



# College Funding for Students with Disabilities

**DO-IT**

Federal and State Aid, Scholarships, and Awards

Attending college can be an exciting and enriching experience. It can also be a costly one. In addition to tuition, fees, books, and supplies, other expenses to think about include room and board, health insurance, transportation, and spending money. A combination of financial aid and other outside funding resources can help you meet college costs.

Common forms of financial aid include grants, loans, work-study, and scholarships. Some are available specifically to students with disabilities. Many students use a combination of these financial aid resources. It is important to remember that financial aid results in a partnership of the student, parents, postsecondary educational institutions, state and federal governments, and/or private organizations. Such a partnership requires cooperation, communication, and an understanding by each of their responsibilities within the financial aid process.

The financial aid office at the school you plan to attend is a good place to begin your search for financial aid information. An administrator there can tell you about student aid available from your state, the school itself, and other sources.

## Federal Student Aid Programs

The programs described below are administered by the U.S. Department of Education and provide billions of dollars each year to students attending postsecondary schools. Not all schools participate in all federal student aid programs. Check with your high school guidance counselor or the financial aid officer at a postsecondary institution to make sure your destination school participates in the federal program(s) you are interested in.

**Federal Pell Grants** are available to undergraduate students only and they do not have to be repaid.

**Federal Stafford Loans** are based on financial need, are available to both undergraduate and graduate students, vary in maximum value each

year of study, and must be repaid. The interest rate is variable. If you qualify (based on need) for a subsidized Stafford loan, the government will pay the interest on your loan while you are in school, during grace periods, and during any deferment periods.

**Federal PLUS Loans** are unsubsidized loans made to parents. If you are independent or your parents cannot get a PLUS loan, you are eligible to borrow additional Stafford Loan funds. The interest rate is variable.

**Campus-Based Programs** are administered by participating schools. Three of these programs are described below.

- **Federal Supplemental Educational Opportunity Grants** are grants available for undergraduates only and range in value.
- **Federal Work Study** provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.
- **Perkins Loans** are low-interest loans that must be repaid; the maximum annual loan amount is greater for graduate students than for undergraduate students.

For more information on federal student aid programs consult <http://www.studentaid.ed.gov/> or call the Federal Student Aid Information Center at 800-433-3243 or 800-730-8913 (TTY). An online application can be found at <http://www.fafsa.ed.gov/>.

## Supplemental Security Income (SSI) and Plan for Achieving Self Support (PASS)

SSI is a program that pays monthly benefits to people with low incomes and limited assets who are sixty-five years of age or older, are blind, or have other disabilities. Children can qualify if they meet Social Security's definition of disability for SSI children and if their income and assets fall within the eligibility limits.



As its name implies, Supplemental Security Income supplements a person's income up to a certain level. The level varies from one state to another and may increase each year to reflect changes in cost-of-living. Your local Social Security office can tell you about SSI benefit levels in your state.

Parent income and assets are considered when deciding if a child under eighteen qualifies for SSI. This applies to children who live at home or who are away at school but return home occasionally and are subject to parental control. When a child turns eighteen, parent income and assets are no longer considered when determining eligibility for SSI. Therefore, a child who was not eligible for SSI before his or her eighteenth birthday may become eligible at age eighteen.

The Social Security Administration may also approve a Plan for Achieving Self Support (PASS), in which a student is able to set aside income and resources that are being used toward a specific vocational goal (such as college tuition) and still receive SSI payments. However, be aware that earnings from employment may affect SSI benefits.

For more information on SSI and PASS, contact your local Social Security Administration office or consult <http://www.ssa.gov/disability/>.

## State Vocational Rehabilitation Services

Your state vocational rehabilitation (VR) office helps people with disabilities prepare for, obtain and retain employment. Vocational rehabilitation programs are custom-designed for each individual. Typically, you may be eligible for services if a VR counselor determines that you meet the following three conditions:

1. You have a physical or mental disability. The VR counselor must verify the disability by getting copies of medical records or by having you complete tests, examinations, or evaluations to verify the disability.

2. Your disability prevents you from getting or keeping a job.
3. You require vocational rehabilitation services to get or keep a job that matches your strengths, resources, priorities, concerns, abilities, capabilities, interests, and choices.

A state VR agency provides a wide range of services for helping clients get or keep jobs. VR services include assessment services, counseling and guidance, training (school), job related services, rehabilitation technology (assistive technology), independent living, and a variety of support services.

To locate a state vocational rehabilitation office near you, consult the state government listings in your phone book under "Vocational Rehabilitation" or consult [http://www.disability.gov/employment/jobs\\_&\\_career\\_planning/vocational\\_rehabilitation](http://www.disability.gov/employment/jobs_&_career_planning/vocational_rehabilitation).

## Other State Programs

Nearly all states offer financial assistance in the form of state grants and loans. Details and information can be obtained from a college financial aid office or a high school guidance counselor. To find out which agency in your state may offer financial assistance for higher education, consult [http://wdcrobcolp01.ed.gov/Programs/EROD/org\\_list.cfm?category\\_ID=SHE](http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE).

## General Scholarships and Awards

Scholarships and awards provide monetary gifts based on a student's achievements, interests, background, or other criteria. A good first step in your scholarship search is to check with your parents' employers, local organizations, your high school guidance counselor, your college or university's financial aid office, the department chairman at your chosen school, and your college or the local library. Below you'll find other resources and tips that may help you locate financial aid.

**Employers.** Parents can check with personnel administrators to see if their employers offer financial aid, tuition reimbursement, or



scholarships for employees' children. If you are employed or volunteering, ask your company if they offer scholarships.

**Organizations.** Many professional or social organizations offer scholarships. The Elks Club, for example, offers millions of dollars each year in scholarships for graduating high school students. Some labor unions (AFLCIO, Teamsters, etc.) offer scholarships for members and their dependent children. If you are not a member of an organization, check with organizations that are related to your chosen field of study. For example, if you plan to study aeronautical engineering, check with the American Institute of Aeronautics and Astronautics regarding college scholarships they offer.

**Religious Groups.** Your church or synagogue may have scholarships available. Also check with the headquarters of your religious affiliation.

**Chamber of Commerce.** Your local Chamber of Commerce may offer small grants or scholarships to local students, often to those pursuing a career in business.

**Take the PSAT.** The Preliminary SAT/National Merit Scholarship Qualifying Test is co-sponsored by the College Board and National Merit Scholarship Corporation (NMSC). The PSAT/NMSQT gives you practice for the SAT, as well as a chance to qualify for scholarship and recognition programs.

**Search the web!** Run searches for "scholarships," "financial aid," "grants," etc.

**AmeriCorps** is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. AmeriCorps jobs are open to U.S. citizens, nationals, or lawful permanent residents aged seventeen or older. Members serve full- or part-time over a ten- to twelve-month period. Participants receive an education award to pay for college or graduate school, or to pay back student

loans. For more information, call 1-800-942-2677 (TTY 1-800-833-3722) or consult <http://www.americorps.org/>.

## **Disability-Related Scholarships and Awards**

### **General**

Disaboom Scholarship Network

Disaboom

<http://www.disaboom.com/scholarships/>

Foundation for Science and Disability Science Student Grant Fund

Disability.gov

[http://www.disability.gov/education/financial\\_aid/grants](http://www.disability.gov/education/financial_aid/grants)

Incight Go Getter Scholarship

Incight

971-244-0305

[http://www.incight.org/scholarship\\_links.php](http://www.incight.org/scholarship_links.php)

Lime Scholarship

Google & Lime

<http://www.limeconnect.com/google.html>

Paul G. Hearne Leadership Award

800-840-8844

<http://www.aapd-dc.org/DMD/PaulHearneAward.html>

Proyecto Vision

<http://www.proyectovision.net/english/opportunities/scholarships.html>

Student Award Program

Foundation for Science and Disability, Inc.

<http://www.as.wvu.edu/~scidis/organize/fsdinfo.html>

Undergraduate Scholarship Program

Central Intelligence Agency

<https://www.cia.gov/careers/student-opportunities/index.html#udergradscholar>

### **Hearing Loss/Deafness**

AG Bell Financial Aid and Scholarship Program

Alexander Graham Bell Association for the Deaf and Hard of Hearing

202-337-5220



202-337-5221 (TTY)  
[http://www.agbell.org/DesktopDefault.aspx?p=College\\_Scholarship\\_Awards](http://www.agbell.org/DesktopDefault.aspx?p=College_Scholarship_Awards)

Disaboom Scholarship Network  
Disaboom  
<http://www.disaboom.com/scholarships/>

Graduate Fellowship Fund  
Gallaudet University Alumni Association  
202-651-5060 (Voice/TTY)  
[http://aaweb.gallaudet.edu/Institutional\\_Advancement/Alumni\\_Relations/Alumni\\_Association\\_%28GUA%29/The\\_Centennial\\_Fund/GF\\_Fund.html](http://aaweb.gallaudet.edu/Institutional_Advancement/Alumni_Relations/Alumni_Association_%28GUA%29/The_Centennial_Fund/GF_Fund.html)

Hard of Hearing and Deaf Scholarship  
Sertoma International  
816-333-8300  
<http://www.sertoma.org/NETCOMMUNITY/Page.aspx?pid=344&srcid=190>

Minnie Pearl Scholarship Program  
The EAR Foundation  
800-545-7373 (HEAR)  
615-627-2724 (voice/TDD)  
<http://www.earfoundation.org/>

William C. Stokoe Scholarship  
National Association of the Deaf: Stokoe  
(301) 587-1789 (TTY)  
<http://www.nad.org>

**Visual Impairments**  
ACB Scholarship  
American Council of the Blind  
202-467-5081  
<http://www.acb.org/>

AFB Scholarships  
American Foundation for the Blind  
800-232-5463  
<http://www.afb.org/scholarships.asp>

CCLVI Scholarships  
Council of Citizens with Low Vision International  
800-733-2258  
<http://www.cclvi.org/>

CRS Scholarship  
Christian Record Services for the Blind  
402-488-0981  
<http://services.christianrecord.org/scholarships/index.php>

Disaboom Scholarship Network  
Disaboom  
<http://www.disaboom.com/scholarships/>

Ferrell Scholarship  
Association for Education and Rehabilitation of the Blind and Visually Impaired  
877-492-2708  
<http://www.aerbvi.org/modules.php?name=Content&pa=showpage&pid=77>

Guild Scholar Award  
Jewish Guild for the Blind  
212-769-7801  
<http://www.jgb.org/guildscholar.asp>

Lighthouse Scholarships  
Lighthouse International  
212-821-9428  
<http://www.lighthouse.org/aboutus/lighthouse-events/scholarships-and-career-awards/>

Mary P. Oenslager Scholastic Achievement Award  
Recording for the Blind and Dyslexic  
609-452-0606  
[http://www.rfbd.org/applications\\_awards.htm](http://www.rfbd.org/applications_awards.htm)

NFB Scholarships  
National Federation of the Blind  
404-371-1000  
[http://www.nfb.org/nfb/scholarship\\_program.asp](http://www.nfb.org/nfb/scholarship_program.asp)

**Physical/Mobility Impairments**  
1800Wheelchair.com  
800-320-7140  
<http://www.1800wheelchair.com/Scholarship/>

AmeriGlide Achiever Scholarship  
AmeriGlide  
800-790-1635  
<http://www.ameriglide.com/scholarship/>



Disaboom Scholarship Network (wheelchair user)  
Disaboom  
<http://www.disaboom.com/scholarships/>

National Chair Scholars Scholarship  
ChairScholars Foundation  
813-920-1981  
<http://www.chair scholars.org/nationalprogram.htm>

National MS Society Scholarship Program  
National Multiple Sclerosis Society  
800-344-4867  
<http://www.nationalmssociety.org/living-with-multiple-sclerosis/society-programs-and-services/scholarship/index.aspx>

SBA Scholarship Program  
Spina Bifida Association of America  
202-944-3285 ext. 23  
<http://www.spinabifidaassociation.org/>

#### **Health Impairments**

Disaboom Scholarship Network (cystic fibrosis, immunodeficiency, lupus)  
Disaboom  
<http://www.disaboom.com/scholarships>

HFA Educational Scholarship  
Hemophilia Federation of America  
800-230-9797  
<http://hemophiliafed.org/programs-and-services/educational-scholarships/>

IDF Scholarship Program  
Immune Deficiency Foundation  
800-296-4433  
[http://www.primaryimmune.org/patients\\_families/scholarship.htm](http://www.primaryimmune.org/patients_families/scholarship.htm)

Kevin Child Scholarship  
National Hemophilia Foundation  
800-424-2634 ext. 3700  
<http://www.hemophilia.org/NHFWeb/MainPggs/MainNHF.aspx?menuid=53&contentid=35>

Pfizer Epilepsy Scholarship Award  
Intra Med Educational Group  
800-292-7373  
<http://www.epilepsy-scholarship.com>

Scholarships for Survivors Program  
Patient Advocate Foundation  
800-532-5274  
<http://www.patientadvocate.org/events.php?p=69>

Solvay Cares Scholarship  
Solvay Pharmaceuticals  
770-578-5836  
<http://www.solvaycaresscholarship.com/>

Ulman Cancer Fund for Young Adults  
888-393-3863 (FUND)  
<http://www.ulmanfund.org/Services/Scholarship/20092010ScholarshipProgram/tabid/565/Default.aspx>

#### **Learning Disabilities**

Ann Ford and Allegra Ford Scholarship  
National Center for Learning Disabilities  
888-575-7373  
<http://www.nclld.org/about-us/scholarships-aamp-awards/the-anne-ford-and-allegra-ford-scholarship-award>

Anne & Matt Harbison Scholarship  
P. Buckley Moss Society  
540-943-5678  
<http://www.mosssociety.org/page.php?id=30>

Disaboom Scholarship Network  
Disaboom  
<http://www.disaboom.com/scholarships/>

Learning Through Listening Award  
Recording for the Blind and Dyslexic  
609-452-0606  
[http://www.rfbd.org/applications\\_awards.htm](http://www.rfbd.org/applications_awards.htm)

Hydrocephalus Association  
415-732-7040  
[http://www.hydroassoc.org/education\\_support/scholarships](http://www.hydroassoc.org/education_support/scholarships)

#### **Mental Health**

Lilly Reintegration Scholarship  
800-809-8202  
<http://www.reintegration.com/>



## Disabled Veterans & Military Families

Disaboom Scholarship Network

Disaboom

<http://www.disaboom.com/scholarships>

## Resources

The resources listed provide regularly updated information about financial aid opportunities. Please send comments, corrections, and new information to [doit@uw.edu](mailto:doit@uw.edu).

## Websites

Financial Aid Information

- <http://www.collegeanswer.com/>
- <http://www.collegeboard.com/>
- <http://www.ed.gov/>
- <http://www.fafsa.ed.gov>
- <http://www.finaid.org/>

Scholarship Lists

- <http://www.collegeboard.com/student/pay/scholarships-and-aid/index.html>
- <http://www.collegenet.com/mach25>
- [http://www.disability.gov/education/financial\\_aid](http://www.disability.gov/education/financial_aid)
- <http://www.disaboom.com/scholarships/>
- <http://www.fastaid.com/>
- <http://www.fastweb.com/>
- <http://www.freschinfo.com/>
- <http://www.internationalscholarships.com/>
- <http://scholarshipexperts.com/>
- <http://www.scholarship-page.com/>

## Selected Publications

### Financial Aid for the Disabled and Their Families, 2006-2008

by Gail Ann Schlachter, R. David Weber

Reference Service Press

ISBN# 978-1588411486

### Dollars for College: The Quick Guide to Financial Aid for Students with Disabilities, 1995

by Elizabeth A. Olson (Editor)

Garrett Park Press (1997), P.O. Box 190, Garrett Park, MD 20896; 301-946-2553

ISBN# 978-0894341816

## About DO-IT

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