

U.S. Representative Ed Royce:
A Paying for College Seminar
Keynote's Tips and Tricks: Rebekah Bell

Six Types of College Aid:

1. Merit based aid: Dependent on your GPA and SAT/ACT scores.
2. Need based aid: California awards Cal Grants to students who meet certain financial requirements. <http://www.csac.ca.gov/doc.asp?id=20>
 - Free Application for the Federal Student Award (FAFSA): Apply every year to find out your eligibility. <http://www.fafsa.ed.gov>
3. Activities scholarships: Get money for your skills. - Athletics, Debate, etc.
4. Work Study program - <http://studentaid.ed.gov/types/work-study>
5. Be a Resident Assistant (RA) during your sophomore/junior/senior year in college to get free place to live.
6. Additional aid: Many colleges offer additional aid such as aid for children of alumni, university scholarships, department scholarships for students in a certain program, etc.

Steps for Students While in High School:

- Take College Level Examination Prep (CLEP) classes to test out of subjects you're already proficient in <https://clep.collegeboard.org/>
- Take dual enrollment classes: Ask your college academic counselor for more details.
- Knock out General Ed courses by taking classes online or at community college.
- Study seriously for the SAT and ACT so you can get more scholarship money. Author and speaker Chad Cargill has a great book called, *Chad Cargill's ACT*. Chad gives lots of helpful tips. <http://www.chadcargill.com/home/store>
- Practice SAT and ACT tests available online www.sat.collegeboard.org/practice, www.actstudent.org/testprep
- Consider interning or shadowing a professional in your field of interest.

Steps for Parents:

- You could open a Coverdell Education savings account. <http://www.irs.gov/uac/Coverdell-Education-Savings-Accounts>
- Research scholarship options through online resources mentioned below.
- Turn to your workplace, place of worship, etc. for possible scholarship opportunities.
- Use extra money raised (rental property, tax return, etc.) to help pay for college.

Online Scholarship Search Engines:

- www.fastweb.com
- www.scholarships.com
- www.collegeboard.com

Search for Community Scholarships:

- Your high school guidance counselor may have a list of community businesses that give scholarships to students

Companies/Programs that Give Scholarships:

- Coca-Cola, McDonald's, Dell, Walmart, Dr. Pepper, Microsoft, Gates Millennium Scholars program (for ethnic students), Jackie Robinson Foundation's Scholarship program (for ethnic students), Bank of America (competitive scholarship for employees), and many others! Apply for as many as possible.

Aid for Out-of-State Students:

- Research the Western Undergraduate Exchange Program. www.wiche.edu

Military Benefits:

- The Military Academy, Naval Academy, Air Force Academy, Merchant Marine Academy, and Coast Guard Academy offer free tuition in exchange for post-graduation service. You can find out more about this option through speaking with a representative in that particular branch.

Scholarships Based on Major:

- If you are planning to become a teacher in a high-need field in a low-income area, you may be eligible for the U.S. Department of Education's Teacher Education Assistance for College and Higher Education (or TEACH) grant. You can find out more information about the program at www.studentaid.ed.gov.

Other Tips:

- Research how your prospective college charges for units. Some charged a flat fee per semester if you were taking between 12-18 units per semester. That means they charged the same amount whether you were taking 12 units or 18. With this set up, if you take 16-18 units a semester you are able to take an extra class or two a semester without paying extra.
- See if your prospective college has helpful tuition payment plans.
- Consider going to a community college or smaller university for two years before transferring to your top choice school. However, make sure the units at the first college will transfer to the second one, so that you don't waste time and money taking classes that don't count toward your major.
- Be frugal in college. Live by a budget with less expensive meals.
- Try to find a job or paid internship to make the most of your summers.