



# YOUR STUDENT AID OPTIONS

Provided by Congresswoman Lynn Woolsey

You have a number of different options when funding your education. The federal government offers three kinds of assistance:

**Grants and Scholarships** are money that you do not need to repay, provided that you fulfill certain conditions.

**Loans** are money that you will need to repay, with interest, after completing your education.

**Federal Work-Study** is employment, funded by the federal government, that allows you to earn money to pay for your education.

Students apply for federal aid through a single application, the Free Application for Federal Student Aid (FAFSA). FAFSA information is used both by the federal government and by your school to determine eligibility for need-based programs, as well as certain award amounts.

If you have any questions about FAFSA, please phone the Federal Student Aid Information Center at (800) 433-3243. You should also contact your financial aid office and consult the information provided on the FAFSA website at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

## GRANTS AND SCHOLARSHIPS

Grant and scholarship money does not need to be repaid, provided that you fulfill the conditions of your grant or scholarship. Federal grants may require that you maintain certain grades, remain enrolled in school, or continue an eligible vocation. Grants are typically awarded based on financial need, but certain funds may also be available to students with specific personal backgrounds or career goals.

There are six types of federal grants. For additional information about these grants, visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and select “Federal Student Aid Programs,” or consult [Funding Education beyond High School](#), the Department of Education programs guide. There are also several grant programs funded by the State and administered by the California Student Aid Commission (CSAC), in addition to grants awarded by the campuses of the California State University and University of California systems. For information about these grants, visit [www.csac.ca.gov](http://www.csac.ca.gov), or consult [Fund Your Future](#), the CSAC programs guide.

Schools may also have their own grants. It is important to speak with your financial aid office to discuss your options, and to investigate what grants may be unique to your school or situation.

For more information about searching for scholarships, see “Search for Scholarships” on page 3, and speak with your financial aid or scholarship office.

If you have any questions regarding federal student assistance, or if you encounter any difficulties with the Department of Education, please contact the Marin District Office of Congresswoman Lynn Woolsey at (415) 507-9554.

## LOANS

The federal government makes loans directly to students and their parents to fund postsecondary studies. There are [four types](#) of federal student loans, each with different loan limits and interest rates, but not all of which require a demonstration of financial need. As a result of the recent Student Aid and Fiscal Responsibility Act (SAFRA), all federal loans are now made directly to students by the federal government, without using private, for-profit lenders as middlemen. (See [here](#) for more on how SAFRA benefits us here in Marin and Sonoma Counties.)

Many private lenders do offer student loans, but it is important to consider the benefits of federal loans before turning to a private lender. Federal loans typically offer lower interest rates and better repayment options than private loans, including repayment options that may be modified to suit your financial situation. There are also several unique federal programs that allow for reduction or forgiveness of loans for graduates working in certain public-service positions. Visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov) and select “Repaying Your Loans” for more information about repayment and forgiveness, or consult [Funding Education beyond High School](#), the Department of Education programs guide. You should also speak with your financial aid office to discuss your options.

It is important to remember that loans will accrue interest, and they *cannot* be cancelled because of financial hardship, temporary medical problems, or inability to find work. This is a significant obligation, and it must be considered carefully.

## FEDERAL WORK-STUDY

Under the [Federal Work-Study program](#), the federal government funds part-time employment to allow students to earn money to fund their education. Jobs are available for part- or full-time undergraduate or graduate students based on financial need, and they will often focus on degree-relevant work with a civic benefit. Federal Work-Study awards and hours will depend upon your level of financial need. Wages will vary with the nature of the work performed. Because programs are administered by the participating schools themselves, it is important to discuss work-study options with your financial aid office.

Although it does not qualify as Federal Work-Study, you may also be interested in work opportunities with the federal government. Visit [StudentJobs.gov](http://StudentJobs.gov) for a listing of summer work, hiring programs, scholarships, grants, and fellowships with federal agencies. Visit [AmeriCorps](#) for more information on federally funded nonprofit work with unique financial awards for students.

## VETERANS

You are eligible for federal funds under the [post-9/11 GI Bill](#) if you have at least 90 days of aggregate service since September 11, 2001, or if you were discharged on a service-connected disability after 30 days. This includes assistance for tuition and fees (in 2010-2011, up to \$391.75 per credit-hour and up to \$2,264.75 for fees), housing, books, and supplies.

Under the [Yellow Ribbon Program](#), participating schools may pay a larger share of tuition for eligible students. Some participating schools include:

- Dominican University of California, San Rafael
- UC Berkeley, Haas School of Business & Boalt Hall School of Law
- University of San Francisco

For more information, contact your financial aid office and review the information at [www.gibill.va.gov](http://www.gibill.va.gov). You can also reach the Veterans Administration at (888) 442-4551.

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# SEARCH FOR SCHOLARSHIPS

Scholarships may be awarded by schools, government agencies, non-profit organizations, research institutions, labor unions, businesses, private trusts, or other groups. They may be awarded based on financial need, academic achievement, personal background, career goals, or other factors. Many will require their own, unique applications and follow their own procedure for reviewing submissions.

This can be a difficult process to navigate, and it is important to remember that no single scholarship database is likely to be complete. A thorough scholarship search requires that you both review your options on your own and consult your financial aid or scholarship office for assistance. You should also consider seeking out organizations relevant to your unique interests and circumstances to determine what financial awards they may offer.

The website of the federal Department of Education may help get you started:

<http://studentaid2.ed.gov/getmoney/scholarship>

There are also several non-governmental sites that offer scholarship searches, and you may find these useful:

[http://apps.collegeboard.com/cbsearch\\_ss/welcome.jsp](http://apps.collegeboard.com/cbsearch_ss/welcome.jsp)

<http://www.fastweb.com>

<http://finaid.org>

For more information on some of the awards targeted to students with specific backgrounds or career goals, you may also wish to review <http://www.finaid.org/otheraid/#student>.

When searching for scholarships, remember to be on the lookout for possible instances of deception or fraud. The process of searching and applying for legitimate scholarships—like the process of qualifying for federal student grants and loans—is **cost-free**. For more information about protecting yourself from scholarship scams or reporting suspected fraud, consult the [Consumer Alert](#) on college scholarships issued by the Federal Trade Commission.

**If you have any questions or concerns about federal lending, or if you encounter any difficulties with the Department of Education, please contact the Marin District Office of Congresswoman Lynn Woolsey at (415) 507-9554.**



# CONTACT YOUR FINANCIAL AID OFFICE

## College of Marin

Student Services Building  
Kentfield Campus  
415.485.9409  
financial.aid@marin.edu  
Mon-Thu 9a-4p, Fri 9a-12p

## Sonoma State

Salazar Hall 1010  
707.664.2389  
finaid@sonoma.edu  
Mon-Fri 9a-5p

## Scholarship Office:

Salazar Hall 1073  
707.664.2261

## Dominican University

50 Acacia Avenue, San Rafael  
415.257.1350  
finaid@dominican.edu  
Mon-Thu 9a-6p, Fri 10a-5p

## Santa Rosa Junior College

Student Financial Services, Plover Hall  
Santa Rosa Campus  
707.527.4471  
Mon-Tue 8a-5p, Wed 12p-7p, Thu 12p-5p, Fri 8a-12p

## University of California, Berkeley

211 Sproul Hall  
510.642.6442  
fao\_ugr@berkeley.edu (undergraduates)  
fao\_grad@berkeley.edu (graduate students)  
Tue-Thu 10a-3p

For more information about financial aid in the **California Community College system**, visit [www.icanaffordcollege.com](http://www.icanaffordcollege.com).

For more information about financial aid in the **California State University system**, visit [www.csumentor.edu/FinAid](http://www.csumentor.edu/FinAid).

For more information about financial aid in the **University of California system**, visit [www.universityofcalifornia.edu/admissions/paying-for-uc](http://www.universityofcalifornia.edu/admissions/paying-for-uc).

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