

A Basic Guide to Financial Aid, Scholarships, Grants and Loans

**Also Includes Aid for Ohio University,
Hocking College, and a Special Section
for Nursing**



Prepared by:
The Work Station
70 North Plains Road
The Plains, Ohio 45780
(740)797-1405

Now more than ever, good jobs that pay decent money require advanced skills and education. College graduates make more money than people who do not go to college. Guess what? College is affordable. There are many sources of aid available, including grants, scholarships and loans. Money is available to those who need it most, based on income and ability to pay. Luckily, Ohio is home to more than 100 colleges, including: four-year and two-year colleges; public and private institutions; and nursing and technical schools. So, for many of you, going to college will not take you far away from family and friends if you want to stay close to home.

Preparing for your education

Education beyond high school can give you choices that may not otherwise be possible, open doors to better paying positions, and give you the opportunity to do the things you enjoy most.

*The first step to finding the right program and type of school for you is to evaluate your interests. A self-assessment will help you examine your interests and goals, and it offers ideas on fields of study and careers that might be right for you. The Work Station offers a career assessment test free of charge, just give us a call (740-797-1405), or contact your school guidance counselor or there are many websites available.

*Look around at different colleges. Don't just select one out of convenience. Make phone calls, visit the schools, look at their websites, or ask family or friends.

Federal Financial Aid (FAFSA)

Financial Aid is help if you are enrolled in an eligible program at a four year or two year public or private college or university, or career center or trade school. Federal aid covers school expenses, including tuition and fees; room and board; books and supplies; as well as computer and dependent care.

**How do I apply for federal student aid?*

You will need to complete the Free Application for Federal Student Aid (FAFSA). You can do this on the web at www.fafsa.ed.gov, or if you do not have internet access, you can get the FAFSA from:

- A high school guidance office
- A college financial aid office
- A local public library
- Or call 1-800-4-FED-AID
- The Work Station

You must complete and submit a FAFSA to apply for federal student aid and to apply for most state and college aid. **WARNING!!!!** Be wary of organizations that charge a fee to submit your application. **THIS IS A FREE APPLICATION.** It is important to note deadlines. Also, make sure you make copies of all completed forms for your records.

You can get free help at www.studentaid.ed.gov/complefafsa for completing the FAFSA.

**Who is eligible to receive Federal Student Aid?*

- A U.S. citizen or eligible non-citizen
- Have a valid Social Security number
- Comply with Selective Services registration, if required
- Have a high school diploma/GED or pass an approved ability-to-benefit test
- Be enrolled or accepted at a school that participates in federal student aid programs
- Show a financial need
- You must NOT owe a refund on a federal grant or be in default on a federal student loan
- You must NOT have certain drug convictions

Before beginning to complete your FAFSA, you will need to do the following:

1. Get a PIN. With a PIN, you can apply and sign your FAFSA online and you'll get results faster. Go to www.pin.ed.gov to apply for your PIN. It will take approximately 1 to 3 business days to receive your PIN. This will give you plenty of time to gather the required documents you will need to complete the FAFSA. It is also very important that you keep your PIN number in a safe place because you will need it to reapply for future financial aid.
2. Collect the documents needed to apply.
 - A. Your Social Security Number
 - B. Your driver's license
 - C. Your W-2s and other records of money earned
 - D. Your (and your spouse's, if you are married) Federal Tax Returns
 - E. Your parents' Federal Income Tax Return (if you are a dependent student)
 - F. Your untaxed income records- Social Security, Temporary Assistance to Needy Families, welfare, or veterans benefits records
 - G. Your most recent bank statements
 - H. Your most recent business and investment mortgage information, business and farm records, stock, bond, and other investment records
 - I. Your alien registration number (if you are not a U.S. citizen)
3. Once you have received your PIN and have the information needed—file your FAFSA. Complete and submit your FAFSA online as it is the fastest and most accurate way to apply for student aid. You may also submit a paper copy of forms and send.
4. You will be sent a report by email or by postal mail. This report will list the information you reported on your FAFSA and will tell your EFC (Expected Family Contribution). Review all this information carefully and provide changes if needed.
5. The college/university will use your EFC to prepare a financial aid package (grants, loans, and/or work-study) to help you meet your financial need. Your financial aid will be paid to you through your school. Typically, your school will first use the aid to pay tuition, fees and room and board. Any remaining aid is returned to you for your other expenses.

Scholarships & Grants

***** Indicates that applications are available at The Work Station**

The term “scholarship” can have many meanings. At its most basic, a scholarship is money for college that you will not be expected to repay. **THIS IS JUST A SMALL LIST, BE SURE TO CONTACT YOUR GUIDANCE COUNSELOR FOR MANY MORE SCHOLARSHIP OPPORTUNITIES.**

LOCAL SCHOLARSHIPS

4-H Scholarships

Who is eligible?- Members of 4-H program planning on attending post high school education.

How do I apply? Get information at www.ohio4H.org

Athens Area Vietnam Veterans Chapter 100 Didi Mau Scholarship ***

Who is eligible? Senior attending an Athens County high school that is the son, daughter, step child or grandchild of a Vietnam Veteran

How do I apply? See your guidance counselor or download application at:

www.athenshigh.org/guidance/applications/didi_mau_app.pdf

Deadline Date: May 2009

Athens Downtown Kiwanis Club Scholarship

Who is eligible? Athens County High School student.

How do I apply? See your guidance counselor

Athens Amvets Post #76 (Howard Latz memorial Scholarship) ***

Who is eligible? Must be child, step-child or grandchild of a veteran.

How do I apply? Obtain application at

www.athenshigh.org/guidance/applications/AMVETS76_Latz_app.pdf and submit applications to Amvets Post 76, P.O. Box 5763, Athens, Ohio 45701

Deadline date: June 15, 2009

Athens Amvets Post #76 (James R. Hartley memorial Scholarship) ***

Who is eligible? Athens County High School senior that has been accepted in to a degreed program at Hocking College that is a son, daughter or grandchild of a Veteran.

How do I apply? Get applications from your guidance counselor

Deadline date: June 15, 2009

Athens Masonic Scholarship ***

Who is eligible? Athens County High School student that has a father, grandfather or brother that is a member of any of the Athens Masonic Bodies.

How do I apply? Download application at: <http://www.athensmasons.org/> or get application at: Athens Masonic Scholarship Committee, 12 West Carpenter Street, Athens, Ohio 45701

Athens Rotary-Lawrence Worstell Scholarship ***

Who is eligible? The applicant must be a graduating senior from a high school in Athens County during the current academic year.

How do I apply? Download application and get instruction at:

[www.athenshigh.org/guidance/applications/Rotary Worstell app.pdf](http://www.athenshigh.org/guidance/applications/Rotary_Worstell_app.pdf)

Deadline Date: February 28, 2009

Athens Soil and Water Conservation District Scholarship

Who is eligible? Average to above average students that plans on a career in agriculture and/or natural resources.

How do I apply? Check with your guidance counselor

Deadline Date: March 2009

Buckeye Rural Electric Cooperative Scholarship

Who is eligible? Outstanding students from Buckeye Rural Electric service area.

How do I apply? For more information about this scholarship, call Debra Sword at 740-379-2025 or 1-800-231-2732

Bush Opportunity Fund-McClure Foundation ***

Who is eligible? Athens County high school students.

How do I apply? See your guidance counselor

Deadline Date: February 14, 2009

Eleanor Gifford Memorial Scholarship ***

Who is eligible? Restricted to Athens, Meigs and Hocking County high school graduates selected on the basis of leadership, academic record and financial need.

How do I apply? Get applications for the Church of Good Shepherd in Athens or your guidance counselor

Deadline date: February 15, 2009

Elks National Scholarship

Who is eligible? 4 seniors from each school district in Athens County. These students will enter and compete in the District, State and National competitions.

How do I apply? See your guidance counselor for application or go to www.elks.org/ENF/Scholars/

Deadline date: January 10, 2009

Harry B Crewson Freshman Scholarship ***

Who is eligible? First year students attending Ohio University who have demonstrated excellence in community activities and/or talent areas in addition to academic achievement in high school.

How do I apply? Complete application at

www.oucu.org/home/fiFiles/static/documents/2008_Crewson_Pkt.pdf

Deadline Date: March 1, 2009

James and Martha Bratton Scholarship ***

Who is eligible? Applicants must be a member of any Christian Church in Athens County and have at least a 2.5 GPA.

How do I apply? See your guidance counselor or obtain application at: First Presbyterian Church, 9 North College, Athens, Ohio 45701

Deadline date: April 15, 2009

M-E Scholarship Program ***

Who is eligible? Students from South and Southeastern Ohio with G.P.A of 2.5 or higher.
Application requirements: Must have a recommendation letter from community member and a high school teacher or advisor.

How do I apply? M-E Companies, Inc., Attn: Human Resources, 635 Brooksedge Blvd., Westerville, Ohio 43081 1-800-229-1774. Request application from your guidance counselor or download at <http://www.mecompanies.com/noteworthy/scholarship.php>.

Deadline Date: March 31, 2009

Ohio Rural Electric Cooperative Scholarship ***

Who is eligible? Children of consumers

How do I apply? There are 3 different scholarships available. To download or complete application go to: http://www.buckeyepower.com/news_stories.asp?int_ArticleID=251

Deadline Date: N/A

Peoples Bank Robert E. Evans Scholarship

Who is eligible? High school seniors pursuing a four year degree in the areas of business or the arts. Applicants must be from the market area served by People's Bank.

How do I apply? Contact your guidance counselor

Deadline date: March 31, 2009

South Central Chapter of the Ohio Credit Union System ***

Who is eligible? High school credit union member in pursuit of any type of post-secondary education.

How do I apply? Download or complete application at:

<http://www.oucu.org/home/youth.succeed>

Deadline date: March 1, 2009

Vietnam Veterans Scholarship ***

Who is eligible? A direct relative of a Vietnam era veteran and an Athens County school graduate.

How do I apply? See your guidance counselor for application

Deadline date: March

Other Available Scholarships

A. Patrick Charnon Scholarship ***

Who is eligible? Students admitted or enrolled full time in a four year college.

Application requirements: The selection committee looks for candidates who value tolerance, compassion and respect for all people in their communities.

How do I apply? Complete application and submit an essay explaining how community service experiences have shaped your life. www.cesresources.org/charnon.html

Deadline Date: March 31 of each year

Abbot & Fenner Scholarship

Who is eligible? All high school junior or seniors registered in any accredited post secondary institution.

Application requirements: You will need to write an essay and submit via email. Topics on essay can be found at www.abbottandfenner.com (click on scholarship)

How do I apply? Submit essay via email to: scholarships@abbottandfenner.com

Deadline date: June 20, 2009

Academic Scholarship Program

Who is eligible? Any Ohio high school senior that plans on attending an Ohio college.

Application requirements: Must meet academic requirements.

How do I apply? Contact your high school guidance counselor or www.regents.ohio.gov

Deadline Date: N/A

AES Engineering Scholarship

Who is eligible? Students with a strong desire to become future leaders.

Application requirements: Scholarship will be based upon character as determined by evaluating the essays that are submitted. You ARE NOT required to be taking Engineering courses to be eligible.

How do I apply? Submit an essay to: scholarships@aesengineers.com. Questions can be found at: <http://www.aesengineers.com/scholarships.php>

Deadline date: October 6, 2009

AFSCME Family Scholarship Program ***

Who is eligible? Students of AFSCME members

How do I apply? Download or complete application at:

www.afscme.org/members/880.cfm

Deadline date: N/A

Alphonso Deal Scholarship Award ***

Who is eligible? Any high school senior planning on education training in the field of law enforcement or other related areas.

Application requirements: Must have recommendation from principal, counselor or teacher and a letter of acceptance to a college or university.

How do I apply? Obtain application online at www.blackpolice.org/scholarshp.html and return to: NBPA Scholarship Award, 30 Kennedy Street-N.W., Suite 101, Washington, D.C. 20011.

Deadline Date: June 1, 2009

All-Ink College Scholarship Program

Who is eligible? High school seniors with minimum 2.5 GPA.

Application requirements: Essay (50-200 words) on the person who has had the greatest impact on your life and Essay (50-200 words) on what you hope to achieve in your personal and professional life after college.

How do I apply? Submit online at www.all-ink.com/scholarship.aspx

Deadline Date: December 31, 2008

American Fire Sprinkler Association Scholarship

Who is eligible? High school seniors planning on attending a U.S. college

Application requirements: Students must read the “Fire Sprinkler Essay” available online and then take an online quiz. Applicants receive one entry in the scholarship drawing for each question answered correctly.

How do I apply? American Fire Sprinkler Association Scholarship, 12750 Merit Drive Suite 350, Dallas, TX 75251 (214) 349-5965 or www.afsascholarship.org

Deadline Date: April 1, 2009

American Legion Scholarship ***

Who is eligible? Child/Children, or legally adopted child/children, of active duty United States military and Guard, and Reserve personnel who were federalized and died on active duty on or after September 11, 2001. Must be a high school senior or high school graduate to apply for the scholarship.

How do I apply? Download or complete application at:

<http://www.legion.org/programs/resources/scholarships>

Deadline Date: April 15, 2009

The Ariana R. Ulloa Memorial Scholarship ***

Who is eligible? Students who are currently pursuing a degree in international studies or a related field.

Application requirements: Students must be residing in or studying in the 29 counties of Appalachian Ohio and demonstrate financial need.

How do I apply? www.appalachianohio.org or Hocking College students apply at www.hocking.edu/financial_aid/scholarships/ariana_r_ulloa_scholarship.htm

Automotive Educational Fund Scholarship ***

Who is eligible? Must have interest in pursuing career in the automotive industry.

Application requirements: Must have proof of acceptance to postsecondary institution.

How do I apply? Automotive Hall of Fame, 21400 Oakwood Blvd., Dearborn, MI 48124 (313) 240-4000 or www.automotivehalloffame.org

Deadline Date: May 30, 2009

AXA Achievement Scholarship ***

Who is eligible? High School seniors who have demonstrated outstanding achievement in their activities in school, the community or the workplace.

Application requirements: High school senior that plans to enroll in fulltime accredited college. Must have recommendation by an unrelated adult who can attest to the student's achievement.

How do I apply? Print application from website (www.axa-achievement.com) and send to: AZA Achievement Scholarship, Scholarship America, One Scholarship Way, P.O. Box 297, Saint Peter, MN 56082 (1-800-537-4180).

Big 33 Academic Scholarships

Who is eligible? High school students and college students.

Application requirements: Selection is based on special talents, leadership, achievements with at least a 2.0 GPA. An essay on why applicant deserves scholarship is required.

How do I apply? Big 33 Scholarship Foundation, Attn: Scholarship Committee, 511 Bridge Street, P.O. Box 213, New Cumberland, PA 17070 (717) 774-3303 or www.big33.org

Deadline Date: February 6, 2009

Big Sun Scholarship

Who is eligible? Any student athletes, regardless of sport they participated in, who want to succeed in their academic pursuits.

How do I apply? Download application at: www.bigsunathletics.com

Deadline Date: June 25, 2009

Burger King Scholars Program

Who is eligible? Must be high schools senior working at least 15 hours week for 40 weeks a year at Burger King.

How do I apply? Download or complete application at:

<http://www.bk.com/companyinfo/community/scholarships.aspx>

Deadline Date: February 2, 2009

Coca Cola Scholarships

Who is eligible? Students who show character, personal merit and commitment.

Application requirements: Selection process is broken down into three different application phrases.

How do I apply? Coca Cola Scholars Foundation, P.O. Box 442, Atlanta, GA 30301 (800) 306-COKE or www.coca-colascholars.org

Deadline Date: Between August 1st and October 31st of each year

College Match Program

Who is eligible? Low-income students who have proven academic achievements.

Application requirements: This program matches students with the colleges of their choice and provides scholarships. Application, essay, two teacher recommendations, one counselor recommendation, transcript, SAT/ACT scores and copy of tax return required.

How do I apply? Applications are available online. College Match Program, P.O. Box 20054, Stanford, CA 94309 (888) 275-2054 or www.questbridge.org

Deadline Date: October 1

College Prowler Essay Scholarship

Who is eligible? High school sophomores, juniors or seniors.

Application requirements: Students must write essay based on topics stated on website.

How do I apply? College Prowler Essay Scholarship, 5001 Baum Blvd., Suite 750, Pittsburgh, PA 15213 (800) 290-2682 or www.collegeproowler.com

Deadline Date: Monthly awards given

David V. Stivison Appalachian Scholarship Fund ***

Who is eligible? Students in the COAD service area wanting to attend institutions of higher education

Application requirements: Resident of COAD area with total annual income of at or below 200% of the federal poverty guidelines with a high school diploma or GED.

How do I apply? Complete application found at www.coadinc.org

Deadline: March 1st of each year

Eagle Scout of the Year Scholarship ***

Who is eligible? Must be an active member of a Boy Scout Troop or Scout Team or the son or grandson of a Legionnaire or Auxiliary member.

How do I apply? Download or complete application at: <http://www.legion.org/programs/resources/scholarships>

The Elks National Foundation

Who is eligible? Any high school senior planning on attending on a full time basis a US college or university.

Application requirements: Applicants will be judged on scholarship, leadership and financial need.

How do I apply? To locate an Elks Lodge near you go to: <http://www.elks.org/lodges>.

Environmental Careers Organization Internships

Who is eligible? High school students and recent high school graduates.

Application requirements: This is a paid internship and fellowship program at numerous environmental agencies.

How do I apply? The Environmental Careers Organization, 30 Winter Street, 6th floor, Boston, MA 02108 (617) 426-4375 or www.eco.org

Deadline Date: N/A

ESA Foundation Scholarship ***

Who is eligible? High school students enrolling in higher education with at least a 3.0 GPA. There are many different scholarships available in Ohio.

How do I apply? Download or complete application at http://www.esaintl.com/esaf/scholarship_application2009.html

Deadline date: February 2, 2009

FFA Collegiate Scholarship

Who is eligible? The selection process takes into account FFA involvement, work experience, community service, leadership skills and academics.

How do I apply? Get application from <https://scholarshipapp.ffa.org/onlineapps/>

Deadline date: February 17, 2009

Foodland Close to Home Scholarship ***

Who is eligible? High school seniors planning to enroll full time in two or four year college, university or technical school with a cumulative 3.0 GPA living within Foodland's marketing area.

How do I apply? Download or complete application at:

www.lewis.kyschools.us/school/lchs/milton_bfs.pdf

Deadline date: March 1, 2009

The Gates Millennium Scholars

Who is eligible? Students planning on attending college.

Application requirements: Must have a GPA of at least 3.3 and have demonstrated leadership abilities through participation in community service, extracurricular, and complete Nominee Personal Info Form, Nominator Form and Recommender Form.

How do I apply? Visit www.gmsp.org

Deadline Date: January 12, 2009

Grand Lodge of Ohio Masonic Scholarships ***

Who is eligible? A total of 47 scholarships are awarded by the Grand Lodge of Free Accepted mason of Ohio at each of the different colleges or universities.

How do I apply? Go to www.freemason.com/html/scholarships

James Kura Memorial Scholarship-Sponsored by The Ohio Association of Criminal Defense Lawyers ***

Who is eligible? Ohio school senior with a 2.5 GPA or higher that has been accepted by an accredited 4 year school.

How do I apply? Complete or download application at: <http://www.gozepts.org/jkm.html>

Deadline Date: January 12, 2009

KFC Colonel's Scholars Program

Who is eligible? Seniors pursuing a bachelor's degree at a public college or university in our state.

How do I apply? Download or complete application at: www.kfcscholars.org

Deadline date: February 10, 2009

McDonald's USA National Employee Scholarship Program

Who is eligible? High school seniors currently employed at a U.S. McDonald's restaurant with at least four month continuous employment.

Application requirements: Scholarship winners are selected on the basis of academic achievement, community involvement and job performance.

How do I apply? Complete application online at

<http://www.mcdonalds.com/usa/good/people/scholarship.html>

Deadline Date: Starts January 1, 2009

Most Valuable Student Scholarships

Who is eligible? High school seniors who have demonstrated scholarship, leadership and financial need.

Application requirements: Must be planning on attending full time college and plan on a four year degree.

How do I apply? Contact the scholarship chairman of your local Elks Lodge or the Elks Association in your state. Elks National Foundation, 2750 North Lakeview Avenue, Chicago, IL 60614 or call (773) 755-4732 or www.elks.org

Deadline Date: Starts September 1, 2008

National Merit Scholarship

Who is eligible? High school juniors planning on attending college.

Application requirements: Top scores from the PSAT/MNSQ test are entered into consideration for different kinds of scholarships from the National Merit Scholarship Corporation.

How do I apply? Make arrangements to take the Preliminary SAT/Nation Merit Scholarship Qualifying Test (PSAT/MNSQ). Talk to your guidance counselor or go to www.nationalmerit.org

Deadline date: N/A

Ohio Academic Scholarship

Who is eligible? Any academically outstanding high school graduate who enrolls full-time at a school in Ohio is eligible. Each year, at least one Ohio Academic Scholarship is awarded to a student from each participating chartered high school in the state.

Eligibility for these awards is determined by a selection formula which considers a student's high school grade-point average and scores from the ACT Assessment.

How do I apply? Application is made through guidance counselor or oasadmin@regents.state.oh.us

Deadline Date: The deadline is February 23rd of each year.

Ohio Board of Regents Academic Scholarship

Who is eligible? Recipient must attend an Ohio institution on a full time basis.

How do I apply? Applications available in guidance office or online at

oasadmin@regents.state.oh.us

Deadline date: February 2009

**Ohio Association of Collegiate Registrars and Admissions Officers (OACRAO)-
Leadership and Service Scholarship *****

Who is eligible? High school student with GPA of 2.75 or more with one recommendation form from high school teacher or guidance counselor and from a community member who can address your leadership/service activities.

How do I apply? Complete application at www.ohioaacrao.org

Deadline date: February 26, 2009

Ohio Newspapers Foundation Minority Scholarship

Who is eligible? Minority high school seniors who plan to pursue a newspaper journalism career.

Application requirements: GPA of at least 2.5 and must be African-American, Hispanic, Asian-American or American-Indian.

How do I apply? Application form and essay information can be obtained by contacting Kathleen Pouliot, 614-486-6677 or kpouliot@ohionews.org or ohionews.org/foundation/

Deadline Date: March 31

Ohio War Orphans Scholarship

Who is eligible? A student must be enrolled for full-time undergraduate study at an eligible Ohio college or university. Ohio residency is required and applicants must be under the age of 25. The applicant must also be the child of a deceased or severely disabled Ohio Veteran.

How do I apply? Applications are available from the Ohio Board of Regents, high school guidance offices, veterans' service offices and college financial aid offices.

Deadline Date: July 1 of each year.

The Ora E. Anderson Scholarship

Who is eligible? Students seeking degree in natural science and who demonstrate an overall commitment to environmental protection and conservation.

How do I apply? Applications can be found at

<http://www.appalachianohio.org/scholarships>

Robert C. Byrd Honors Scholarship Program

Who is eligible? The Robert C. Byrd Honors Scholarship is awarded equally across each of Ohio's congressional districts and is renewable for up to four years. Recipients are selected on the basis of class rank, grade point average, scores achieved on their SAT or ACT and other curricular, co-curricular and extra-curricular activities.

How do I apply? Students are nominated for the scholarship by the high schools they attend. School representatives complete and submit the online student nomination during the nomination period from mid-March through the end of April each year. Students interested in the Robert C. Byrd Honors Scholarship should contact their high school principal or guidance counselor.

Details at: www.ed.gov/programs/idadesbyrd

Sallie Mae Scholarship

Who is eligible? High school or undergraduate students.

Application requirements: Random drawings of registered users.

How do I apply? Must register at the website to enter at www.collegeanswer.com

Deadline Date: Money awarded monthly

Sam Walton Community Scholarship

Who is eligible? Highschool/home school seniors and not a Wal-Mart associate or dependent of a Wal-Mart associate.

Application requirements: must have a G.P.A. of at least 2.5 and have taken either the ACT or SAT tests. Applications only available until January 20, 2009

How do I apply?

For additional information regarding the scholarship program contact:

Sam Walton COMMUNITY Scholarship Program

C/o Scholarship Program Administrators, Inc.

P.O. Box 22117, Nashville TN 37202-2117

Phone (866) 524-7385 Fax (615) 320-3151

Email: scholarshipadministrators.net

Access Key: SWCS

Scholarship Drawing for \$1000

Who is eligible? High school or college students

Application requirements: Winners selected through a random drawing.

How do I apply? Entries are available online and registration is required. Entries may be received by mail. Scholarship drawing for \$1000, eCampus Tours c/o Edsouth, P.O. Box 31549, Knoxville, TN 37930 or www.ecampustours.com

Deadline Date: August 1st

Student Achievement in Research and Scholarship

Who is eligible? High achieving, low income or first generation undergraduate student enrolling in an Ohio college or university.

Application Requirements: Must maintain at least a 3.0 GPA.

How do I apply? Contact your nearest STARS Campus Coordinator. This list can be found at <http://regents.ohio.gov/stars/application.html>

Student View Scholarship

Who is eligible? High school students that complete an online questionnaire.

Application Requirements: Must submit an essay.

How do I apply? Student Insights, 136 Justice Drive, Valencia, PA 16059 (724) 512-3685 or www.student-view.com

Deadline Date: N/A

Time Warner Cable College Scholarship

Who is eligible? High School students with parent/guardian as a Time Warner Cable customer. Must have 3.5 GPA and demonstrate financial need.

How do I apply? Download or complete application at: www.twcmidohio.com/education

Union Plus Scholarship Program ***

Who is eligible? Members of Union Plus program, their spouses and dependent children.

Application requirements: Scholarships are evaluated according to academic ability, social awareness and financial need.

How do I apply? Applications are available at:

<http://www.unionplus.org/benefits/education/>

Deadline Date: Applications available September 1, 2009

US Bank Internet Scholarship

Who is eligible? A high school senior planning to enroll full time in two or four year college or university

How do I apply? Application can be found at

https://www.usbank.com/cgi_w/cfm/studentloans/marketing.cfm

Deadline Date: February 28, 2009

United States Senate Youth Program

Who is eligible? High school seniors or juniors

Application requirements: Nomination by principal. Applicant must be currently serving in elected capacity as student body officer, class officer or student council representative.

How do I apply? Applications are available from your high school principal or contact William Randolph Hearst Foundation, 90 New Montgomery Street, Suite 1212, San Francisco, CA 94105 (800) 841-7048 or www.usenateyouth.org

Deadline Date: Early fall for most states

The Wayne F. White Scholarship

Who is eligible? Candidates must show outstanding character, academic excellence and involvement with community.

Application Requirements: Preference will be given to those with financial need who demonstrate the desire to succeed and overcome obstacles.

How do I apply? Application can be found at

<http://www.appalachianohio.org/scholarships>

The William D. Squires Educational Foundation Scholarship

Who is eligible? Student from any Ohio high school that has a financial need and also a specific career goal and a burning desire to reach their goal.

How do I apply? Application can be found at: www.wmd-squires-foundation.org

Deadline Date: Starts January 2009

The Winners Club Scholarship Fund ***

Who is eligible? Students attending an Ohio, state-run college or university to pursue a degree in the field of Education. Must show academic merit and financial need.

How do I apply? Applications can be found at:

<http://winnersclubscholarship.visioncomm.net> and sent to: The Winners' Club Scholarship, P.O. Box 148, Louisville, OH 44641

Deadline date: Applications must be submitted between February 1st and April 15th of each year.

Youth Survivor College Scholarship

Who is eligible? You must be a resident of Ohio and a U.S. citizen. You must have been diagnosed with cancer before the age of 21. You must also be under the age of 25 at the time of the application and plan on attending an accredited university or community college in the U.S.

How do I apply? Application for the scholarship is available by calling 1-888-ACS-OHIO or email to OhioACS@cancer.org

Deadline Date: Applications will be available in early 2009.

Ohio University Scholarships:*Classified Senate Scholarships**

For all Classified Senate Scholarships

How do I apply? Contact the Financial Aid Department. Information can be found at www.ohiou.edu/csen/scholarships.htm

Deadline Date: March 1st each year

Other OU Scholarships:

OU COLLEGE OF OSTEOPATHIC MEDICINE

GATEWAY AWARD PROGRAM

MERIT-BASED AWARDS

JOHN NEWTON TEMPLETON

ENDOWED SCHOLARSHIPS

MULTICULATURAL SCHOLARSHIPS

TRANSFER SCHOLARSHIPS

OHIO UNIVERSITY BOBCAT GRANT

NATIONAL MERIT SCHOLARSHIPS

All these scholarships and many more can be found at www.ohiou.edu

Hocking College Scholarships:*Annabelle Mathis Scholarship *****

Who is eligible? Hocking College Students

Application Requirements: Completed scholarship application, a Hocking College or high school transcript, and a written reference from one educator attesting to the applicant's educational abilities.

How do I apply? www.hocking.edu/financial_aid/scholarships/annabelle-mathis.htm

Deadline Date: By the end of the 7th week of each quarter

Ariana R. Ullou Scholarship

Who is eligible? International student or students enrolled in international studies.

How do I apply?

www.hocking.edu/financial_aid/scholarships/ariana_r_ulloa_scholarship.htm

David S. Fraedrich Memorial Scholarship ***

Who is eligible? Hocking College students

How do I apply?

www.hocking.edu/financial_aid/scholarships/david_s_fraedrich_memorial_scholarship.htm

Engineering Unique Full Tuition Scholarship

Who is eligible? Full time students in Industrial Ceramics, Materials and Manufacturing and Compressed Air and Gas Systems technologies with a 2.0 GPA.

How do I apply? See admissions office for application

Hocking College District Scholars Tuition Assistance Program ***

Who is eligible? This grant is available for current year graduates of Athens, Fairfield, Hocking, Perry, Pickaway and Ross County high schools.

How do I apply? Complete and mail application and contract, apply for admission to Hocking College for summer or fall quarter, fill out the FAFSA, contact the financial aid office prior to starting your first quarter. You can access the application from the Hocking College website: www.hocking.edu

Husqvarna Scholarship ***

Provides tuition assistance to a limited number of students enrolling in the Landscape Management Program.

JOMc Scholarship ***

Who is eligible? Scholarships are awarded to students deemed most likely to success.

Southeast Tech Prep Consortium Scholarship ***

Who's eligible? Current year high school graduates participating in the Southeast Tech Prep Consortium

How do I apply? Complete and mail the application and contract, apply for admission to Hocking College, fill out the FAFSA, register and attend summer or fall quarter classes. For more information

www.hocking.edu/financial_aid/scholarships/southeast_tech_prep_consortium_scholarship.htm

Technical Excellence and Leadership Scholarship ***

Who is eligible? A student enrolling in Hocking College's selected technology programs.

How do I apply? Apply to an eligible program at Hocking College, complete and submit the application, and fill out the FAFSA. More information visit www.hocking.edu/financial_aid/scholarships/technical_excellence_leadership_scholarship.htm

Deadline Date: April 1st

West Virginia Partners in Technology Scholarship ***

Who is eligible? 2007 high school graduates of West Virginia.

How do I apply? Complete application and contract, apply for admission to Hocking College in an eligible program, fill out the FAFSA, register and attend classes. For more information visit

www.hocking.edu/electronic_document_center/financial-aid-documents/WestVirginiaPartners07-08.pdf

Nursing Scholarships:*Nurse Education Assistance Loan Program (NEALP)**

Who is eligible? Students who intend to serve as a licensed practical nurse or a registered nurse in the State of Ohio.

How do I apply? Students must complete the Free Application for Federal Student Aid (FAFSA) and then once the application is completed, students may select the NEALP "click here" button.

Deadline Date: There are two application deadlines: application period 1 ends June 1st and application period 2 ends November 1st of each year.

Ohio Legion Auxiliary Past President's Parley Nurses Scholarship

Who is eligible? The wives, children, stepchildren, grandchildren, adopted children, or great-grandchildren of veterans may apply for this award if they are interested in a nursing education.

How do I apply? Go to

www.campusrn.com/scholarships/scholarship_detail.asp?scholarship_id=632&rowse=0

Deadline Date: May of each year

The Ohio Nurses Foundation Scholarship

Who is eligible? Students pursuing nursing

How do I apply? Go to

www.ohnurses.org/displaycommon.cfm?an=1&subarticlenbr=9

Deadline Date: January 15th every year

Ohio Hospital Association- www.ohanet.org

An entire list of Ohio Health Care Facilities that have scholarships, reimbursement programs and financial assistance.

Institutional Grants:

Colleges provide institutional grants to help make up the difference between college costs and what a family can be expected to contribute through income, savings, loans and student earnings.

Other institutional grants, known as merit awards or merit scholarships, are awarded on the basis of academic achievement. Some grants come with special privileges or obligations. You'll want to find out about the types of grants awarded by each college you are considering.

Academic Competitiveness Grant (ACG)

Who is eligible? You must be a Federal Pell Grant recipient and must be enrolled full-time.

How do I apply? Contact the financial aid office at the college/school that you are attending or call the Federal Student Aid Information Center at 1-800-4FED-AID.

The Federal Pell Grant

Who's eligible? Low-income undergraduate and certain post-baccalaureate students should apply. Students with family incomes up to \$50,000 may be eligible for Pell Grants. However, most Pell awards go to students with family incomes below \$20,000.

How do I apply? You can apply by filling out your FAFSA or by contacting: Pell Grant Box 84, Washington D.C. 20044 or calling (800) 433-3243

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

Who is eligible? Any student enrolled in accredited school

Application Requirements: Must complete FAFSA, must have not defaulted on educational grant or loan. Unlike Pell Grants, availability of FSEOG awards are not federally guaranteed, but depends on availability of funds at student's institution

How do I apply? Federal Student Aid Programs, P.O. Box 84, Washington, DC 20044 (800) 4-FED-AID or www.studentaid.ed.gov

Deadline Date: Check with institution's financial aid office for deadline

National Science and Mathematics Access to Retain Talent Grant

Who is eligible? Students must be pursuing an eligible major in physical, life or computer sciences, engineering, technology, and mathematics or a critical-need foreign language and have 3.0 cumulative GPA.

How do I apply? Contact your financial aid department. For more information visit studentaid.ed.gov/PORTALSWebApp/students/english/SmartGrants.jsp

Ohio College Opportunity Grant (OCOG)

Who is Eligible? For the 2007 academic year, a first time freshman may be eligible to receive the award.

How do I apply? Students apply for OCOG benefits by completing the Free Application for Federal Student Aid.

Ohio Instructional Grant Program (OIG)

Who is Eligible? Recipient must be Ohio resident and a full-time undergraduate student from a low-to moderate-income family.

How do I apply? Students apply for OIG benefits by completing the FAFSA. This application is available from a high school guidance counselor or college Financial Aid Office.

Deadline Date: The application deadline is October 1 of each year.

The Ohio Student Choice Grant Program

Who is eligible? Recipients must be Ohio residents who are enrolled full-time for baccalaureate study in an Ohio private non-profit college or university.

How do I apply? No state application is required for this program. Please contact the Financial Aid Office of the Ohio private non-profit college or university you are interested in attending.

Student Workforce Development Grant Program

Who is Eligible? Ohio students enrolled for full time study in eligible Ohio private career schools. Students must be pursuing an associate or bachelor's degree and must not have been enrolled full time in a private career school. Eligibility is not based on financial need.

How do I apply? No state application is required for this program. Contact the Financial Aid Office of the Ohio private career (proprietary) school you are interested in attending.

Student Loans:

There are two main kinds of student loans: subsidized and unsubsidized. Subsidized loans are awarded based on financial need. You will not be charged any interest before you begin repaying the loan because the federal government subsidized the interest during this time. Unsubsidized loans charge interest from the time the money is first disbursed until it is paid in full. The interest is capitalized; and this means it is added to the amount of your loan. This, of course, will increase the amount you will have to repay.

Subsidized and Unsubsidized Loans

Who is eligible? Any student for unsubsidized, income based for subsidized.

How do I apply? Contact your financial aid office at your campus.

Direct Consolidation Loan Information

1-800-557-7392

Direct Loan Borrower Services

1-800-848-0979

Federal Perkins Loans

Who is eligible? Students enrolled at least half time in an eligible program. No defaulted Title IV loans.

How do I apply? Fill out your FAFSA

Pickett and Hatcher Educational Loan

Who is eligible? Any student in full time study who shows academic achievement and financial need

Application Requirements: Not available to law, medicine, or ministry students

How do I apply? Pickett and Hatcher Educational Fund, Inc., Loan Program, P.O. Box 8169, Columbus, GA 31908 (706) 327-6586 or www.phef.org

Deadline Date: Applications accepted year round

Stafford Loans

Who is eligible? Professional degree students

How do I apply? Visit www.staffordloan.com/

Other things to consider:

Apprenticeship Programs

Does Your Employer Offer Tuition Assistance?

Financial Assistance From Family

Loans

WIA(Work Investment Act)-contact your local One Stop facility for more information

Please be aware that this is just the tip of the iceberg. There are many, many more scholarships and grants available. Check out the Web (be advised that there are literally thousands of pages of information and weeding them out is time consuming), or contact your guidance counselor, adviser or financial aid office.

Tips:

1. Things take time, be patient.
2. Keep good records and write down names and dates of persons you contact.
3. Be organized. Keep a file and date book handy. Write down dates that you are expecting information.
4. Keep all the information (including your PIN number) in a safe spot that you will remember.

"This is what learning is. You suddenly understand something you've understood all your life, but in a new way." -- Doris Lessing