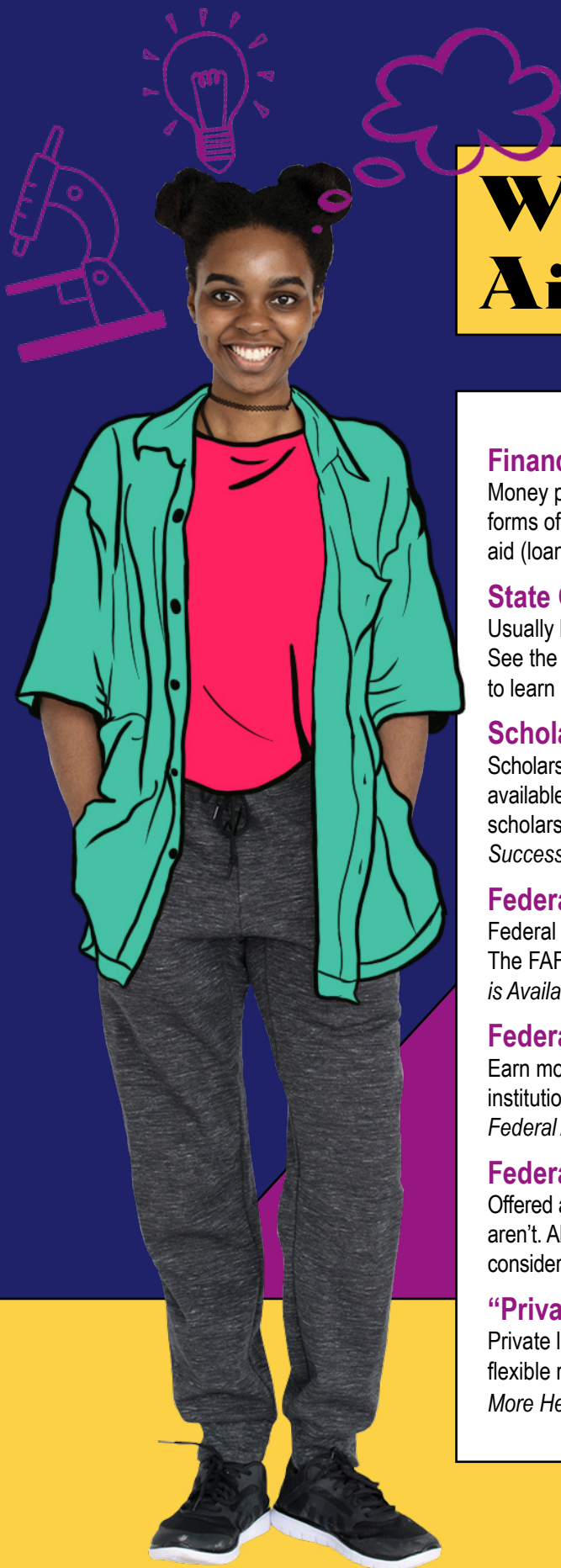


ARE YOU LOOKING FOR MONEY?



Paying for College with Grants, Scholarships and Federal Loans





What Kind of Aid is Available?

Financial Aid

Money provided to the student to help pay for the student's education. Major forms of financial aid include gift aid (grants and scholarships) and self-help aid (loans and work-study).

State Grants

Usually based on financial need, state grants don't need to be paid back. See the *State Grants and Scholarships* section and visit [UCanGo2.org/pay](https://ucan-go2.org/pay) to learn more.

Scholarships

Scholarships don't need to be paid back, and there is a wide variety of them available. Visit [UCanGo2.org](https://ucan-go2.org) and [OKcollegestart.org](https://okcollegestart.org) to find hundreds of scholarships. See the *State Grants and Scholarships*, *Tips for Scholarship Success* and *Specialized Scholarships* sections for scholarship info, as well.

Federal Grants

Federal grants are based on financial need and rarely need to be paid back. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

Federal Work-study

Earn money for your education by working part-time, usually at your institution. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

Federal Student Loans

Offered at low interest rates, some are based on financial need and some aren't. All loans must be paid back. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

"Private" or "Alternative" Student Loans

Private loans are another option for some students. These may have less flexible repayment terms than federal loans, so do your homework. See the *More Helpful Resources* section.

State Grants & Scholarships

Each year, grants and scholarships help thousands of Oklahoma students reach their educational goals and help families manage the cost of college.

Oklahoma Tuition Aid Grant (OTAG).

OTAG is a program that provides grant assistance for Oklahoma residents who meet certain financial requirements. The grant may be used at Oklahoma public colleges and universities, technology centers or eligible private institutions within the state. For more information, visit OKcollegestart.org.

Oklahoma Tuition Equalization Grant (OTEG).

OTEG awards grants to Oklahoma students attending eligible Oklahoma not-for-profit, private or independent institutions. Family income cannot exceed \$50,000. For more information visit OKcollegestart.org.

Oklahoma's Promise.

Students must apply in the 8th, 9th, 10th or 11th grade, be a resident of Oklahoma, complete a specific high school curriculum, achieve at least a 2.50 GPA both in the curriculum and overall, and abide by certain conduct standards. The federal adjusted gross income of the student's family may not exceed \$60,000 for parents with 1 or 2 dependent children, \$70,000 for parents with 3 or 4 dependent children or \$80,000 for parents with 5 or more dependent children at the time of application, and \$100,000 each year the student is enrolled in postsecondary education. Oklahoma's Promise will pay resident tuition at a public college or a portion of tuition at private institutions or public technology centers in Oklahoma. Learn more at okpromise.org.

Academic Scholars Program.

The Academic Scholars Program awards scholarships to Oklahoma residents who score at or above the 99.5 percentile on the ACT or SAT exam and to students who are named National Merit Scholars or finalists, Presidential Scholars or Institutional Nominees.

Read more about these and other grant and scholarship opportunities on our website at UCanGo2.org/pay or contact the Student Information Hotline at 800.858.1840 or studentinfo@osrhe.edu. Information about these programs can also be found at OKcollegestart.org.

Many state aid programs require a completed Free Application for Federal Student Aid (FAFSA). Learn more in the *Tips for Scholarship Success* and *What Federal Aid is Available?* sections.

NOTE:

Check with your institution's office of admissions and your academic division to see if you qualify for a tuition waiver. This form of financial aid often has a very small candidate pool, which means you have a higher chance of being selected!

OTHER STATE SCHOLARSHIP OPPORTUNITIES:

Oklahoma Future Teacher Scholarship and Employment Incentive Program

(maximum award: \$25,500)

George and Donna Nigh Public Service Scholarship

(award: \$1,000)

Regional University Baccalaureate Scholarship

(award: \$3,000)



Tips for Scholarship Success

Start with FAFSA. Submit the Free Application for Federal Student Aid (FAFSA) as soon as possible after Oct. 1 of your senior year and every year you need financial aid. Many students don't realize they may qualify for federal and state aid such as grants, scholarships, work-study or low-cost student loans. Learn more at StartWithFAFSA.org.

Start now. Don't wait until your senior year of high school to start applying for scholarships. Many are available to students starting in middle school or younger. Check out the scholarship sections at UCanGo2.org and OKcollegestart.org to review awards for students of all ages.

Be prepared. Start saving all of your important college planning documents like report cards, ACT and/or SAT scores, letters of recommendation and documentation of community service projects and extracurricular activities. These documents will come in handy when completing college and scholarship applications and tracking your achievements. Don't forget when you create an account on

OKcollegestart.org you have access to a life-long portfolio that stores all your important college planning documents.

Do your research. Set up an appointment with your school counselor to talk about your scholarship options or contact the financial aid office at your local college or technology center campus for free resources. You can also call the State Regents' Student Information Hotline at 800.858.1840 (toll-free) or email studentinfo@osrhe.edu to learn more about financial aid. Select the Scholarships link at UCanGo2.org and visit the numerous other websites that offer free resources and scholarship searches, including:

BigFuture.collegeboard.org

FastWeb.com

Scholarships.com

Cappex.com

OCCF.org

Scholarships360.org

Chegg.com/scholarships

OKcollegestart.org

StudentScholarshipSearch.com

College-Scholarships.com

Petersons.com

Study.com

CollegeXpress.com

SallieMae.com

Unigo.com

Go local. Many clubs, city organizations and churches offer scholarships. If you aren't sure, ask! Applying locally for scholarships means you're competing against fewer people.

Do the "write" thing. Many scholarships require an essay, but don't let that discourage you. Preparing scholarship essays can often be a fun experience, because it gives you the opportunity to write about interesting topics like your future goals or a favorite service project. Also, statistically, scholarships that require essays have fewer applicants, which means you have a greater chance of winning the award. Read the application thoroughly and craft your essay to set yourself apart and meet the criteria. Keep a few great essays you can customize for future scholarship applications.

Don't miss the boat. There's nothing worse than writing a great scholarship essay only to realize you've missed the deadline. **Apply for as many scholarships as possible**, complete the applications thoroughly and keep track of the requirements for each one so you don't lose out on free money by missing the deadline or forgetting to include your transcript or recommendation letter.

Take it to the next level. Clean up your social media. "Like" social media sites that offer scholarship information, such as Facebook.com/UCanGo2, which provides information on scholarships every week. Set up a Google alert to find scholarships. Use an email address that looks professional. Send a written thank you note if you're awarded a scholarship.

Watch out. Scholarship scams are real. Beware any request for your bank account, credit card or Social Security number. A guarantee that you'll win a scholarship sounds good, but it pays to be cautious. Learn more about scams at ftc.gov/scholarshipscams.



Specialized Scholarships

AStribe.com
(Absentee Shawnee)

Bahkhoje.com (Iowa)

CheyenneandArapaho-nsn.gov

Cherokee.org

Chickasaw.net

ChoctawNation.com

ComancheNation.com

DelawareTribe.org

KawNation.com

KickapooTribeOfOklahoma.com

MiamiNation.com

MuscogeeNation.com
(Muscogee/Creek)

MyCaddoNation.com

OsageNation-nsn.gov

PawneeNation.org

PeoriaTribe.com

Ponca-nsn.gov

Potawatomi.org

QuapawTribe.com

SacandFoxNation-nsn.gov

SCtribe.com (Seneca-Cayuga)

Shawnee-nsn.gov

Sno-nsn.gov (Seminole)

WichitaTribe.com

Wyandotte-Nation.org

AFB.org (Vision Loss)

APIAScholars.org
(Asian and Pacific Islander)

BlackScholarships.org

CancerForCollege.org

DiabetesScholars.org

FTTTF.org (Burn Survivors)

GMSP.org
(Gates Millennium Scholars)

HSF.net
(Hispanic Scholarship Fund)

IEFA.org (International)

InternationalScholarships.com

Jack & Julie Narcolepsy Scholarship

JackieRobinson.org
(Minority Students)

LifeHappens.org (Family Death)

LULAC.org (Latin American)

Military.com

NationalMSSociety.org (MS)

PointFoundation.org
(LGBTQ Students)

StudentScholarshipSearch.com/Ethnicity

TMCF.org (HBCU Students)

UCBEpilepsyScholarship.com
(Epilepsy)

UNCF.org (Minority Students)

Understood.org (Learning Disabilities)



Native American students: If your tribe isn't listed here, visit the Oklahoma History Center website <https://www.okhistory.org/research/aitribes>. Members should also contact their tribal office for more specific information.



Visit [UCanGo2.org](https://www.UCanGo2.org) and [OKcollegestart.org](https://www.OKcollegestart.org) to find scholarships and to learn about scholarship success.



Like us on Facebook at [facebook.com/UCanGo2](https://www.facebook.com/UCanGo2) and [facebook.com/OKcollegestart](https://www.facebook.com/OKcollegestart) to stay up-to-date on scholarship opportunities.

What Federal Aid is Available?

Grants

Grants are free money and typically don't need to be repaid. Visit [StudentAid.gov/h/Understand-Aid](https://studentaid.gov/h/Understand-Aid) for more information.

Federal Pell Grant

Available to qualifying undergraduates.

Federal Supplemental Educational Opportunity Grant (FSEOG)

For undergraduates with exceptional financial need.

Teacher Education Assistance for College and Higher Education (TEACH) Grant

For students taking course work necessary to become a teacher.

Iraq and Afghanistan Service Grant

For students whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of Sept. 11, 2001.

Work-Study

Provides part-time jobs at approved sites for students with financial need, allowing them to earn money to help pay tuition and other expenses at their college.

Loans

Loans must be repaid, so students should borrow only what they need. Visit [StudentAid.gov/h/Understand-Aid](https://studentaid.gov/h/Understand-Aid) for more information.

Direct Subsidized Loan

A need-based loan for undergraduate students. The U.S. Department of Education pays the interest while the borrower is in school.

Direct Unsubsidized Loan

A non-need-based loan for undergraduate and graduate students. The borrower is responsible for all interest costs.

Direct PLUS Loan

A non-need-based loan for parents of dependent undergraduate students and for graduate or professional students. The borrower is responsible for all interest costs.

NOTE:

To qualify for these programs, you must fill out the Free Application for Federal Student Aid (FAFSA). Check out these websites to help you navigate the FAFSA process:

[StudentAid.gov](https://studentaid.gov) | [StartwithFAFSA.org](https://startwithfafsa.org)



More Helpful Resources

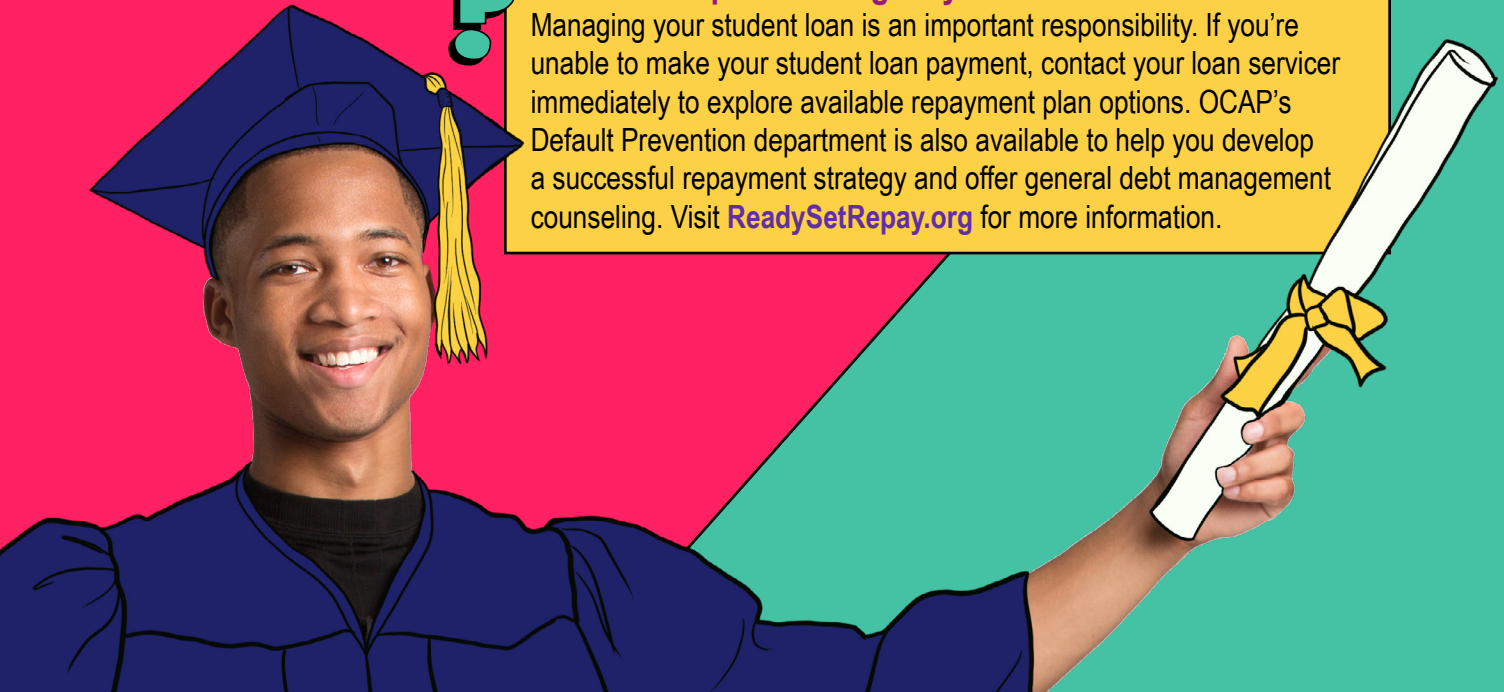


Who can answer my federal student loan questions?

Visit [StudentAid.gov/Understand-Aid/Types/Loans](https://studentaid.gov/Understand-Aid/Types/Loans) for info.

Who can help me manage my student loan debt?

Managing your student loan is an important responsibility. If you're unable to make your student loan payment, contact your loan servicer immediately to explore available repayment plan options. OCAP's Default Prevention department is also available to help you develop a successful repayment strategy and offer general debt management counseling. Visit ReadySetRepay.org for more information.



For more information about preparing academically and financially for college, contact your financial aid office and visit the following websites:

Oklahoma College Assistance Program	OCAP.org
UCanGo2.....	UCanGo2.org
Ready Set Repay	ReadySetRepay.org
OKcollegestart.....	OKcollegestart.org
Oklahoma State Regents for Higher Education.....	okhighered.org
Oklahoma Money Matters	OklahomaMoneyMatters.org
Federal Student Aid.....	StudentAid.gov
ACT Information	ACT.org
SAT Information.....	SAT.org
Free Application for Federal Student Aid (FAFSA).....	StudentAid.gov
FSA ID (Federal Student Aid ID).....	StudentAid.gov
Oklahoma's Promise	okpromise.org
Oklahoma 529	oklahoma529.com



OKLAHOMA MONEY MATTERS (OKMM)

Provides information and resources that help youth and adults successfully manage personal finances, understand consumer credit and navigate the financial aid process. Visit OklahomaMoneyMatters.org.



READY SET REPAY

Works with student loan borrowers and Oklahoma higher education institutions to help students make smart borrowing decisions and successfully repay their student loans. Visit ReadySetRepay.org.



OKCOLLEGESTART.ORG

Serves as a one-stop shop for college planning for students, parents and educators, including career exploration and planning tools, financial aid and scholarship resources, and free test prep. Visit OKcollegestart.org.



FEDERAL STUDENT AID ON THE WEB

The site offers helpful information from the U.S. Department of Education about applying for college and getting financial aid. Visit StudentAid.gov.



STUDENT INFORMATION HOTLINE

Provides information about financial aid, admission requirements, placement scores and more. Call 405.225.9239 or 800.858.1840 (toll free) or email studentinfo@osrhe.edu.



UCanGo2 is an initiative of the Oklahoma College Assistance Program *an operating division of the Oklahoma State Regents for Higher Education*



P.O. Box 3000, Oklahoma City, OK 73101-3000
Call UCanGo2 at 405.234.4239 or 866.443.7420 (toll free)
Visit the UCanGo2 website at UCanGo2.org or email UCanGo2@ocap.org



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Improving our future by degrees

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