Funding a College Education in the US

Funding a college education can include several different types of funding sources:

**Federal Grants**
**Public and Private Scholarships** (some tied to a particular institution)
**Financial Aid through a College or University**
**Work-study Programs**
**Student Loans**

Below is a general overview, including some general information sources as well as links to the Financial Aid offices of several specific top-tier universities. These lists are not exhaustive, but are meant as a starting point in your search to fund pursuits of higher education. Other great places to start in the search for financial aid and scholarships include the guidance office at your high school and the financial aid offices at the universities to which you are applying. Best wishes in your search to further your education!

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Finding an Appropriate College or University

College Board
http://apps.collegeboard.com/search/adv_typeofschool.jsp

The College Board website can answer questions about college education in the United States, and can help prospective students decide which colleges might provide them with the best fit for their educational needs.

U.S. News and World Reports

U.S. News and World Report provides annual rankings of all major colleges and universities in the United States, including colleges by academic subject area.

College View
http://www.collegeview.com/collegesearch/index.jsp

College View allows prospective students to search listings of colleges and universities by state or province in the United States and Canada, by major, and by type of school.

General Information and Resources

Government Student Loans and Grants

www.students.gov & studentaid.ed.gov & college.gov – student gateways to the US government, including sections on planning for and funding a college education, with resources available on a state-by-state basis.

www.fafsa.ed.gov – Free Application for Federal Student Aid – this page includes several steps you need to take before applying for aid, including assessing your needs and filling out the FAFSA itself.

ed.gov/programs/fpg – Pell Grants are considered a foundation of federal aid, and are awarded on a financial need basis to those who qualify.
Research Scholarships and Private Sources

Many sources are available through scholarships tied to private sources and sometimes research. High school guidance counselors also have resources available and searchable databases for private funding; many are regional in nature depending on where you go to high school and/or where you are planning to go to college. Students.gov includes a database of sources for research funding and fellowships based on fields of study, including those listed below and many others:

www.neh.gov/grants – Humanities Grant Information – while this is mainly a source for post-graduate funding in the Humanities, possibilities also exist for undergraduates.

ugsp.nih.gov & www.training.nih.gov/student – The National Institutes of Health administers a grant program for undergraduate students interested in pursuing biomedical, behavioral, and social science studies, both for term time and or summer time studies

www.nsep.gov/initiatives & worldstudy.gov – introduce American undergrad and grad students to the benefits of studying outside the U.S. and describes the David L. Boren Scholarship/Fellowship program, which provides significant funding for study & research abroad

www.truman.gov – The Truman Scholarship Foundation awards merit-based grants to undergraduate students to attend graduate or professional school in preparation for careers in government, the non-profit sector or elsewhere in public service.

bhpr.hrsa.gov/nursing – A great resource for anyone considering a career in nursing. Find information about education and practice grants, the Nursing Scholarship Program, and the Nursing Education Loan Repayment Program here.

Some Colleges and Universities will provide a listing of Scholarships through their financial aid offices. An excellent example can be found through the University of Michigan’s financial aid office:
finaid.umich.edu/Home/TypesofAid/ScholarshipsandGrants/PrivateScholarships.aspx
Private Loans

www.salliemae.com – one of the largest national sources of private student loans.

www.studentloan.com – this service is run through Citibank.

Selected College Resources

Harvard University – www.fao.fas.harvard.edu – Harvard has its own need-based financial aid program, which has grown considerably in recent years, and also includes work study options, which many students take advantage of.

Yale University – www.yale.edu/sfas/finaid/ – Yale also offers financial aid on a need-basis, and while it does not offer merit based awards, it does include on its website a listing of outside funding sources: www.yale.edu/sfas/finaid/outside-scholarships.html

University of Maryland – www.financialaid.umd.edu – the University of Maryland offers both need-based and merit-based scholarships for students.

Cornell University – www.finaid.cornell.edu – Cornell staff work closely with incoming and returning students to secure aid for tuition and fees, including need-based aid from Cornell and work-study based programs.

Duke University – www.finaid.duke.edu/undergraduate – Duke offers a small number of merit based scholarships in addition to the traditional need-based aid.


Georgetown University – finaid.georgetown.edu – Georgetown also offers a Bulletin Board listing of announcements and opportunities for funding from outside sources here: finaid.georgetown.edu/scholarshipbulletinboard.htm

University of Michigan – www.finaid.umich.edu – The University of Michigan’s Financial Aid Office offers a centralized location for investigating all of your funding needs, including a listing of Private Scholarships: finaid.umich.edu/Home/TypesofAid/ScholarshipsandGrants/PrivateScholarships.aspx