their dependents. The 2013 Edition may also be searched online at http://search.needalift.org/nal/.

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