

# 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](https://ucango2.org) 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://ucango2.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

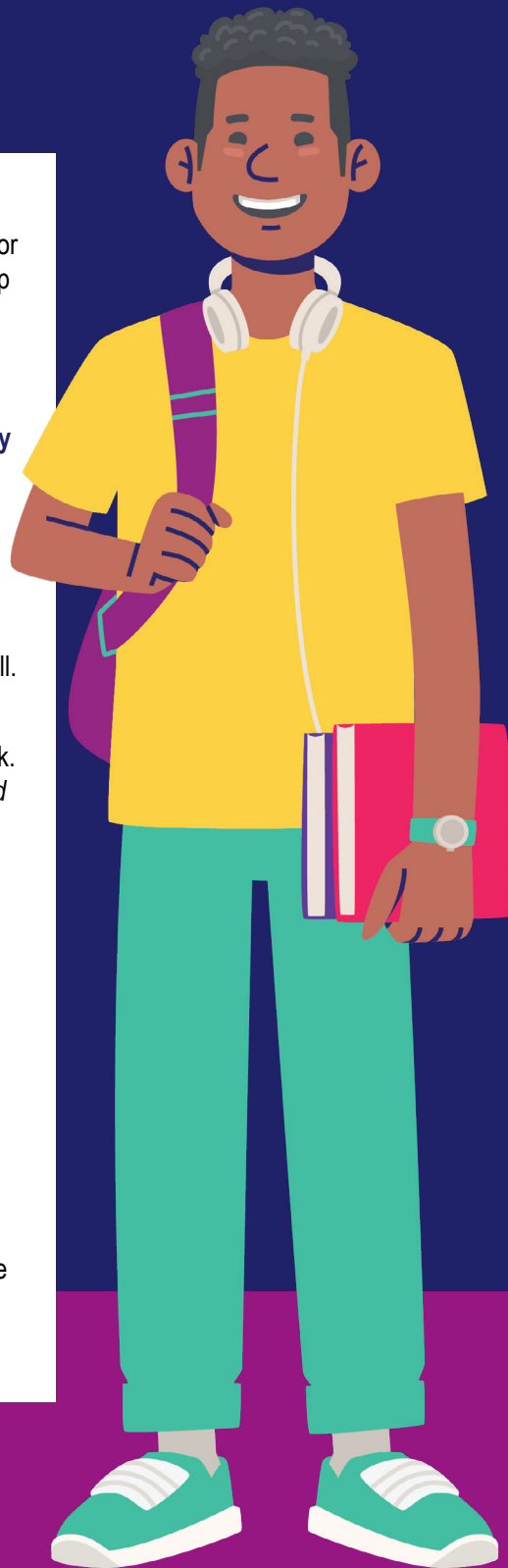
Earn money for your education by working part-time, usually at your institution. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

## 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](http://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](http://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](http://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. Learn more at [OKcollegestart.org](http://OKcollegestart.org).

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

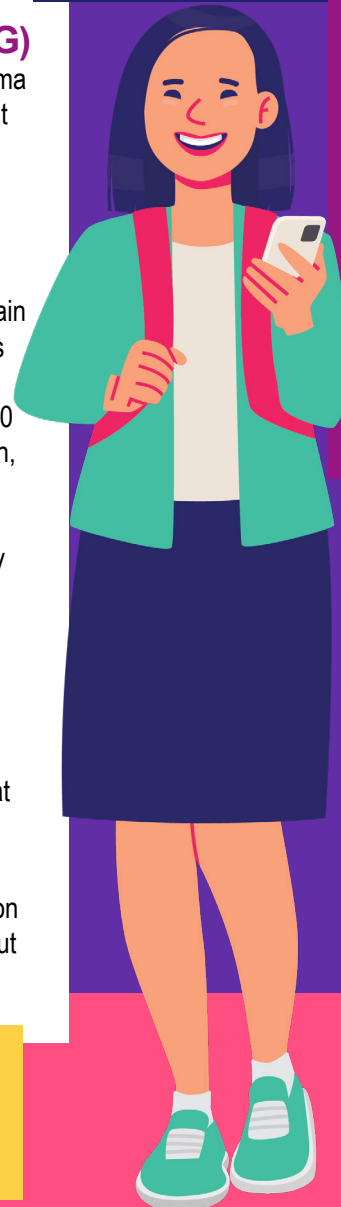
Check with your institution's office of admissions and your academic division to see if you qualify for a tuition waiver. This form of financial aid often has a very small candidate pool, which means you have a higher chance of being selected!

## OTHER STATE SCHOLARSHIP OPPORTUNITIES:

Inspired to Teach Program  
(maximum award: \$25,500)

George and Donna Nigh  
Public Service Scholarship  
(award: \$1,000)

Regional University  
Baccalaureate  
Scholarship  
(award: \$3,500)



# Path to Scholarship Success

Starting the scholarship application process with a successful strategy in place is key. Knowing how to **PLAN**, **RESEARCH**, **APPLY** and **TRACK** applications will increase your chances of earning valuable awards. [UCanGo2.org](https://ucango2.org) offers resources and publications to help as you **plan**, **prepare** and **pay** for your education after high school.

## PLAN

- Complete the Free Application for Federal Student Aid, or FAFSA, in your senior year of high school and each year you need financial aid for education expenses. Learn more at [FAFSA.gov](https://fafsa.gov).
- Investigate the cost of attendance at the school you plan to attend, and determine how much you'll need to cover your expenses. [OKcollegestart.org](https://okcollegestart.org) can help you find the cost of higher education institutions nationwide.
- Evaluate your resources to determine how you'll pay for college. Consider savings, your current earnings, financial aid and any scholarships you may have already won.
- Create a resume that lists your talents, accomplishments and awards and provide it to those you ask to write letters of recommendation.



## RESEARCH

- Scholarships are awarded based on a number of factors, including family ethnicity, sports, community service, grades, hobbies, test scores, residency, financial need, skills, leadership, essays, college majors and more.
- Search for scholarships from your prospective colleges, tribal entities, employers, local organizations, Google, books and more.
- Ask your school counselor for scholarship resources.
- Use legitimate scholarship search sites like those found on the next page and at [UCanGo2.org](https://ucango2.org) and [OKcollegestart.org](https://okcollegestart.org).
- Align your search to your characteristics and your college and career goals.



## APPLY

- Read through the application and any requirements for transcripts, essays, and letters of recommendation. Be sure to request/complete these items early.
- Follow instructions, review and proof your application so you're sure there are no mistakes. Ask someone else to proof it, too.
- Write an essay that's captivating, sets you apart, and is original. Take time to proofread and ask a teacher or counselor to proofread it, as well. Consider the guidance available in our [Scholarship Essay Tips](#) publication.
- Keep copies of your applications, essays, and letters of recommendation. You'll use the same general information on most applications, so copies will come in handy. Revising an essay you've already used is a good way to save time and improve upon what you've already created.
- Watch out for scholarship scams! Read the fine print, beware of guarantees, never pay to submit an application and protect your personal information. Learn more about scams at [ftc.gov/scholarshipscams](https://ftc.gov/scholarshipscams).



## TRACK

- Make note of all requirements to ensure you're applying for scholarships for which you're eligible.
- Send thank you notes to those who participated in your application process and to the scholarship providers if you win the award.
- Use a [Scholarship Tracking Sheet](#) to organize and keep track of completed applications and upcoming deadlines.
- Understand how a scholarship may impact other financial aid you've been awarded. Check with the college financial aid office if you have questions.



# Scholarship Searches

UCanGo2.org

OKcollegestart.org

OCCF.org

Appily.com

BigFuture.collegeboard.org

Bold.org

CareerOneStop.org

College-Scholarships.com

CollegeXpress.com

Discover.com

FastWeb.com

GoingMerry.com

MyScholly.com

Niche.com

Petersons.com

SallieMae.com

ScholarshipOwl.com

Scholarships.com

Scholarships360.org

SoFi.com

Unigo.com

# Tribal Websites

AStribe.com (Absentee Shawnee)

CheyenneandArapaho-nsn.gov

Cherokee.org

Chickasaw.net

ChoctawNation.com

ComancheNation.com

DelawareTribe.org

IowaNation.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

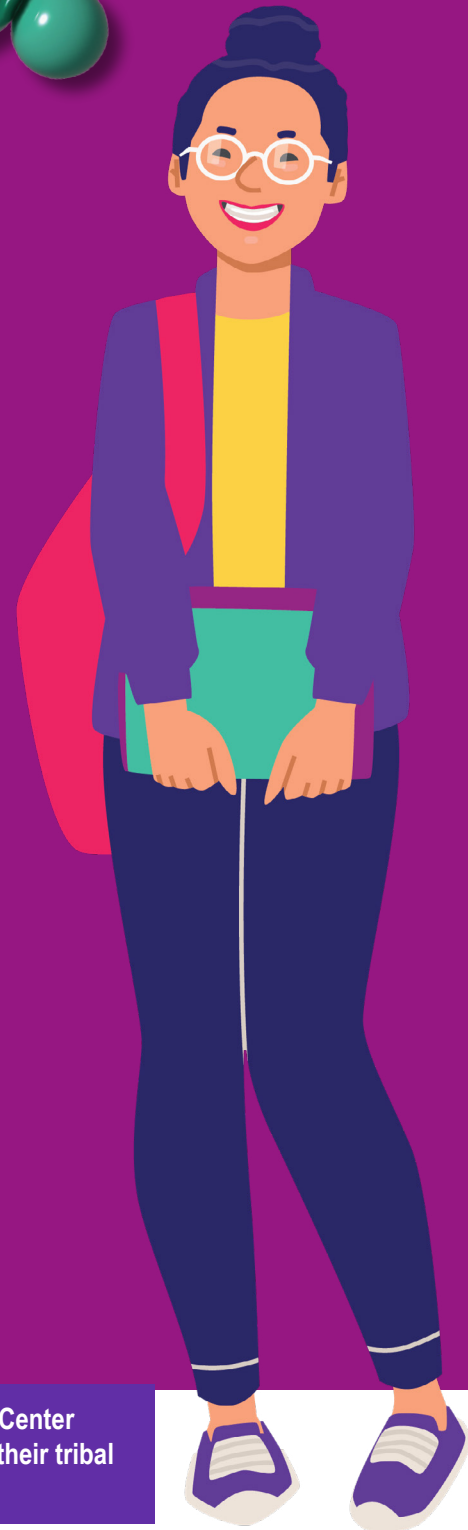
SCtribe.com (Seneca-Cayuga)

Shawnee-nsn.gov

Sno-nsn.gov (Seminole)

WichitaTribe.com (and affiliated tribes)

Wyandotte-Nation.org



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.



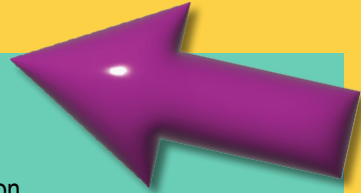
Visit [UCanGo2.org](https://www.ucango2.org) and [OKcollegestart.org](https://www.okcollegestart.org) to find scholarships and to learn about scholarship success.

Find us on 



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.

### Children of Fallen Heroes Award

For students whose parent or guardian died in the line of duty while performing as a public safety officer.

## 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

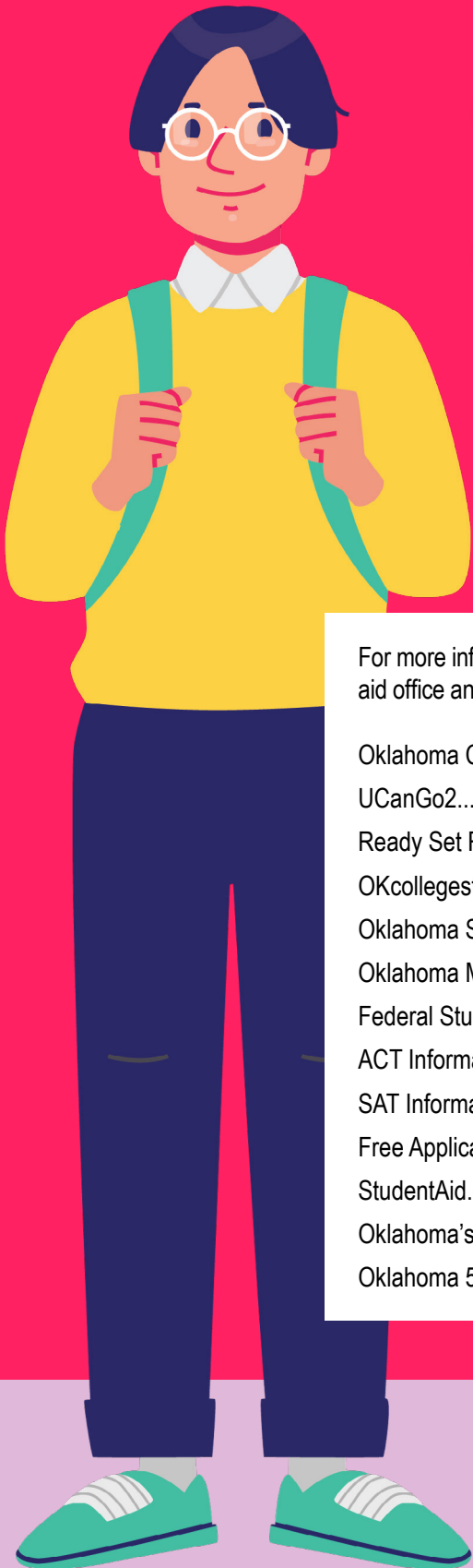
A non-need-based loan for parents of dependent undergraduate students and for graduate or professional students. The borrower is responsible for all interest costs.

## 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](https://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 .....	<a href="https://OCAP.org">OCAP.org</a>
UCanGo2.....	<a href="https://UCanGo2.org">UCanGo2.org</a>
Ready Set Repay .....	<a href="https://ReadySetRepay.org">ReadySetRepay.org</a>
OKcollegestart .....	<a href="https://OKcollegestart.org">OKcollegestart.org</a>
Oklahoma State Regents for Higher Education.....	<a href="https://okhighered.org">okhighered.org</a>
Oklahoma Money Matters .....	<a href="https://OklahomaMoneyMatters.org">OklahomaMoneyMatters.org</a>
Federal Student Aid.....	<a href="https://StudentAid.gov">StudentAid.gov</a>
ACT Information .....	<a href="https://ACT.org">ACT.org</a>
SAT Information.....	<a href="https://SAT.org">SAT.org</a>
Free Application for Federal Student Aid (FAFSA) .....	<a href="https://FAFSA.gov">FAFSA.gov</a>
StudentAid.gov Account .....	<a href="https://StudentAid.gov">StudentAid.gov</a>
Oklahoma's Promise .....	<a href="https://okpromise.org">okpromise.org</a>
Oklahoma 529 .....	<a href="https://oklahoma529.com">oklahoma529.com</a>

## 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](http://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](http://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](http://OKcollegestart.org).



## FEDERAL STUDENT AID

The site offers helpful information from the U.S. Department of Education about applying for college and getting financial aid. Visit [StudentAid.gov](http://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](mailto: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 405.225.4239 or 866.443.7420 (toll free)  
Visit [UCanGo2.org](http://UCanGo2.org) or email [UCanGo2@ocap.org](mailto:UCanGo2@ocap.org).



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