

What are additional ways to pay for college?

Free Application for Federal Student Aid (FAFSA)

This application must be completed every year. The FAFSA application is available on or about January 1 each year. You can find out more at <http://www.fafsa.ed.gov> Effective July 1, 2009, *The College Costs Reduction Act* allows young adults who aged out of foster care, who were adopted after the age of 13, or who entered permanent guardianship after the age of 13 to claim themselves as an "independent student" on their FAFSA form, without having to claim the income of a parent or guardian.

Scholarships

Scholarships are awarded on various criteria usually reflecting the values and purposes of the donor or the founder of the award. There are many different types of scholarships from merit and need-based, to student and career-specific. Scholarships do not need to be paid back. For more information on how to apply for scholarships, check out the links below or talk to your guidance counselor.

Maine Community Foundation (MCF) at <http://www.mainecf.org/scholarships.aspx> lists scholarships available to Maine students, by county.

The College Board at http://apps.collegeboard.com/cbsearch_ss/welcome.jsp lists scholarships available, as well resources dedicated to helping you through the process of applying for scholarships.

Grants

Grants, much like scholarships, do not need to be repaid. However, grants are usually awarded from the federal government and not from a private donor. To be eligible for grants, you must fill out the application form for the FAFSA. You may find these grant listed at the federal grant site, <http://www.grants.gov>

Work-Study

Work-study helps students earn financial funding through a part-time work program. The work-study program is federally funded and the money earned does not need to be paid back.

Student Loans

Student loans allow students to borrow money to help cover the costs of tuition, room and board, and books at a reduced interest rate. Student loans don't usually have to be repaid until after you have graduated from school. Some loans are available from the federal government. To be eligible for these loans you must apply for the Free Application for Federal Student Aid (FAFSA).

Questions?

If you have any questions about college financial assistance from the Department of Health and Human Services, you may contact your Youth Transition Worker or Dulcey Laberge, Youth Transition Specialist at (207) 624-7928, or email her at Dulcey.Laberge@maine.gov

...Answers for youth in care, by youth in care