Student Financial Aid
for North Carolinians | 2012

CFNC.org

Helping you plan, apply, and pay for college

College Foundation of North Carolina

A service of the State of North Carolina provided by Pathways, CFI, and NCSEAA

About This Publication

This booklet is published by College Foundation of North Carolina, which administers many grant, scholarship and loan programs in North Carolina. Use it to locate sources of financial aid available to North Carolina students. This book does not include every scholarship available, but does include many of the major programs available across the state.

You will find printed copies of this booklet in high school guidance offices, university financial aid offices, and in North Carolina public libraries. This publication is also available on the Web at: **CFNC.org/fabook**.

PLEASE NOTE:

Unless otherwise stated, College Foundation of North Carolina does not distribute applications for the various scholarship programs listed in this booklet. Grant, scholarship, and loan applications can be obtained through the addresses, phone numbers, and websites listed in each entry's description.

Every effort has been made to insure the accuracy of the information contained for the various scholarship, grant, loan and work programs. However, we are not responsible for program deadlines, requirements, and other characteristics of scholarships that may have changed, and you should contact the administrators of the programs in which you are interested in order to obtain the most current information.

This booklet is intended as a guide to help students identify many of the programs for which they may be eligible, and services that may be available to them. Other possible financial aid sources not included in this publication are:

- Private or institutional scholarships offered on individual campuses
- Scholarships, which require no special application or procedure in order for the student to be considered by the campus
- Scholarships and grants provided by some community-based organizations and charities on a local level.

Please check with your high school counseling office for information on programs available specific to your area.

This publication is prepared annually by the Grants, Training and Outreach Division of the North Carolina State Education Assistance Authority.

Please direct questions about this publication to Nicole Roach at nroach@ncseaa.edu.

Need help completing your federal financial aid form?

FAFSA Day, Saturday, February 23, 2013

Each February College Foundation of North Carolina, in partnership with the North Carolina Association of Student Financial Aid Administrators and the State Employees' Credit Union, sponsors "FAFSA Day." On that day students and their families meet with college financial aid officers who help them complete and submit their Free Application for Federal Student Aid (FAFSA) forms. FAFSA forms are the standard forms required for federal and state need-based aid and for consideration for many other scholarships and grant opportunities. FAFSA Day service will be available in most North Carolina counties.

FAFSA Day is Saturday, February 23, 2013, from 9 am until 12 noon at most locations. **Please visit CFNC.org/fafsaday after October 1st for details.** North Carolinians who plan to enroll at ANY college during the 2013-14 academic year are invited to attend a FAFSA Day program at one of the many host sites conveniently located across the state. Parents of dependent students are also encouraged to attend.

Program details, a list of sites and registration information will be available at CFNC.org/fafsaday or by calling College Foundation of North Carolina, toll-free, at 866-866-CFNC beginning October 2012.

FAFSA Day is a service of College Foundation of North Carolina, the North Carolina Association of Student Financial Aid Administrators and the State Employees' Credit Union.

If you believe that you have a disability as defined in the Americans with Disabilities Act, and that you may need an accommodation to participate in FAFSA Day, you may request a reasonable accommodation. To request a reasonable accommodation, please contact College Foundation of North Carolina 866-866-CFNC or robbie@ncseaa.edu by January 31, 2013. Requests received after this date will be considered to the fullest extent possible.

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An Overview of Financial Assistance for Students

"What are you going to do after high school?"

For many students that question is difficult to answer when there is no money to pay for vocational or technical training, or for a two-year or four-year college. Fortunately, there is a lot of money available to help students reach their dreams of a college education or training beyond high school. The following information briefly describes the types of aid available and how to apply for financial aid.

Types of Financial Aid

There are three types of financial aid available to students:

1) ***Scholarships or Grants:*** Money that does not have to be repaid or earned; it is sometimes referred to as "free money." Scholarships and grants are available based on the student's financial need (need-based) or based on the student's academic achievements or special talents (merit-based).

2) ***Loans:*** Funds that must be repaid either in cash, usually with interest, or through service. Loans made with a service option usually require that the student repay the loan after graduation by working a specified number of years in a specific field. Loans that must be repaid with cash usually begin repayment after the student is out of college.

3) ***Work:*** Funds that a student earns through a job on or off the college campus. The student has the opportunity to work and earn money to assist with the expenses associated with college.

Applying for Financial Aid

In order to be considered for financial aid, students must apply using the Free Application for Federal Student Aid (FAFSA) which is available in a paper format from any college financial aid office or high school guidance office. The application is also available at the following website: www.fafsa.gov or you may call 800-4-FedAid (800-433-3243). As the name implies, there is no charge to complete this application and by doing so, the student will be considered for all types of federal financial aid. It is important to complete this form as soon as possible after January 1 of the year you plan to go to college, and definitely before the deadlines published by the college you wish to attend.

All students who want to be considered for financial aid should complete the FAFSA; however, some colleges and universities, as well as some separate scholarship programs, require additional forms. Students should check with the college they wish to attend to see if there are additional forms to be completed.

Financial Aid Resources

- After the FAFSA has been submitted, the college(s) that the student listed on the FAFSA will receive an estimate of how much the student's family can pay toward the cost of college. The financial aid office will use that information to put together a financial aid "package," consisting of one or more grants, scholarships, loans, and/or work opportunities to help cover the difference between what it costs to attend the college and what the family can pay. Students will be notified of the type and amount of each source of aid and information about how the student will receive the funds. The student should then respond back to the college regarding whether or not he/she wants to accept the funds that have been offered.

- In many communities, local service clubs, civic organizations, employers, churches, and others have college scholarships available. Usually your high school counselor will have information on how to apply for these scholarships.

- Students may want to explore other sources of financial aid by completing a scholarship search program on the Internet. It is generally not advisable for students to pay for a search, especially with so many free searches available on the internet. Your school counselor or the financial aid office at the college you wish to attend can recommend websites for your use.

- To assist prospective students in learning more about the state's many institutions of higher education, a listing of North Carolina colleges and universities can be found near the back of this publication.

- The best and most comprehensive online source for free financial aid information for North Carolina residents is College Foundation of North Carolina, CFNC.org. The website also provides comprehensive information to help students plan for and apply to college.

- You may also call the toll-free number for College Foundation of North Carolina, 866-866-CFNC (2362) to speak with a college planning specialist who will provide information and answers to your questions about planning, applying and paying for college.

College Foundation of North Carolina

As part of its commitment to help more students obtain an education beyond high school, the State Education Assistance Authority actively participates in a partnership called "College Foundation of North Carolina" (CFNC). This collaborative effort involves working with College Foundation Inc., the University of North Carolina, the North Carolina Community College System, North Carolina Independent Colleges and Universities, and the Department of Public Instruction) in providing a comprehensive website and a call center, staffed with college planning and financing specialists. Fiscal year 2012 marked the eleventh full year of CFNC.

The service provides, in one place, the information North Carolina students and families need to plan, apply and pay for college. CFNC helps communicate through a single, one-stop resource that higher education is available and possible for all North Carolinians, creating greater opportunities to go to college than ever before.

Via **CFNC.org**, students can use a wide range of career exploration and planning tools; maintain a personal portfolio to record courses taken, test scores and accomplishments; visit a virtual "College Fair" to compare, explore and link to more than 110 North Carolina colleges and universities; apply online for college admission and financial aid; and access financial planning, college savings, loan, grant and scholarship information. Among recent additions to the site are a transfer articulation module, a financial aid estimator, a "smart borrower" calculator to help limit debt to an amount that is within reason, and courses on financial literacy for high school and for college students.

The CFNC Call Center, accessed toll-free at **866-866-CFNC (2362)**, offers specialists in career counseling, academic advising, and financial resources for college. Students, families, and counselors are encouraged to call with individual questions or to request more information.

With CFNC's expanded services, families with young children are able to start early in their financial and academic planning for college. For those families with high school students or adults soon anticipating college enrollment, CFNC provides detailed guidance on both college admission and financial aid.

CFNC Usage Statistics, FY 2011-12

- On June 30, 2012, CFNC.org had more than 4.3 million user accounts and had averaged almost 8,498 visits a day for the year, with an average visit time of about 9 minutes.
- The CFNC Call Center responded to over 127,015 phone calls on paying for college and 11,099 on careers and college admission. They also responded to 5,373 emails on financial aid and 4,217 emails with questions or publication requests on college admission and careers.
- CFNC Regional Representatives located across the state made a total of 2,637 college access presentations to 65,274 people in schools and community groups.
- North Carolina students submitted 482,297 college applications using CFNC.org.
- CFNC has implemented electronic transcript transmission for 494 North Carolina high schools, and has processed 304,929 electronic high school transcripts.
- Most recent market awareness study (2012) indicated 90% awareness of CFNC among high school juniors and seniors in North Carolina and 90% awareness among parents of North Carolina middle and high school students.

Glossary of Financial Aid Terms

Academic Year – An academic year requires a minimum of 30 weeks of instructional time for a program that measures its length in credit hours or a minimum of 26 weeks of instructional time for a program that measures its length in clock hours. For an undergraduate program, at least 24 semester or trimester hours, or 36 quarter hours for a course of study that measures its program length in credit hours or 900 clock hours for a course of study that measures its program length in clock hours. All programs must define an academic year that conforms to the minimum requirements even if the program itself is shorter than those minimum requirements. The statute continues to authorize the Secretary to allow a reduction in the minimum of 30 weeks of instructional time to not less than 26 weeks for good cause as determined on a case-by-case basis for two-year or four-year programs of instruction for which an institution awards an associate or baccalaureate degree.

Award Notification/Letter – An official notice, issued by the financial aid office, that lists all the financial aid awarded to the student. This communication may be online and generally provides the expected family contribution, cost of attendance and the terms of the aid awarded.

Capitalization – The process of adding unpaid interest to the principal balance of an educational loan, increasing the principal amount of the loan that must be repaid.

Consolidation – A loan program that allows a borrower to combine several educational loans into one new loan.

This process extends the repayment period and allows for a single monthly payment. It simplifies the repayment process and usually lowers the monthly payment though it may result in higher overall interest payments.

Cost of Attendance (COA) – The total cost of an education, which is usually expressed as a yearly amount. COA includes tuition and fees, room and board, an allowance for books and supplies, transportation, and miscellaneous expenses, dependent care, study abroad expenses, disability expenses, employment expenses for co-op study and loan fees. The amount is determined by the financial aid office of the institution.

Default – Failure to repay a student loan according to the terms of a promissory note signed by the student. The organization that holds the loan (the state or the federal government) can take action to recover the money, including notifying national credit bureaus of the default. Wages and/or tax refunds of the defaulter may be garnished, and the borrower will no longer be eligible to receive federal financial aid until the defaulted loan is repaid or the borrower has made six full, on-time, consecutive monthly payments.

Deferment – An authorized period of time during which a borrower may postpone principal and interest payments. Deferments are available to borrowers who are in school at least half-time, enrolled in a graduate fellowship program, experiencing periods of unemployment or economic hardship, and in some cases, while teaching in shortage areas or low income schools, or for volunteering with the Peace Corps, VISTA, etc.

Dependent Student – For financial aid purposes, an undergraduate student is usually classified as a dependent and is expected to have access to parental financial resources if he/she is not married, does not have legal dependents, including children that he/she supports more than 50%, is not a veteran, is not currently serving on active duty (including National Guard or Reserves activated by Federal Authority) in the U.S. Armed Forces for purposes other than training, was not an orphan, ward of the court, or foster child at the age of 13 or any time thereafter, is not an emancipated minor, in legal guardianship, or unaccompanied youth who is homeless or is self-supporting and at risk of homelessness and is under 24 years of age.

Entrance/Exit Interviews – Counseling sessions for borrowers are required before their first loan disbursement can be released and before the borrower leaves school.

Expected Family Contribution (EFC) – Determined by a formula, this figure indicates how much of a family's financial resources are expected to help pay for the student's education. The EFC is used in determining eligibility for financial aid. Both FM (federal methodology) and IM (institutional methodology) use the EFC concept, although the calculated EFC under the two methodologies may differ.

FAFSA (Free Application for Federal Student Aid) – The federal aid application that must be completed by students who want to be considered for federal and many state need-based aid.

FM (federal methodology) – An eligibility formula, mandated by the US Congress, that determines the student's and the family's "expected family contribution" (EFC). This formula is used in making allocations of federal aid and, at some colleges and universities, for making institutional aid decisions as well.

Financial Aid Package – The total financial aid a student receives to meet educational expenses is called the "financial aid package." It may include federal, state and private aid such as grants, loans, work study, and scholarships.

Financial Need – The difference between the Cost of Attendance and the Estimated Family Contribution. It is used in determining what the student's aid package will be.

Forbearance – A period of time during which the borrower is permitted to temporarily cease making payments or reduce the amount of payments. The borrower is liable for the interest that accrues on the loan during the forbearance period.

Forgivable Loan for Service – A form of financial aid that has a service and/or cash repayment obligation as a condition for receiving the funds. A student must promise to repay the money upon graduation or withdrawal from the program within a specified time period either through service in a certain geographical and /or subject area or in cash at a predetermined interest rate.

Full-Time Student – For undergraduate students, this is usually a minimum of 12 semester hours of enrollment in a degree-granting program.

General Education Development (GED) Certificate – A certificate students receive if they've passed a specific, approved high school equivalency test. Students who don't have a high school diploma but who have a GED may still qualify for federal and state student aid.

Grace Period – Period of time when a borrower leaves school or drops below half-time and the borrower is not obligated to begin repayment of his/her loans – usually six or nine months.

Grant – Financial aid awarded on the basis of need or merit that the student is not obligated to repay.

Guaranty Agency – The state-designated organization that administers the Federal Family Education Loan Program (FFELP), including the Federal Stafford Loan and Federal PLUS Loan programs. In this state, the agency is the North Carolina State Education Assistance Authority.

IM (institutional methodology) – A need-analysis formula developed by College Board's College Scholarship Service. It determines the student's and the family's capacity to pay for college each year, and is used by some postsecondary institutions for awarding institutional and private financial aid.

Independent Student – For financial aid purposes, a student is classified as an independent student if at least one of the following applies: he/she is 24 years of age or older, is married, is enrolled in a graduate or professional educational program (beyond a bachelor's degree), has legal dependents other than a spouse, was an orphan, foster child, or ward/dependent of the court at any time since the age of 13, is an emancipated minor, in legal guardianship or was determined at any time since July 1, 2012, to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless, is a veteran of the US armed forces ("A veteran is a student who has engaged in active service in the U.S. Army, Navy, Air Force, Marines or Coast Guard and was released under a condition other than dishonorable—including a student who attended a U.S. military academy but withdrew in good standing—or a student who is not a veteran now but will be a veteran by June 30, 2014) – or is currently serving on active duty in the U.S. Armed Forces for purposes other than training and activated by Federal Authority.

Interest – The charge made to a borrower for use of a lender's money.

Institutional Student Information Record (ISIR) – An electronic record for schools that contains a student's Expected Family Contribution (EFC), as calculated by the Central Processing System, as well as all the financial and other data submitted by the student on the FAFSA.

Need Analysis – The process of reviewing a student's aid application to determine the ability of the family to contribute to the costs of education. Completing a need analysis form (e.g., FAFSA or PROFILE) is the required step in applying for most types of financial aid.

North Carolina State Education Assistance Authority (NCSEAA) – The State agency in North Carolina that promotes access to higher education by administering financial aid and savings programs, informing students and families about paying for college, teaching educators about financial aid administration, and advocating for resources to support students. For more information, visit ncseaa.edu.

Origination Fee – A fee charged by the federal government and deducted from the loan before disbursement to offset part of the administrative costs of the William D. Ford Federal Direct Loan Program (DL).

Principal – The initial amount of the student loan. Interest is charged on this amount, and origination fee is deducted from the principal prior to disbursement.

PROFILE – A need-analysis form required by some institutions for non-federal aid and processed through the College Board's College Scholarship Service (CSS). This form can be found at https://profileonline.collegeboard.com.

Promissory Note – The legal document that a borrower must sign when he/she receives an educational loan that lists conditions under which the money is borrowed and the terms under which he/she agrees to repay the loan with interest.

Residency – In North Carolina, a person does not necessarily have to be a US citizen in order to be classified as a North Carolina resident for tuition purposes. However, a person must reside in this state for at least 12 months prior to the date of enrollment or re-enrollment in a postsecondary institution. Each postsecondary institution makes its own determination regarding in-state residency. Some factors used in determining domiciliary intent include place of abode, place where one votes, place of jury service, place of car registration or license, driver's license, place of employment, state where income tax is paid, location of personal property, and location where one spends vacation time. Minors residing in North Carolina are considered residents of the state where their parents reside. Currently enrolled North Carolina resident who leaves the state is granted a 12-month grace period during which time he/she is treated as an in-state resident for tuition purposes. State law also allows military personnel and their dependents to qualify for in-state tuition while stationed in North Carolina.

Satisfactory Academic Progress (SAP) – A student must be making satisfactory academic progress in order to continue receiving federal aid. Each institution develops its own satisfactory academic progress standards for financial aid eligibility.

Scholarship – A form of financial aid given to students on the basis of need or merit (or a combination of both) to help pay for their education expenses. Some scholarships have community service requirements and geographic, institutional or academic major restrictions. Most scholarships require the student to maintain satisfactory academic progress for renewal.

Scholarship-Loan – A form of financial aid that has a service and/or cash repayment obligation as a condition for receiving the funds. A student must promise to repay the money upon graduation or withdrawal from the program within a specified time period either through service in a certain geographical and /or subject area or in cash at a predetermined interest rate. Also known as a Forgivable Loan.

Selective Service Registration – A male student must register with the Selective Service to receive federal and/or state student aid. The requirement applies to males who are at least 18 years old and are not currently on active duty in the armed forces.

Student Aid Report (SAR) – A federal "output" document sent to a student by the Central Processing System. The SAR contains financial and other information reported by the student on the FAFSA. A student receives a paper SAR if he or she files a paper FAFSA and does not provide a valid email address. The student receives a link to online SAR information if he or she provides a valid email address on the FAFSA. The student's Expected Family Contribution (EFC) is included on the SAR. All information reported on the SAR is also sent to schools the student listed on the FAFSA.

Subsidized Loan – A need-based loan on which the interest is paid by the federal government while the borrower is enrolled in school or during grace and deferment periods. For Direct Subsidized Loans first disbursed between July 1, 2012, and July 1, 2014, the borrower will be responsible for paying any interest that accrues during the grace period. If the interest is not paid during the grace period, the interest will be added to the loan's principal balance.

Unsubsidized Loan – A non need-based loan for which borrowers are responsible for interest from the date the loan is disbursed.

Verification – A review process to determine the accuracy of the information on a student's financial aid application. If a student is selected for verification, he/she is required to submit acceptable documentation to support information on his/her FAFSA application.

Government Programs

Appropriated Grants

These grants consist of funds for undergraduate students administered through the financial aid offices of the constituent institutions of The University of North Carolina and funds for graduate and first year professional students in those institutions administered by other institutional offices as determined by the chancellors.

Eligibility: North Carolina residents enrolled in good standing in the regular or summer sessions as full- or part-time undergraduate, graduate, or first professional degree candidates in constituent institutions of The University of North Carolina are eligible to apply. These awards are based on financial need as determined by the respective constituent institutions.

Value: Awards vary, depending upon the cost of education at the institution, other available financial aid, and the financial resources of the student and/or family.

Application Procedure:

- Undergraduate level: There is no separate application. Apply for need-based financial aid as indicated by the institution; eligible students will automatically be considered for grants.
- Graduate or first professional level: Contact the graduate dean of the program of your choice to obtain information.

Federal Pell Grant Program

This program awards grants to students with payment made through the institutions. Federal Pell Grants are the "foundation" of student aid to which aid from other sources may be added.

Eligibility: Student's eligibility is determined by using a formula established by Congress which takes into consideration family financial circumstances. The formula produces an Expected Family Contribution (EFC) number that is used by the institution to determine the amount of the Federal Pell Grant.

Eligible students must

- Be undergraduates enrolled as either part-time or full-time students in an approved postsecondary institution who have not already earned a bachelor's or professional degree
- Be citizens or permanent residents of the United States

Value: Amounts vary and are awarded on the basis of need, enrollment status, length of enrollment, and cost of education at the school the student attends. The maximum annual award for 2012 - 2013 is $5550; the minimum annual award is $555.

Application Procedure: Student applies for a Federal Pell Grant by filling out the Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant is included as part of his/her total financial aid package. Call CFNC at 866-866-CFNC if you have questions about applying for a Federal Pell Grant. You may learn more about this program and other federal programs of assistance by visiting the federal government website at: http://studentaid.ed.gov/guide.

Federal Perkins Loan Program

Created in 1958, this program was formerly known as the National Direct and National Defense Student Loan.

Eligibility: Applicants must

- Be enrolled full or part-time in an undergraduate or graduate program at a postsecondary institution participating in the Federal Perkins Loan Program
- Be a citizen or permanent resident of the United States. Priority is given to students with the greatest financial need

Value: The Federal Perkins Loan is a low interest loan based entirely on need, as determined by the financial aid office. The annual loan maximum is $5,500 per year for undergraduate students and $8,000 per year for graduate students. The amount the student borrows depends upon need and the availability of funds.

Application Procedure: Students apply for a Federal Perkins Loan by filling out the Free Application for Federal Student Aid (FAFSA). The Federal Perkins Loan may be included as part of the student's total financial aid package developed by the institution the student attends. An annual application is required.

Repayment: The current interest rate is fixed at 5% per year. Student signs a master promissory note (MPN) and must begin repayment nine months after graduation or leaving school, or upon enrollment status dropping below half-time. A student has up to ten years to repay the loan. Part of the Federal Perkins Loan may be canceled for each year the recipient is: a teacher in a school designated as serving a low-income population, or a full-time special education teacher, a teacher of mathematics, science, foreign language, or bilingual education; a full-time nurse or medical technician; a full-time employee of a family service agency providing services to high-risk children; a Peace Corps volunteer; or a member of the US Armed Forces serving in an area of hostility. See the following web link for additional cancellation provisions: http://studentaid.ed.gov/students/publications/student_guide/index.html

William D. Ford Federal Direct Loan Program (DL)

The William D. Ford Federal Direct Student Loan Program has been in operation since 1994 and is named for Congressman Ford. Loans made through this program are referred to as Direct Loans and include the Federal Direct Stafford/Ford Loan, the Federal Direct Unsubsidized Stafford/Ford Loan, the Federal Direct PLUS Loan, and the Federal Direct Consolidation Loan. Funding for loans is provided by the US Department of the Treasury, and colleges and universities act as agents for the Department of Education in making educational loans to students and parents for college expenses. The student's or parent's obligation is between the borrower and the federal government.

Federal Direct Stafford/Ford Loans and Federal Direct Unsubsidized Stafford/Ford Loans

Federal Direct Loans are either subsidized or unsubsidized, depending on whether the student has demonstrated financial need. Subsidized means that the federal government pays the interest on the loan for the student while the student is in an in school, grace, or deferment period; such loans are available to students who demonstrate sufficient financial need. Unsubsidized means that the student is responsible for the interest for the entire life of the loan.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled at least half-time during the loan period
- Be enrolled in a program of study that leads to a degree or certificate
- Have received a determination of eligibility or ineligibility for a Federal Pell Grant
- Be a US citizen or eligible noncitizen

Value: The amount a student can borrow through the Direct Loan Program depends on the student's collegiate grade level and dependency status as noted below:

Annual Loan Limits

Dependent Students
Freshmen
$5,500 (including up to $3,500 subsidized)
Sophomores
$6,500 (including up to $4,500 subsidized)
Juniors & Seniors
$7,500 (including up to $5,500 subsidized)

Independent Students
Freshmen
$9,500 (including up to $3,500 subsidized)
Sophomores
$10,500 (including up to $4,500 subsidized)
Juniors & Seniors
$12,500 (including up to $5,500 subsidized)

Graduate Students
$20,500 (For loan periods beginning 7/1/12 graduate/professional students are no longer eligible to receive Direct Subsidized loans.)

The cumulative lifetime amount that any student can borrow through the Direct Loan Program (subsidized & unsubsidized) is indicated below:

Dependent Undergraduate
$31,000 (no more than $23,000 subsidized)

Independent Undergraduate
$57,500 (no more than $23,000 subsidized)

Graduate/Professional Students
$138,500 (no more than $65,500 subsidized) (including undergraduate Stafford loans. For Direct Subsidized Loans first disbursed between July 1, 2012, and July 1, 2014, the borrower will be responsible for paying any interest that accrues during the grace period. If the interest is not paid during the grace period, the interest will be added to the loan's principal balance.)

Repayment: Repayment of a Direct Loan begins six months after the student ceases enrollment as at least a half-time student and usually extends up to ten years. In certain situations, students may delay repayment by requesting a deferment, which is granted under a variety of conditions set forth in federal regulations. You may also ask your financial aid officer for additional information.

Interest Rates: Interest on Direct Subsidized Loans is a fixed rate of 3.4% for loans made July 1, 2012 - June 30, 2013. Interest on Direct Unsubsidized Loans for July 1, 2012 through June 30, 2013 is a fixed rate of 6.8%.

Repayment Incentives

A repayment incentive is a benefit that is offered to encourage the borrower to repay the loan on time. Under a repayment incentive program, the interest rate charged on the loan may be reduced. Some repayment incentive programs require that the borrower make a certain number of payments on time to keep the benefits of the repayment incentive.

The **Direct Loan Program** currently offers one repayment incentive program.

- **Interest Rate Reduction for Automatic Withdrawal Payments**

  Under the Automatic Withdrawal payment option, the bank automatically deducts the monthly loan payment from the checking or savings account and sends the payment to the loan holder or loan servicer. In addition to helping to ensure that the payments are made on time, the borrower receives a 0.25 percent interest rate reduction when making payments through this option.

Repayment Plans

Generally, a borrower has from 10 to 25 years to repay the loan, depending on which repayment plan is selected. The following repayment plans are available:

- **Standard Repayment Plan:** Generally requires a fixed payment amount each month for up to 10 years with a minimum payment of $50 per month.

- **Graduated Repayment Plan:** Payments start out low at first and then increase, usually every two years. The loan must be paid in full within 10 years. At a minimum, payments must cover the interest that accumulates on the loans between payments. This plan is tailored to individuals with relatively low current incomes (e.g., recent college graduates) who expect their incomes to increase in the future. However, the borrower pays more for this loan than under the Standard Plan, because more interest accumulates in the early years of the plan when the outstanding loan balance is higher and monthly payment is smaller.

- **Extended Repayment Plan:** Under this plan, a borrower pays a fixed annual or graduated repayment amount of at least $50 over a period not to exceed 25 years. The monthly payment amount will be lower than it would be under the Standard Plan, but the borrower will ultimately pay more for the loan because of the interest that accumulates during the longer repayment period.

- **Income-Based Repayment (IBR):** Under the IBR, the required monthly payment is capped at an amount that is intended to be affordable based on the income and family size. The borrower is eligible for IBR if the monthly repayment amount under IBR will be less than the monthly amount calculated under a 10-year standard repayment plan. If the borrower repays under the IBR plan for 25 years and meets other requirements, the borrower may have any remaining balance of the loan cancelled. Additionally, if the borrower works in public service and has a reduced loan payment through IBR, the remaining balance after ten years in a public service job could be cancelled.

- **Income-Contingent Repayment Plan (for Direct Subsidized and Unsubsidized Loans and Direct PLUS Loans for Graduate and Professional Students):** Monthly payments are based on the borrower's annual income (and that of the spouse, if married), the family size, and the total amount of Direct Loans. Borrowers have 25 years to repay under this plan and the unpaid portion will be forgiven. The borrower may have to pay income tax on the amount that is forgiven.

Direct Subsidized Loans, Direct Unsubsidized Loans and Direct PLUS Loans for graduate and professional student PLUS borrowers may be repaid under the income-contingent repayment (ICR) plan. Direct PLUS Loans for parent borrowers may not be repaid under ICR.

Application Procedure: Complete the Free Application for Federal Student Aid (FAFSA), available at www.fafsa.gov or obtain a paper form by calling 1-800-4-FedAid. The information from your application will be shared with the schools that you have identified on the FAFSA. Some schools have additional application procedures—check with your college's financial aid office to be certain. Follow the instructions of your college financial aid office for obtaining a Direct Loan application promissory note at www.StudentLoans.gov.

Federal Direct PLUS Loans for Graduate or Professional Students

Graduate or professional students are eligible to borrow under the Direct PLUS Loan Program up to their cost of attendance minus other estimated financial assistance for loans certified or originated on or after July 1, 2006.

Eligibility: Applicant must meet the following eligibility requirements

- Be a US citizen or eligible noncitizen with a valid Social Security number
- Be a graduate or professional student enrolled at least half-time
- Complete the FAFSA although applicant does not have to demonstrate need
- Have either a good credit history or no credit history
- Have applied for annual loan maximum eligibility under Federal Direct Loan Program

Value: The student may borrow up to the estimated cost of attendance for the period of enrollment, minus other estimated financial assistance.

Interest Rate and Repayment Terms: The interest rate is fixed 7.9%. Repayment begins on the date of the final disbursement of the loan, and the first payment is due within 60 days after the date the loan is fully disbursed. A graduate or professional Federal PLUS Loan borrower may receive a deferment while he or she is enrolled on at least a half-time basis at an eligible school. Upon dropping to less than half-time enrollment status, the borrower is not entitled to a grace period.

Federal Direct PLUS Loans for Parents

These loans are for parents of dependent students enrolled in undergraduate programs of study. Federal Direct PLUS Loans now require completion of the FAFSA and the determination of eligibility for the Federal Pell Grant or Federal Direct Stafford Loan. Also, parent borrowers must not have an "adverse credit history" as defined in federal regulations. Repayment normally starts once funds are disbursed. However, parents may defer payments on a PLUS loan until six months after the date the student ceases to be enrolled at least half-time. Interest must be paid monthly or quarterly, or capitalized quarterly.

Value: A parent of a dependent student may borrow up to the difference in the estimated cost of attendance and other financial aid for each son or daughter meeting the eligibility requirements.

NOTE:

The Health Care and Education Reconciliation Act of 2010 (HCERA), Pub.L. 111-152, provides that no new loans may be made under the Federal Family Education Loan (FFEL) Program after June 30, 2010.

To apply for a Direct Loan, complete the FAFSA (www.FAFSA.gov) and list at least one institution to receive the results. Each school determines its policies and procedures for the DL Program; therefore, for specific information on the Program, contact the financial aid office at the school you are attending or plan to attend.

Contacts for Your Direct Loans

www.StudentLoans.gov

Allows students and parents to complete electronic master promissory notes online. Provides information from the US Department of Education about how to manage student loans.

www.dl.ed.gov

To make online payments, view account balances, change billing options, enroll in electronic services and more.

NSLDS:

Direct Loans also are reported to the National Student Loan Data System (NSLDS), accessible at www.nslds.ed.gov, which maintains your overall financial aid history for federal student aid.

For Information on Direct Consolidation Loans, including an online application

Direct Loan Consolidation Center

1-800-557-7392

Remember:

Federal student loans are real loans, just like car loans or mortgage loans. You must repay a student loan even if your financial circumstances become difficult. Federal student loans usually cannot be written off in bankruptcy. They cannot be canceled because you did not get the education or job you expected, and they cannot be canceled because you did not complete your education (unless you could not complete your education because your school closed).

PLUS Loan Features

- Available to parents of dependent undergraduate students
- Parent may borrow up to the cost of attendance minus any other aid received by the student
- Interest rate – currently 7.9%
- Long-term repayment options
- Credit-worthiness evaluation required
- Subject to an origination fee
- Parent and dependent student must be U.S. citizens or eligible noncitizens, not in default on any federal education loans nor owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid programs.

Application procedure: Complete a Free Application for Federal Student Aid (FAFSA) at FAFSA.gov and the Federal PLUS Loan application which may be obtained at www.StudentLoans.gov. For more information about the PLUS loan program, contact the financial aid office at your son/daughter's school.

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

Eligibility: A student must be an undergraduate and have exceptional financial need to qualify for an FSEOG award. The amount of financial need is determined by the educational institution the student attends. Recipients must be citizens or permanent residents of the United States. Priority is given to students who receive Federal Pell Grants.

Value: The value of the award is determined by the need of the recipient and the available funds. An award may not be less than $100, and the maximum award is usually $4,000 per year.

Application Procedure: Student applies for an FSEOG award by filling out the Free Application for Federal Student Aid (FAFSA). The FSEOG will be included as part of the student's total financial aid package developed by the college the student attends. Annual application is required. See the webpage at: http://studentaid.ed.gov/guide.

Federal Work-Study Program (FWS)

This program provides jobs to students who qualify for financial assistance and encourages them to participate in community service activities.

Eligibility: Applicant must meet the following eligibility requirements

- Demonstrate financial need
- Be enrolled at an approved postsecondary institution
- Be a citizen or permanent resident of the United States

Value: Amounts vary and are determined by the financial aid office of the institution. Eligible students may work up to the maximum number of hours per week set by the institution. Jobs usually range from 8 to 15 hours per week and pay at least minimum wage. Employment may be on or off campus.

Application Procedure: Students apply for a Federal Work-Study award by filling out the Free Application for Federal Student Aid (FAFSA). The FWS will be included as part of the student's total financial aid package developed by the college the student attends. Annual application is required. Recipients are selected by the financial aid office at the institution. See the webpage at: http://studentaid.ed.gov/guide.

John B. McLendon Scholarship Fund

The John B. McLendon Scholarship Fund was established to provide two leadership scholarships, one for a male student athlete and one for a female student athlete, at each of North Carolina's Historically Black Colleges and Universities. Bennett College for Women will receive two scholarships for female athletes. Participating campuses must be accredited by the Southern Association of Colleges and Schools (SACS).

The ten qualifying campuses are: Bennett College for Women, Elizabeth City State University, Fayetteville State University, Johnson C. Smith University, Livingstone College, North Carolina A&T State University, North Carolina Central University, Shaw University, St. Augustine's College and Winston-Salem State University.

Eligibility: Applicant must meet the following eligibility requirements

- Be varsity athletes at the participating campuses
- Have been enrolled in your institution for at least two semesters
- Demonstrate outstanding leadership qualities
- Maintain high academic standards, and
- Be involved in the institution's community

Value: Maximum award of $1,250 per academic year.

Application Procedure: Recipients will be selected by their colleges. For more information about this program, contact a participating campus.

NC Reach (Child Welfare Postsecondary Support Program)

NC Reach, also known as the Child Welfare Postsecondary Support Program, was established by the 2007 North Carolina General Assembly to provide funding for college students who have either aged out of North Carolina public foster care or whose adoption from North Carolina public foster care was finalized on or after their twelfth birthday.

Eligibility: Applicant must meet the following eligibility requirements

- By age 18 - 25 students who either aged out of North Carolina public foster care or whose adoption from North Carolina public foster care was finalized on or after the student's 12th birthday
- Enroll at either a North Carolina Community College or one of the 16 constituent institutions of The University of North Carolina System, on at least a half time basis; pursuing an undergraduate degree, diploma, or certificate
- Make satisfactory progress toward the completion of undergraduate study
- Comply with registration requirements for military service unless they are exempt from registration
- May not be in default or owe a refund under any federal or state loan or grant program

Value: Award amounts vary. Benefits are determined based on federal and state grants and scholarships, including the Pell Grant, the Education Training Voucher and state scholarships such as the North Carolina Education Lottery Scholarship which are applied first to the predetermined costs of attendance at the qualifying school. The NC Reach Scholarship will pay up to the balance of the predetermined costs of attendance.

Application Procedure: To apply for this program, please visit www.ncreach.org. Additional information may be obtained by calling the NC Reach team at (800) 585-6112, or by clicking the "Contact Us" on the NC Reach homepage.

North Carolina Need-Based Scholarships (NBS)

Created by the 2011 North Carolina General Assembly, this program is need-based program for students attending private institutions of higher education beginning in 2012-13.

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident and a NC resident for tuition purposes as defined by the NC Residency Manual
- Be enrolled as an undergraduate student in at least 9 credit hours at a qualifying private North Carolina campus
- Demonstrate a certain level of financial need based on calculated Expected Family Contribution (EFC) from the Free Application for Federal Student Aid (FAFSA)
- Meet requirements for the Federal Pell Grant (except EFC)

Value: Award amounts vary depending on the Expected Family Contribution.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA), listing at least one qualifying private North Carolina institution. Consideration for the grant is automatic once the FAFSA is filed. No deadline has been established; however, applicants should meet financial aid application deadlines established by their institutions. Late applicants may be denied if insufficient funds are available. For more information, visit CFNC.org/NBS.

North Carolina Community College Grant and Loan Program

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet the Satisfactory Academic Progress requirements of the institution

Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for this grant based on their estimated family contribution as determined on the Student Aid Report (SAR). Students who have earned baccalaureate (four-year) college degrees are ineligible.

Value: The value per grant will vary according to information that is generated from the Pell Grant application.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA) which is also used to qualify for Federal Pell Grants. Please contact the financial office at your local community college for more specific information regarding procedures, etc.

North Carolina Education Lottery Scholarship (ELS)

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet the Satisfactory Academic Progress requirements of the institution
- Be admitted, enrolled and classified as an undergraduate student in matriculated status in a degree, certificate or diploma program at eligible North Carolina institutions (UNC campuses, Community College Campuses).

Eligibility is determined based on the same criteria as the Federal Pell Grant with one exception; students not eligible for the Federal Pell Grant with an estimated family contribution of $5,000 or less will be eligible for an Education Lottery Scholarship. Students who have earned baccalaureate (four-year) college degrees are ineligible.

Value: The value per grant will vary according to information that is generated from the Free Application for Federal Student Aid application. Grants range from $100 to $3,400 for the 2012-2013 year.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA) which is also used to qualify for Federal Pell Grants. This form can be completed at www.fafsa.gov

North Carolina Education and Training Voucher Program (NCETV Program)

The NCETV Program is designed to help foster youth and former foster youth through college or vocational/technical training.

Eligibility: Applicants must meet these requirements

- Be eligible for the NC LINKS program—you must have been in foster care as a teenager and be a citizen or qualified non-citizen. Have personal assets of less than $10,000
- Have aged out of the foster care system at age 18 or were adopted from foster care with adoption finalization after your 16th birthday
- Be 18, 19, or 20 years of age to enter the ETV program
- Accepted into or are enrolled in a degree, certificate or other accredited program at a college, university technical or vocational school and show progress toward completing that degree or certificate

Value: Recipients are eligible to receive up to $5,000 per school year to be used for tuition, books, and qualified living expenses.

Application Procedure: Scholarship applications are available online at statevoucher.org. Click on North Carolina, and on the left-hand side of the page you will see the link to the application form. Applicants must submit an essay between 250-500 words explaining their goals for furthering their education.

UNC Campus Scholarship Program

This program, established in 2002 by the General Assembly, was created through the consolidation of several programs that previously existed to provide assistance to North Carolinians attending the state's public universities. The UNC Campus Scholarship Program is designed to promote diversity on the 16 North Carolina public university campuses. A portion of the funds are reserved for American Indian/ Native American students who can provide evidence of membership in an Indian tribe recognized by the State of North Carolina or by the United States. Information about the Doctoral Program can be found elsewhere in this publication.

Eligibility: Each campus determines eligibility and recipients based on approved criteria established by the institution.

Value: The amount awarded is determined by the campus.

Application Procedure: North Carolina residents interested in this program should contact the financial aid office at the North Carolina public university they plan to attend.

University of North Carolina System Need-Based Grant

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled in at least 6 credit hours at one of the 16 constituent institutions of The University of North Carolina
- Demonstrate eligibility based on a calculation of need, using income data from the Free Application for Federal Student Aid (FAFSA)

Value: Award amounts vary. For the 2012-13 academic year, funds ranged from $500 to $4200.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA), listing at least one constituent institution of The University of North Carolina. Consideration for the grant is automatic once the FAFSA is filed; no formal deadline has been established. Applicants should meet priority deadlines established by their institutions. Late applicants may be denied if insufficient funds are available.

Programs for Specific Undergraduate Majors or Careers

Accounting

North Carolina Association of Certified Public Accountants (NCACPA)

The North Carolina Association of CPAs' (NCACPA) charitable foundation, the NCACPA Foundation, Inc., annually awards accounting scholarships, ranging from $1,000 to $5,000, to deserving North Carolina accounting students. Also, through the association's 11 chapters, the NCACPA Foundation, Inc. distributes need-based scholarships to North Carolina accounting students in amounts up to $3,000. To find out more call 800-772-2836 or email chapters@ncacpa.org.

Eligibility: Applicant must meet the following eligibility requirements

- Have a North Carolina residence
- Be enrolled in a North Carolina college or university
- Have completed at least one college or university level accounting course
- Have completed at least 36 semester hours (or equivalent) by the start of the spring semester of the year of application
- Enroll or be enrolled in an academic program leading to a degree in accounting or its equivalent, either currently or during the first semester following the awarding of the scholarship
- Be sponsored by two accounting faculty members who sign the application form
- Provide evidence of academic achievement with GPA (including accounting subjects and overall) of 3.0 or higher on a 4.0 scale.
- Submit typed essay: topic listing is available at http://www.ncacpa.org/Member_Connections/Students/Scholarships

  The maximum length of the essay is 1000 words. The essay will weigh substantially in the scholarship awarding process. The reviewers (association members) will consider grammar, punctuation, organization, style, content, creativity and appropriate references or citations when applicable. Because the reviewers are CPAs, applications should not include information in the essay with which professionals would already be familiar. Please prepare your essay in Microsoft Word.

Value: Scholarships range from $1,000 to $5,000 and are awarded annually at the discretion of the NCACPA Foundation. All qualified applicants receive a complimentary one-year NCACPA membership.

Application Procedure: Applicants must submit transcripts of all course work completed, to include the fall semester of the academic year of application. Transcripts should be sent directly from the Registrar's Office to the NCACPA Scholarship Foundation after grades have been posted for the fall semester. Application, essay, and transcripts must be postmarked by the date specified on the online application.

Visit the following link for the application and additional scholarship details: http://www.ncacpa.org/Member_Connections/Students/Scholarships.aspx

NCACPA Minority Accounting Student Scholarship

The North Carolina Association of CPAs (NCACPA) awards scholarships to top performing minority accounting students through the NCACPA Minority Issues Committee. These awards are distributed by the NCACPA Foundation, Inc.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled full-time in an accredited North Carolina college or university and have had a legal residence in North Carolina for the last year.
- Have completed at least four college or university level accounting courses.
- Have completed at least 36 semester hours (or equivalent) by the start of the spring 2011 semester.
- Be enrolled in an academic program leading to a degree in accounting or its equivalent, either currently or during the first semester following the awarding of the scholarship.
- Submit letters of recommendation from:
  a. An accounting faculty member.
  b. A professional or community affiliate, or a second accounting faculty member.
- Have evidence of academic achievement, demonstrated by an average (accounting subjects and overall) of at least a 3.0 on a 4.0 scale.
- Submit a typed essay on one of the following topics:
  a. What can the profession do to educate minorities with regard to understanding the impact of and ways to survive the national financial crisis?

b. How will you impact minority communities by becoming a CPA?

c. What challenges/issues do minority CPAs face in the profession?

The essay should be at least 500 words in length and will weigh substantially in the scholarship awarding process. The reviewers (NCACPA members) will consider grammar, punctuation, organization, style, content, and creativity. Because the reviewers are CPAs, applicants should not include information in the essay with which professionals would already be familiar.

For the purpose of this program, the Minority Issues Committee defines minority students as those of Black, Native American/Alaskan Native, Middle-Eastern, Asian or Pacific Island races, or of Hispanic ethnic origin.

Value: Scholarships are given annually, ranging from $1,000 to $2,000.

Application Procedure: To apply, please visit: http://www.ncacpa.org/Member_Connections/Students/Scholarships

Criminal Justice

NC Sheriffs' Association Undergraduate Criminal Justice Scholarships (CJS)

The CJS was established by the NC Sheriffs' Association (NCSA) to assist academically talented students who are residents of NC who are seeking degrees in criminal justice at any of the UNC campuses. This scholarship is funded by the NCSA and administered by the NC State Education Assistance Authority (NCSEAA).

Eligibility: Applicant must meet the following eligibility requirements

- Be an undergraduate majoring in criminal justice, one student for each UNC constituent institution that has a criminal justice degree program (see listing below)
- Be a North Carolina resident for tuition purposes
- Establish financial need
- Be enrolled full-time

First priority selection is given to the son or daughter of a sheriff or deputy sheriff or any law enforcement officer killed in the line of duty. Second priority is given to a son or daughter of any sheriff or deputy sheriff who is deceased, retired (regular or disability), or is currently active in North Carolina law enforcement. Third priority is given to any resident criminal justice student meeting the institution's academic and financial need criteria.

The state institutions eligible to participate in the criminal justice program are: Appalachian State University, East Carolina University, Elizabeth City State University, Fayetteville State University, North Carolina Central University, North Carolina State University, The University of North Carolina at Charlotte, The University of North Carolina at Pembroke, The University of North Carolina at Wilmington, and Western Carolina University.

Value: These scholarships are valued at $1,000 each semester. A total of 10 scholarships are available per semester (20 per year).

Application Procedure: Applications may be obtained from the financial aid office (FAO) at the eligible institution. Applicants must submit a completed application, an official transcript, and a statement of career goals to the sheriff of the county in North Carolina where he or she permanently resides, and request a letter of recommendation. These materials should be sent by the sheriff's office to the FAO.

Hospitality and Tourism

North Carolina Hospitality Education Foundation

The Hospitality Education Foundation of the North Carolina Restaurant Association provides scholarships for individuals pursuing educational programs in hospitality and tourism. Scholarships are awarded in four categories:

Eligibility: Applicant must meet the eligibility requirements per scholarship category

High School Students' Scholarship:

- High school seniors who plan to enroll or students already enrolled in a full-time undergraduate course of study at an accredited two-year or four-year college or university, or vocational-technical school in North Carolina
- Pursue a course of study in culinary arts, hospitality management or tourism
- Be North Carolina residents

Community College or Culinary Students in Two-Year Programs:

- Must be enrolled in a full-time undergraduate course of study at an accredited two-year college or culinary program
- Pursue a degree in culinary arts, hospitality management or tourism
- Be a North Carolina resident

Colleges or Universities or Culinary Students in Four-Year Programs:

- Must be enrolled in a full-time undergraduate course of study at an accredited four-year college, university or culinary program
- Pursue a degree in culinary arts, hospitality management or tourism
- Be a North Carolina resident

Graduate Student Scholarships:

- Be a graduate of a four-year hospitality or culinary degree program planning to enroll or already enrolled in full-time graduate course of study pursuing a graduate degree in a hospitality related field or pursuing an MBA
- Be a North Carolina resident

Value: Scholarships range from $750 to $1,500 for the year. Up to 10 High School Students' Scholarships, up to seven (7) Two-Year Program scholarships, up to seven (7) Four-Year Program scholarships and Graduate Student Scholarships will be awarded for the 2012-13 academic year. Applications for 2012-13 will be available in October 2011.

In addition, two special scholarships are available to juniors enrolled in culinary arts or hospitality programs:

The Golden Corral Scholarship and the K&W Cafeterias Scholarship are each awarded to one rising junior enrolled in a four-year culinary arts or hospitality program. These $4,000 scholarships are not renewable. The applicant must be a North Carolina resident.

Another special scholarship is available to a high school senior planning to enroll at The Johnson & Wales University Charlotte campus. The scholarship is a $10,000 renewable scholarship offered to North Carolina residents.

Application Procedure: Applications are available at: Direct questions to – alyssab@ncrla.biz or call 1-800-582-8750. Visit http://ncrla.biz/displaycommon.cfm?an=1&subarticlenbr=95

Multidisciplinary

Forgivable Education Loans for Service (FELS) Program

This program was established by the North Carolina General Assembly in 2011 and the first loans available for the 2012-13 academic year. The loan provides financial assistance to qualified students who are committed to working in North Carolina in fields designated as critical employment shortage areas.

Eligibility: Applicant must meet the following eligibility requirements

- Be a legal North Carolina resident and NC resident for tuition purposes
- At the time of application, present a cumulative minimum grade point average (GPA) of:
  - 3.00 for graduating high school students (weighted GPA)
  - 2.80 for undergraduate students pursuing an associate or bachelor's degree
  - 3.20 for students pursuing a graduate or professional degree
- Register with the Selective Service System, if required;
- Recipients must not be in default, or does not owe a refund, under any federal or State loan or grant program
- Maintain Satisfactory Academic Progress according to the enrolling policy of the institution.
- Be willing to work in NC in a designated critical employment area.

Value:

Annual Loan Amounts are as follows:

- Certificate or associate degree programs: $3,000
- Bachelor's degree program: freshmen and sophomores $3,000
- Bachelor's degree program: junior and senior: $7,000
- Master's degree program: $10,000
- Doctoral degree program: $14,000

Maximum Aggregate Loan Limits:

- Certificate and/or associate degree programs: $6,000
- Bachelor's degree program: $20,000
- Master's degree program: $20,000
- Doctoral degree program: $56,000

Application Procedure: Applications may be obtained by visiting CFNC.org/FELS.

Teaching

Dottie Martin Teachers Scholarship

This annual scholarship is designed for students presently enrolled in colleges or universities and studying education. Its purpose is to assist aspiring teachers who are particularly interested in child guidance and counseling who want to make a difference in the lives of North Carolina's children. Eligible participants can be considered for the scholarship after approval of their programs by the Board of Directors of the Dottie Martin Teachers Scholarship Fund.

Eligibility: Applicant must meet the following eligibility requirements

- Plan to teach in North Carolina once his/her education is completed
- Presently be in a teacher education program with an established career plan for teaching (high school students or recent high school graduates are not eligible to apply)
- Fully complete a series of background history forms present in the application
- Provide a recent college or university transcript, three letters of recommendation, and a typed essay which includes: reason for applying, career goals, teaching plans, and reasons why the applicant should receive the Dottie Martin scholarship and the financial burden which he/she would incur without the scholarship

Value: $500 awards are made annually in early August.

Application Procedure: For an application, contact the financial aid office at the college you are attending, visit www.ncfederationofrepublicanwomen.org/The_Dottie_Martin_Teachers_Scholarship_Application_rev05-2012_.pdf, email dsalerno@triad.rr.com, or call 336-766-0067. Completed applications must be mailed to: Dottie W. Salerno, 5 Bearkling Place, Greensboro, NC 27407. Applications must be mailed no later than June 1.

Epsilon Sigma Alpha Scholarship

The Scholarship Board of the North Carolina Council – ESA provides scholarships to individuals training for work with exceptional children, excluding the academically gifted.

Eligibility: Applicant must meet the following eligibility requirements

- Must be a student enrolled in an accredited college or university, either as an undergraduate student, or as a current NC teacher seeking additional training
- Must be training to work specifically with special needs persons up to age 21, excluding the academically gifted, in any educational setting
- Must agree to teach in a North Carolina Public School system for one year after graduation as a teacher of exceptional children
- Applications must be postmarked no later than April 1st
- All application information must be complete
  - Letter of recommendation
  - Brief essay
  - Financial aid statement filled out by college Financial Aid Director

Value: The amount varies from year to year and multiple recipients may be presented. In recent years, scholarships have ranged from $500 to $2500, and have been awarded to multiple candidates each year. Applications available at http://www.esa-nc.org/files/NC_Scholarship_Application.pdf. For more information, contact: Mary Smith at smithm2@LabCorp.com.

Privately Funded Programs

Assistance League of the Triangle Scholarship Program

The Assistance League of the Triangle, a nonprofit volunteer organization, assists individuals in the Research Triangle area of North Carolina (Wake, Durham, and Orange Counties) through service, resources and financial support.

Scholarship for Graduating High School Seniors

Eligibility: Applicant must meet the following eligibility requirements

- Be a resident of the Research Triangle Area (Durham, Orange or Wake County)
- Plan to enroll as freshmen at any of North Carolina's post-secondary educational or technical institutions
- Have grade point averages of 2.5 or better
- Be a US Citizen or have permanent resident status
- Have received a high school diploma by June 2012
- Submit SAT or ACT scores

Scholarship for Working Single Mothers

Eligibility: Applicant must meet the following eligibility requirements

- Be actively working single mothers residing in the Research Triangle Area (Durham, Orange or Wake County)
- Have a high school diploma or a GED by June 2012
- Currently attend or plan to enroll at any of North Carolina's post-secondary educational or technical institutions
- Be a US Citizen or have permanent resident status

Scholarship for Health Care Profession Students

Eligibility: Applicant must meet the following eligibility requirements

- Be a resident of the Research Triangle Area (Durham, Orange or Wake County)
- Have a high school diploma or a GED by June 2012
- Currently attend or plan to enroll at any of North Carolina's community colleges to pursue a certificate, diploma or associate's degree in the health care professions
- Be a US Citizen or have permanent resident status

For the programs listed above, scholarship renewal may be available to students with a college grade point average (GPA) of 2.5 and above.

Value: The scholarships are valued at $1,000 to $2,500 per academic year. Funds will be used for tuition and educational expenses.

Application Procedure: The application and program details may be obtained by contacting The Assistance League of the Triangle Area Scholarship Committee, PO Box 98477, Raleigh, NC 27624, by calling The Assistance League at 919-235-4554 or by visiting www.altriangle.org and clicking the "Scholarship" link under "Philanthropic Programs." The application deadline is March 1, 2013. In addition to the application, candidates may be interviewed by the Scholarship Committee. Selected applicants will be notified by the first week in May.

Aubrey Lee Brooks Scholarships

Established in 1955, these scholarships are available to graduating high school seniors from a 14-county area of North Carolina. The North Carolina State Education Assistance Authority provides administration for the Brooks Foundation.

Eligibility: Awards are made annually to seventeen (17) graduating high school seniors who

- Complete an Aubrey Lee Brooks Scholarship Application
- Demonstrate financial need
- Plan to enroll as full-time students in a degree granting program at North Carolina State University, the University of North Carolina at Chapel Hill, or the University of North Carolina at Greensboro
- Permanently reside in one of the following counties: Alamance, Bertie, Caswell, Durham, Forsyth, Granville, Guilford, Orange, Person, Rockingham, Stokes, Surry, Swain, or Warren

Of the seventeen scholarships, one additional scholarship is awarded to a student from the cities of Greensboro and High Point and to a senior at the North Carolina School of Science and Mathematics who is from an eligible county. Additional criteria include merit, leadership, character, and the desire of the recipient to prepare for a career as a useful and informed citizen.

Value: The scholarship provides for an award of approximately one-half of the cost of an undergraduate education. The maximum award for the 2012-2013 academic year was $11,100.

Brooks Scholars may receive additional funding for summer internships, research or travel abroad, and a one-time computer stipend of $2,500. The scholarship is renewable, provided the recipient has continued financial need, remains enrolled full-time at an eligible institution, and maintains a 2.75 cumulative grade point average and good citizenship.

Application Procedure: Applications must be submitted online via CFNC.org. The online application is available beginning in November of each year. The application deadline is set annually around mid-January. Additional information is available online at CFNC.org/Brooks.

Crumley Roberts Chairman's Scholarship

Crumley Roberts, LLP is a law firm with offices in several North Carolina counties. The Crumley Roberts Chairman's Scholarship will provide financial assistance and an iPad to five (5) outstanding North Carolina high school seniors who will enroll at accredited colleges or universities in the Fall of 2013.

Eligibility: To be considered, a candidate must

- Be a North Carolina High School Senior in one of the following North Carolina counties: Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Stanly, Stokes, Surry, Swaim, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey
- Have a minimum GPA of 2.8 or better
- Be a graduating high school senior who will be attending a four-year accredited college or university
- Have significant community involvement, i.e., volunteerism, non-profit program involvement, community projects.

Value: Five (5) $1,000 scholarships will be awarded. Each of the scholarship winners will also receive an iPad.

Application Procedure: The application will be available after December 1, 2012 and the deadline for postmarked application is February 1, 2013. The application is available only on the Foundation Website at http://www.crumleyroberts.com/community-involvement/crumley-roberts-scholarships.

A completed application, essay question on a Community Involvement topic, three letters of recommendation, and high school transcript should be mailed together to:

Crumley Roberts Chairman's Scholarship
Attn: Scholarship Committee, 2400 Freeman Mill Road, Suite 300, Greensboro, NC 27406. No calls please. Additional questions may be directed to scholarship@crumleyroberts.com

Other Information:

Letters of recommendation should include:

- One from a family member
- One from a community agency member, i.e., non-profit director, program manager, etc.
- One from a teacher

Scholarship recipients will be notified on or before April 1, 2013.

Please note: Crumley Roberts employees and their family members are not eligible to enter.

Crumley Roberts Next Step Scholarship

Crumley Roberts, LLP is a law firm with offices in several North Carolina counties. The Next Step Scholarship will provide financial assistance and an ipad to five (5) outstanding North Carolina community college students who will enroll at accredited colleges or universities in the Fall of 2013.

Eligibility: Applicant must meet the following eligibility requirements

- Applicant must be a Community College Student in the following North Carolina counties, who will be transferring to an accredited 4-year college or university in Fall 2013:

  Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cleveland, Davidson, Davie, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, Polk, Randolph, Richmond, Rockingham, Rowan, Rutherford, Stanly, Stokes, Surry, Swaim, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey
- Have at least a 2.5 GPA or better to apply

Please note: Applicants will be judged on a written essay.

Value: Five (5) $1,000 scholarships will be awarded. Each of the scholarship winners will also receive an iPad.

Application Procedure: The application will be available after December 1, 2012 and the deadline for postmarked application is February 1, 2013. The application is available only on the Foundation website at http://www.crumleyroberts.com/community-involvementcrumley-roberts-scholarships.

Applicants must provide:

- A written essay must be 1,000 words or less
- An official transcript from their Community College
- A letter of intent or acceptance from the College or University (if available)
- Letters of recommendation
- A complete application

Applicants must have an official transcript from their Community College, letter of intent or acceptance from the College or University, application, and essay sent to the following address:

Crumley Roberts Next Step Scholarship Program
Attn: Scholarship Committee
2400 Freeman Mill Road, Suite 300
Greensboro, NC 27406

Scholarship recipients will be notified by mail on or before April 1, 2013.

No calls please. Additional questions may be directed to scholarship@crumleyroberts.com

Please note: Crumley Roberts employees and their family members are not eligible to enter.

GlaxoSmithKline Opportunity Scholarships

Provided by GlaxoSmithKline Company in the Research Triangle Park, this program offers Triangle residents who have overcome significant adversity the opportunity to improve their lives through further education.

Eligibility: Applicant must meet the following eligibility requirements

- Have been a permanent resident of Durham, Orange or Wake County for a minimum of one year
- Be eligible to receive North Carolina resident tuition costs
- Be a US citizen
- Demonstrate the potential to succeed despite adversity
- Have an exceptional desire to improve himself/herself through further education

There are no limitations on age, income level, previous education, course of study or training program the applicant is planning to pursue. The scholarship may be used to begin a program or continue a program in which the applicant is already enrolled. It may be used only for public universities in North Carolina or community colleges. GlaxoSmithKline Inc. and Triangle Community Foundation employees and their family members are not eligible.

Value: Up to $5,000 per year for a maximum of four years. Between four and six awards are made annually. Scholarship may be applied to expenses for tuition, required fees, and required books. The scholarship is automatically renewable, provided the recipient remains in good standing in the program he or she has chosen, with a minimum of a 2.0 grade point average.

Application Procedure: Applications may be obtained online at www.trianglecf.org or by contacting the Triangle Community Foundation, 324 Blackwell Street Suite 1220, Durham, NC 27701, 919-474-8370, email: scholarships@trianglecf.org. All application materials must be postmarked on or before March 15. A selection committee of community leaders determines recipients.

Golden LEAF Scholars Program

The Golden LEAF Scholars Program is designed to assist current high school seniors and North Carolina community college transfer students. Recipients must be from certain rural counties, demonstrate both financial need and merit, and plan to attend participating North Carolina colleges and universities in the fall of 2012.The scholarship is funded by the Golden LEAF Foundation through a grant to the North Carolina State Education Assistance Authority. The number of years of scholarship support depends on the degree sought and the number of credits transferred.

Eligibility: To be considered for this award, a student must

- Be a North Carolina resident for tuition purposes
- Be a high school senior enrolling full-time as a first-year student or a community college transfer student enrolling for the first time at any participating North Carolina college or university in the fall of 2013
- Be a resident of a rural county that is economically distressed (Tier I or II as established by the NC Department of Commerce) and/or tobacco dependent
- Have financial need as determined by the Free Application for Federal Student Aid (FAFSA)

Value: The scholarship provides $3,000 a year for up to 4 years to high school seniors and $3,000 a year for up to 3 years to community college transfer students.

Application Procedure: The application deadline is March 1, 2013. A list of qualifying counties and campuses, a link to the application and other program details can be found by visiting CFNC.org/goldenleaf and clicking the link under "Golden LEAF Scholars Program."

Golden LEAF Scholars Program for North Carolina Community Colleges

The Golden LEAF Scholars Program – Two-Year Colleges is funded through a grant from the Golden LEAF Foundation, a nonprofit organization established in 1999 to help transform North Carolina's economy. The scholars program provides funds up to $750 per semester for curriculum students and up to $250 for occupational education students. Participating colleges may vary; therefore, students are encouraged to check with the financial aid office at their college to see if the college is taking part in the program.

Eligibility: To be considered for this award, students must

- Be enrolled in a North Carolina community college during the 2012-13 academic year
- Be a permanent resident of a qualifying rural county that is economically distressed (Tier I or II) and/or tobacco dependent
- Demonstrate financial need
  - Curriculum students will be selected based on their financial need as reported in their Free Application for Student Assistance (FAFSA). Degree seeking students must be enrolled as a full-time student in order to receive the maximum scholarship award. Grants for less than full-time will be prorated based on hours of enrollment
  - Occupational Education students must demonstrate financial need under the federal TRIO formula and be enrolled in a credentialing program of at least 96 hours

Selection factors include:

- The effect of the declining economy on his or her family
  - Owned or employed in farming/agriculture business
  - Owned or employed in traditional industries (such as textile or furniture manufacturing)
  - Household member lost their job or gone from full-time to part-time employment
- Academic performance
- Campus activities and community service

Value: Curriculum students may receive a maximum of $750 each semester and occupational education students may receive a maximum of $250 each semester. Scholarship funds may be used for tuition, fees, books, supplies; and with special provisions, childcare and transportation expenses.

Application Procedure: Students will complete a Golden LEAF application and file it with the college financial aid office. (Applications should NOT be sent to the North Carolina Community College System Office.) Student applicants bear the responsibility for completing the Golden LEAF Scholars application prior to each deadline as designated by the college financial aid office. A list of qualifying counties and campuses, a link to the application and other program details can be found by visiting CFNC.org/goldenleaf and clicking the link under "Golden LEAF Scholars Program for North Carolina Community Colleges."

Jagannathan Scholarships

Established by industrialist N.S. Jagannathan, these scholarships were first awarded for the 1996-97 academic year. The Jagannathan Scholarship program is administered by the North Carolina State Education Assistance Authority.

Eligibility: Applicant must meet the following eligibility requirements

- Be a graduating senior planning to enroll as a college freshman in a full-time degree program at one of the constituent institutions of The University of North Carolina
- Be a resident of North Carolina for tuition purposes
- Have demonstrated academic achievement (as indicated by class rank, cumulative GPA, and SAT scores), leadership, and financial need Special consideration is given to students whose parents are employees of TIEPET, Universal Fibers and related companies.

Value: The maximum award is variable, nonrenewable and cannot exceed demonstrated financial need.

Application Procedure: Applicant must obtain an application form and be nominated by one of the following: Universal Fibers, and related companies; the financial aid office of one of the constituent institutions of the University of North Carolina; or by his/her high school counselor. Applicant must take the College Board SAT and file the College Scholarship Service's PROFILE. The application will be available online in January. Students who do not have documented financial need will not be considered for the scholarship. Students will be notified in May of their candidacy status. For additional information on this program visit CFNC.org/jag.

Latino Diamante Scholarship Fund

Diamante, Inc. is a statewide non-profit organization, working to be a catalyst for change by nourishing cultural and community participation among Hispanics in North Carolina. Diamante offers scholarships to high school seniors recognizing contributions to the community, leadership qualities, and the achievements of Hispanic youth in North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Must be Hispanic
- Plan to enroll at North Carolina institutions of higher education
- Provide a recommendation from a high school principal, a college counselor or a community leader
- Present a certified copy of school transcripts with a minimum C+ or 2.5 grade point average
- Submit an essay

The award is available to students who will be college freshmen or sophomores during the 2012-13 academic year.

Value: Two (2) scholarships valued at a minimum of $750 each will be awarded for the 2012-13 academic year. Funds will be used for tuition and educational expenses.

Application Procedure: The application and program details, including application deadline information, may be obtained by contacting Diamante, Inc., 315 N. Academy St. Suite 256, Cary, NC 27513; 919-852-0075; scholarships@diamanteinc.org.

Michael A. DeMayo Scholarship

The Law Offices of Michael A. DeMayo L.L.P. will be awarding $37,500 in college scholarships to 15 graduating high school seniors who reside and attend schools in counties served by the firm. The students are judged on a number of criteria including the submission of an essay, PowerPoint, or other multi-media presentation, on how to educate their peers and promote the prevention of underage drinking and driving.

Eligibility: Applicant must meet the following eligibility requirements:

- Be a high school senior
- Reside and attend high school in counties served by the Law Offices of Michael A. DeMayo L.L.P. which include North Carolina counties: Alexander, Anson, Burke, Cabarrus, Caldwell, Catawba, Cleveland, Cumberland, Gaston, Iredell, Lincoln, Mecklenburg, Richmond, Robeson, Rowan, Scotland, Stanly and Union.

To qualify, the student MUST submit the following items to our office:

- Be accepted for full-time enrollment or planning to pursue a degree at an accredited four-year college or university
- Have a cumulative Grade Point Average (GPA) of 3.0 or higher
- A presentation (video/PowerPoint/brochure/website/speech) or essay that encourages fellow teens to abstain from underage drinking and driving and/or highlights the dangers of drinking and driving
- Scholarship application (typed, neatly printed or computer generated)
- Official or unofficial high school transcript (must include class rank, size and test scores)
- SAT or ACT scores (if not included in transcript, a printout from CollegeBoard.com is acceptable)
- Two letters of recommendation (from teachers, athletic coaches, school administrators, club advisors, volunteer work supervisors, employers, religious leaders or family friends). Letters of recommendation should assess the applicant's academic potential, his/ her progress and academic achievements, community/ school involvement or volunteer activities.)

All applications, transcripts, letters of recommendations, SAT/ ACT scores and presentations MUST be received by the deadline in a single package. Items mailed separately will not be accepted. Incomplete applications will not be considered. All entries must be post-marked on or before February 28, 2013. All entries must be received by mail or dropped off at one of our four offices by 5pm, February 28, 2013.

Mail entries:
Law Offices of Michael A. DeMayo L.L.P.
Attn: Michael A. DeMayo Scholarship Entry
PO Box 34426
Charlotte, NC 28234

Scholarships will be awarded based on the student's presentation on how to prevent underage drinking and driving, as well as their application, SAT scores, transcripts and letters of recommendation. A panel of judges will choose fifteen (15) winners. The decision of the judges will be final. Each scholarship recipient will be notified by telephone no later than 5pm on April 15, 2013.

Value: Fifteen (15) $2,500 scholarships will be awarded.

Application Procedure: Interested students can read the official contest rules and download the application at http://www.demayolaw.com/lawyer-attorney-1635155.html.

Other Information: For more information, contact our offices and ask for our community relations coordinator (704) 333-1000.

North Carolina AmeriCorps

The AmeriCorps Program offers full and part-time opportunities for participants ("members") to provide service to their community. Monthly stipends and educational vouchers are available to full and part-time members who successfully complete their terms of service (no fewer than 10 months and no longer than 11 months and 30 days).

Eligibility: Applicant must meet the following eligibility requirements

- Be U.S. citizens, U.S. nationals or lawful permanent resident aliens of the United States. (Individuals who are in the U.S. under a student work or tourist visa are not eligible to become AmeriCorps members)
- Be 17 years of age or older (special exemptions for 16 year-old persons in a full-time, year-round youth corps program; contact program officer for further information)
- Have a high school diploma or a G.E.D., or obtain one while serving

People with disabilities are strongly encouraged to apply.

Value: Upon completing 1,700 hours of service in one year, members receive educational vouchers worth $5,550 for full-time service and $2,775 for 900 hours of less than full-time service, and $1,175 for 300 hours in an education award only position. The vouchers can be used to help pay off student loans, or to finance college, graduate school, or vocational training.

Application Procedure: For more information about the AmeriCorps Program, visit http://www.volunteernc.org/programs/joinAmeriCorps.aspx or contact Alicia Hartsfield, AmeriCorps Program Director, email: alicia.hartsfield@nc.gov. You may also call or visit on the web the North Carolina Commission on Volunteerism and Community Service at www.volunteernc.org, 919-715-3470 or 800-820-4483.

North Carolina Bar Association Foundation Scholarship (NCBA)

Eligibility: Applicant must meet the following eligibility requirements

- Be the natural or adopted child of a NC law enforcement officer who was killed or permanently disabled in the line of duty
- Apply prior reaching his or her 27th birthday
- Be enrolled or accepted for admission in a college, vocational training school or other educational institution approved by the scholarship committee of the Young Lawyers Division of the NC Bar Association
- Demonstrate financial need and merit

Value: Funding varies in amount each year depending upon availability.

Application Procedure: Applications may be obtained by writing, The NC Bar Association Scholarship, PO Box 3688, Cary, NC 27519; 800-662-7407. The applications are available beginning in December. The deadline is April 1 of each year. For more information, visit the website at www.ncbar.org or email Jacquelyn Terrell, jterrell@ncbar.org.

North Carolina Hispanic College Fund (NCHCF)

The NCHCF is a charitable fund established by the NC Society of Hispanic Professionals (NCSHP) at the Triangle Community Foundation to benefit Hispanic students in North Carolina. Applicants must enroll in a degree program at a community college or a four-year university, and must be committed to public service and community development.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled in a degree program at a community college or a 2- or 4-year college/university and be committed to public service and community development
- Be of Hispanic/Latino background and have graduated from an NC high school within the past two years
- Have a four-year cumulative GPA of 2.5 or better on a 4.0 scale (3.5 on a 5.0 scale)
- Preference will be given to foreign-born applicants or the native-born children of foreign-born parents and to students who enroll full-time; however, part-time students are encouraged to apply. Recipients will be chosen based on family economic need, community involvement, academic achievement, volunteerism and leadership.

Value: The NCHCF awards annual scholarships valued between $500 and $2,500. Scholarship recipients may reapply for renewal for up to four years. The number of scholarships awarded varies from year to year. Scholarships will be designated for tuition, fees, and room and board.

Application Procedure: Application packets are available year-round. They can be obtained by emailing or calling the NC Society of Hispanic Professionals at: mailbox@theNCSHP.org or 919-467-8424. Applications are available online at www.thencshp.org/resources/students/nc_hispanic_college_fund.shtml. The North Carolina Hispanic College Fund committee must receive applications by January 15th of each year. Award announcements are mailed by April 1st of each year.

Penn Family Scholarship

The Penn Family Scholarship was established as an endowed fund from the proceeds of the sale of the Chinqua Penn Plantation in Rockingham County. The income from the endowment is designated to provide scholarships for needy Rockingham County students attending one of the constituent institutions of the University of North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Be a resident of Rockingham County, North Carolina
- Demonstrate financial need by completing the Free Application for Federal Student Aid
- Be a North Carolina resident for tuition purposes
- Be enrolled full-time or part-time as an undergraduate student in one of the 16 UNC campuses in a degree-granting program
- Maintain satisfactory academic progress as defined by the financial aid office

Value: Individual awards to students may vary between $1,000 and $3,000 per year.

Scholarships are not automatically renewable; however, a campus may elect to renew a student's funding.

Application Procedure: Recipients will be selected by their colleges. For more information about this program, contact the financial aid office at the attending campus.

Progress Energy Power Careers Program

Eligibility: Applicant must meet the following eligibility requirements

- Be nominated by community college or high school faculty
- Maintain at least a 3.2 cumulative grade point average (GPA)
- Provide a valid North Carolina driver's license
- Be enrolled in a course of study leading to a two-year degree relevant to power plant operation
  - Approved programs include: Electrical-Electronics Technology, Industrial Systems Technology or Electric Power Production Technology

Value: Selected students eligible for employment while in school and $650 per semester scholarship up to 4 semesters. The scholarship may be renewed, provided recipient maintains a 3.2 Grade Point Average (GPA) and continues full-time enrollment in a degree program at the institution from which he/she received the scholarship award.

Application Procedure: Recipients will be selected annually by a scholarship committee at each eligible institution. Applications are due by December 31st.

For more information, contact the financial aid office of the community college you plan to attend.

State Employees' Association of North Carolina (SEANC) Scholarships

First established in 1974, the SEANC Scholarship Program provides endowments to SEANC members, their spouses, and their children to attend technical schools, community colleges, trade schools, junior colleges, or four-year colleges or universities on a full-time basis.

Three categories of scholarships are available:

- Category I – Based on academic performance and financial need
- Category II – Based on academic performance without regard to financial need
- Category III – Awarded to active and associate members who are working full time and wish to continue their education on a part-time basis

Value: Awards are $1,000 for four-year schools and $500 for two-year trade schools and community colleges. The category III scholarship is worth $500. The scholarships are nonrenewable, but previous recipients may reapply for funding.

Application Procedure: Scholarship applications are available from December to April of each year. The deadline to apply is April 15. Applications must be submitted to the appropriate scholarship chairman in a member's local district prior to the deadline. To obtain district information, contact SEANC Scholarship Department at 800-222-2758 or visit www.seanc.org. Scholarship applications are available at http://www.seanc.org/membership/scholarship.aspx.

State Employees' Credit Union Foundation Scholarships

1) "People Helping People" High School Scholarship Program

SECU Foundation established the "People Helping People" four-year scholarship program to assist North Carolina public high school students in attending college. Each North Carolina traditional public high school will receive one (1) scholarship valued at $10,000 to attend one of the 16 constituent campuses of the University of North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Be a senior at a North Carolina traditional public high school who has been accepted to one of the 16 constituent campuses of the University of North Carolina
- Be a U.S. citizen and a resident of North Carolina and be eligible for in-state tuition
- Exemplify the membership philosophy of credit unions, "People Helping People" and demonstrate leadership, excellence of character, integrity and community involvement
- Demonstrate scholastic achievement with a maintained 2.5 or higher grade point average on a 4.0 scale, and may be deserving of financial aid
- Use the scholarship to pay for full-time undergraduate student tuition
- Agree to continue as a full-time student in good standing with the same university for eight consecutive semesters
- Not be a director, employee or family member of an employee of the State Employees Credit Union or the SECU Foundation

The decision of the local high school Scholarship Selection Committee will be final.

Preference may be given to students with limited financial aid from other programs

Value: Each "People Helping People" Scholarship is valued at $10,000 ($1,250 per semester for up to 8 semesters of study at a qualifying campus).

Application Procedure: Recipients of the scholarships will be selected at the local high school level. There are no applications available from SECU.

Application details and other information will be available through local school systems by the end of January. Websites: www.ncsecufoundation.org and www.ncsecu.org.

2) "People Helping People" Scholarship Program for Community College Students

The "People Helping People" Scholarship Program for Community College Students was established in 2004 by the State Employees' Credit Union Foundation. The scholarships were awarded for the first time in the fall of 2005 to students attending North Carolina community colleges. Each of the state's 58 community colleges will offer two (2) scholarships during the 2011-12 academic year.

Eligibility: Applicant must meet the following eligibility requirements

- Be an applicant or full-time student who is a high school graduate or has completed the General Education Development (GED) program, enrolled in an associate degree, diploma or certificate program
- Be a U.S. citizen and a resident of North Carolina eligible for in-state tuition
- Best exemplifies the membership philosophy of credit unions, "People Helping People" and has demonstrated leadership, excellence of character, integrity, and community involvement
- Demonstrate scholastic achievement and maintain a 2.5 or higher grade point average on a 4.0 scale or must attain a score of 3,000 on the GED test
- Use the scholarship to pay tuition, books, fees, course supplies and transportation
- Agree to continue at the community college where enrolled at the time of the scholarship award for the duration of the scholarship, for four consecutive semesters or until completing a diploma program
- Not be a Director, employee or family member of an employee of the State Employees' Credit Union or the SECU Foundation

The decision of the Scholarship Selection Committee will be final.

Preference may be given to students with limited financial aid from other programs.

Value: Each "People Helping People" Scholarship for community college students is valued at $5,000 ($1,250 per semester for up to 4 consecutive semesters of study at a qualifying campus).

Application Procedure: Recipients of the scholarships will be selected by their community colleges. Application details and other information will be available through the state's community college financial aid offices by the end of July. Websites: www.ncsecufoundation.org and www.ncsecu.org.

Wells Fargo Technical Scholarship Program

The recipients of the scholarships will be selected each year from applicants meeting the established criteria at local community colleges. Colleges may not submit alternate recipients for the Wells Fargo scholarship in the spring semester after March 1.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled full-time in the second year of a two-year educational/technical program
- Demonstrate financial need and scholastic promise
- Use the scholarship to pay for tuition, books, and transportation

Value: One (1) scholarship per college valued at $500 each. These scholarships are distributed among the 58 colleges in the community college system, and are distributed in two payments: $250 for fall semester and $250 for spring semester.

Application Procedure: Each college shall establish a special committee to select scholarship recipients.

Winston-Salem Foundation

The Winston Salem Foundation awards scholarships, grants, and loans that vary in amounts, criteria and deadlines with one online application.

Students may apply for scholarships from January 1 to April 15 each year. Students may apply for loans from January 1 to August 15 each year. For more information and to apply, visit www.wsfoundation.org/netcommunity/page.aspx?pid=802.

Programs for Military and Their Dependents

Department of Defense Voluntary Education Program

Each of the four military services, the Coast Guard and the Selected Reserve Service Components operates its own voluntary education program.

Eligibility: Applicant must meet the following eligibility requirements

- Be a member in good standing of the regular Army, Air Force, Navy, Marine, Coast Guard or the Selected Reserve Component of any one of these services
- Have the signed permission of the base Education Services Officer or Reserve Training Officer
- Have served an established number of continuous days of active duty
- Meet other criteria that the individual service may have established

Value: Effective October 1, 2002 the services pay 100% of tuition and related instructional costs up to certain credit caps and determined annual ceilings.

For additional information, visit http://apps.mhf.dod.mil/pls/psgprod/f?p=VOLED:HOME:0 and click on the email link for DoD Voluntary Education, Coast Guard or the appropriate military service branch.

Increased Title IV Student Assistance to Children of Certain Deceased Members of the U.S. Military

The Higher Education Opportunity Act (HEOA) established certain conditions for an otherwise eligible student whose parent or guardian died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, to receive increased amounts of Title IV student financial assistance. Students with a Pell-eligible EFC and those with EFC not eligible for Pell receive increased aid under certain circumstances.

Students with Pell-Eligible EFC

Eligibility: Applicants must

- Meet all federal Pell Grant eligibility requirements, and have a Pell-eligible EFC
- Have a parent or guardian who was a member of the Armed Forces and died as a result of military service in Iraq or Afghanistan after September 11, 2001
- Have been less than 24 years of age when the parent or guardian died or, if 24 or older, enrolled at an institution of higher education at the time of the parent or guardian's death

Value: The maximum Pell Grant for the award year, adjusted for enrollment status and cost of attendance. All other Title IV aid must be awarded based on the student's calculated EFC.

Application Procedure: Same application procedures as for a Pell Grant. Possible eligibility is indicated by a match flag on the student's ISIR.

Iraq/Afghanistan Service Grant (IASG)

This program provides assistance to undergraduate students whose parents or guardians died as a result of U.S. military service in Iraq or Afghanistan after September 11, 2001, and do not have a Pell-eligible EFC.

Eligibility: Applicants must

- Meet all federal Pell Grant eligibility requirements, except for having a Pell-eligible EFC
- Have a parent or guardian who was a member of the Armed Forces and died as a result of military service in Iraq or Afghanistan after September 11, 2001
- Have been less than 24 years of age when the parent or guardian died or, if 24 or older, enrolled at an institution of higher education at the time of the parent or guardian's death

Value: The same amount as the maximum Pell Grant for the award year, adjusted for enrollment status and cost of attendance. All other Title IV aid must be awarded based on the student's calculated EFC.

Application Procedure: Same application procedure as for a Pell Grant. Possible eligibility is indicated by a match flag on the student's ISIR.

North Carolina National Guard Tuition Assistance Program (NCNGTAP)

NCNGTAP provides assistance for tuition and required fees to qualified members of the NCNG.

Eligibility: Applicant must meet the following eligibility requirements

- Be an active member of the North Carolina Army or Air National Guard
- Remain a member of the National Guard for two years following the end of the academic period for which tuition assistance is provided
- Enroll in an eligible institution (public or private) located within the state of North Carolina
- Satisfactorily complete an eligible education institution (public or private) located within the state of North Carolina

- Satisfactorily complete courses in which tuition assistance is provided

Value: Assistance for tuition to qualified members of the NCNG is awarded up to amount of tuition and fees per academic year. Subject to the availability of funds.

Application Procedure: A separate application must be completed for each academic period the member will be attending. Application and information is available online at: CFNC.org/seaastudent.

Contact:

State Tuition Assistance (NCTAP) Manager
Stacy Steinmetz
(919) 664-6000 ext. 46649
stacy.steinmetz@us.army.mil

North Carolina Veterans' Scholarships

Eligibility: Applicant must meet the following eligibility requirements

- Must be children (under age 25 at time of application) of certain deceased or disabled veterans or of veterans who were listed as POW/MIA
- Veteran's disabilities must have occurred during a period of war
- Veteran must have been a legal resident of North Carolina at time of entry into service, or child must have been born in North Carolina and resided there continuously

Value: Full scholarships provide for four academic years of free tuition, room and board allowances, and mandatory fees at state-supported institutions. Limited scholarships provide free tuition and mandatory fees at public universities. Awards may be used for either undergraduate or graduate study.

Application Procedure: For information concerning this scholarship program and applicable institutions, contact your local Veteran's Affairs Office or the North Carolina Division of Veterans Affairs, 1315 Mail Service Center, Raleigh, NC 27699-1315, call 919-733-3851, or visit http://www.doa.nc.gov/vets/benefitslist.aspx#Scholarships. The Division of Veterans Affairs notifies applicants of approval of benefits.Applications are due by March 1.

North Carolina Vietnam Veterans, Inc. Scholarship Program (NCVVI)

Eligibility: Applicant must meet the following eligibility requirements

- Be a current resident of Wake, Durham, Harnett, Johnston, Franklin, Nash, Chatham, or Granville counties in North Carolina
- Have been awarded the Vietnam Service Medal (VSM) for service in the Vietnam conflict, or be a spouse, child, foster child, adopted child, grandchild, etc. of a Vietnam veteran (a recipient of the VSM)

Scholarships are awarded without regard to race, sex, age, religion, or national origin for study at an accredited institution that offers degrees, licenses or certificates. Some awards are reserved for study at junior colleges and trade schools and for senior students who participate in the Lessons of Vietnam War.

Value: Scholarships are valued from $500 to $1,500 and may be used for any year of undergraduate study. Monies will be paid directly to the recipient for reimbursement of tuition, fees, housing, or books upon submission of receipts.

Application Procedure: Applications can be obtained through the website www.ncvvi.org, by sending an email request to info@ncvvi.org, or by sending a request and a self-addressed stamped envelope to NCVVI, PO Box 17082, Raleigh, NC 27619. Applications must be received between January 1 and the last day of February. The applicant must provide: a copy of the Department of Defense Form DD214 to document Vietnam service; a copy of the applicant's birth certificate and/or marriage license, as needed; a personal statement; a list of current activities and awards; and a short essay (400-600 words typed and double-spaced) on a topic relating to the Vietnam War. The essay topic will be posted to the organization's website www.ncvvi.org sometime after Thanksgiving.

Reserve Officers' Training Corps Scholarships (ROTC) – includes Army, Air Force, Navy and Marine Repetitive

Four-year scholarships are available on a competitive, merit basis to high school students who plan to enroll in the Army, Air Force, Navy, or Marine, Reserve Officers' Training Corps at a postsecondary institution. The length of the scholarship may vary for each branch of the service.

Eligibility: Applicant must meet the following eligibility requirements

- Be at least 17 years of age (and no older than 23) for Naval ROTC scholarships
- Be at least 17 within the first semester of freshman year and under 31 years of age on December 31 of the calendar year in which student will graduate from college and receive Army commission
- Be able to pass a commissioning physical
- Be a United States citizen

Value: ROTC Scholarships are offered at different monetary levels of up to $180,000 annually that provide for college tuition and educational fees. All applicants are considered for each level. An additional scholarship benefit is a designated book allowance each semester. Scholarship recipients also receive a monthly tax-free allowance during the academic school year for each year the student is on a scholarship. The stipend amount varies by service, but starts at $250 to $300 per month in the freshman year and increases each year to between $400 and $500 per month in the senior year.

Application Procedure:

For Army ROTC Scholarships: High school seniors may apply for four-year and three-year advanced designation scholarships by January 10. Applications are found at www.rotc.usaac.army.mil/ on the Army ROTC Scholarships page. For information about two and three-year on-campus scholarships, contact the recruiting operations officer at Army ROTC detachments. The Army also offers scholarships for students majoring in nursing and scholarships for dedicated Army Reserve or National Guard duty. There is no restriction on choice of majors. More information can be obtained on the Web at www.armyrotc.com or by contacting an advisor at 910-396-8408.

Additional Information: Army ROTC scholarships cover tuition and fees OR room and board, and they provide an allotment to pay for books as well as a monthly stipend of spending money that increases each year.

For Air Force ROTC Scholarships: For students still in high school (or who have never been "full-time" college students), the deadline for the "High School Scholarship Program" is December 1 of your senior year. The application starts with an on-line process at the AFROTC website, http://afrotc.com. For students who have already been "full-time" college students, there are numerous In-College scholarships ranging from two-year awards to three and one-half years. For more information, contact Professors of Aerospace Studies at your nearest campus Air Force ROTC detachments. Some In-College scholarships are tied to specific majors. Contact your recruiter or local detachment for more details. Deadlines for In-College scholarships vary. All scholarship recipients must pass the Air Force Officer Qualifying Test (AFOQT) prior to scholarship activation. More information can be obtained about the AFOQT from the website under the "Admissions" link and then click on "Qualifying Test."

For Navy & Marine Corps ROTC Scholarships:

All Navy and Marine Corps Scholarships provide full tuition and fees to recipients. For more information on eligibility requirements and to begin the application process, visit our web site at www.nrotc.navy.mil or contact your local Navy or Marine Corps ROTC recruiter. The Navy also offers scholarships for students majoring in nursing to become Nurse Corps Officers for the Navy. More information on this and other scholarship opportunities that are available, including scholarships for those already enrolled in college, is available on our web site. Deadline to complete the online application is January 31. For questions, contact your local recruiter, email PNSC_NROTC_scholarship@navy.mil or call 1.800.NAV.ROTC.

Coast Guard College Student Pre-Commissioning Initiative Program (CSPI)

Eligibility: Applicant must meet the following eligibility requirements

- Score 1100 combined Critical Reading and Mathematics on the SAT, 23 on the ACT, or ASVAB GT of 109 or higher or ASTB: 4 AQR/ 4 PFAR
- Be between 21 and 27 years of age at the time of your college graduation
- Be a sophomore or junior (with at least 60 college credits completed toward your degree)
- Enrolled in a four-year degree program at an approved institution:

  Historically Black Colleges and Universities

  Hispanic-Servicing Institutions

  Tribal Colleges and Universities

  Select Colleges and Universities located in Guam, Hawaii, and Alaska
- Meet all physical requirements for a Coast Guard Commission
- Maintain a GPA of 2.5 or better
- Be a U.S. citizen

Application Procedure: For more information, contact your local U.S. Coast Guard Recruiter or call 877-NOWUSCG, or visit the website at http://www.gocoastguard.com/find-your-career/officer-opportunities/programs/college-student-pre-commissioning-initiative-(scholarship-program).

Value: The Coast Guard College Student Pre-commissioning Initiative (CSPI) provides up to two academic years of college tuition, required textbook costs, required fees, monthly salary of approximately $2,200, medical and life insurance, 30 days paid vacation per year and leadership training.

Selected Reserve/National Guard Student Loan Repayment Program

Eligibility: Applicant must meet the following eligibility requirements

- Enlist in the Army or Air Force National Guard or Army or Air Force Reserve for a six year period
- Complete all military training
- Be MOS qualified
- Complete at least one year of Guard or Reserve Service
- Have borrowed from one of the following loan funds: Stafford, Perkins, or Consolidated
- Be enlisted personnel

This program is not available for officers. Loans must be at least one year old for students to qualify for repayment.

Value: The SLRP repays 15% or $500, whichever is greater, on any outstanding balance on eligible loans. Payments are made once a year, on the anniversary of the enlistment, on loans at least one year old. Some limitations apply. Total repayment cannot exceed $50,000. Only pre-existing loans can qualify. Value is subject to the availability of funds.

Application Procedure: The educational assistance grant may only be applied to those institutions approved by the NC State Approving Agency, and physically located in NC. Please contact the State or Territory Education Office for the most accurate information.

Education Services Officer
1LT Melonie Lamor Lewis
(919) 664-6000 ext. 46935
melonie.l.lewis@us.army.mil

Federal Tuition Assistance Manager
SSG Tre Caraway
(919) 664-6194
tre.caraway@us.army.mil

GI Bill Manager
SGT Thomas Parker
(919) 664-6488
thomas.parker9@us.army.mil

Incentives Manager
SFC George Millsap
(919) 664-6249
george.millsap@us.army.mil

Web site for Army National Guard Education, Incentives and Employment: www.education.ng.mil

Federal Benefits for Veterans & Dependents

Individuals who served on active duty with the Army, Air Force, Navy, Marines, or Coast Guard may be entitled to educational assistance benefits as veterans.

Active duty members of the armed services may earn tuition assistance while on active duty. Members of the Army and Air National Guard, and members of the five service components of the Selected Reserve, may qualify for educational assistance under special programs. Spouses and children of veterans who are totally disabled from service-connected disabilities may qualify for educational assistance programs.

Eligibility: Individuals qualify based upon conditions and benefits in effect at the time of the member's service to the nation in a branch of the armed forces and the kind of discharge issued upon separation. Service in the Air Force, Army, Navy, Marine Corps and the Coast Guard, along with contributions, may establish eligibility.

Service in the National Guard and Reserve components of the five services on or after July 1, 1985 may also establish eligibility.

Applications to determine qualifications for educational benefits can be obtained from several sources:

- US Department of Veterans Affairs (US DVA) Regional Office, Veterans Services Office, 251 North Main Street, Winston-Salem, NC 27155
- County Veterans Services Office (96 such offices in NC – consult the telephone directory)
- NC Department of Veterans Affairs District Office (15 such offices – consult the telephone directory)
- Information concerning the value and eligibility requirements for programs is available on the web at http://gibill.va.gov/benefits/index.html. You may also contact the Financial Aid Officer in the Veteran Affairs office of the college/university you plan to attend
- Call 888-GI-BILL-1 to speak with a Veterans Benefits Counselor

Some of the various Federal programs for Veterans & Dependents are as follows:

1) Montgomery G.I. Bill – Active Duty (MGIB-AD/Chapter 30)

Eligibility: Applicant must meet the following eligibility requirements

- Entered military on or after July 1, 1985
- Continuous active duty equal to or greater than initial enlistment period
- Contributed $1,200
- Was honorably discharged

Kickers (additional contributions by the Department of Defense) up to $400 per month are also available.

Value: Subject to change due to government appropriations, consult the following website for further information and current values: http://gibill.va.gov/benefits/montgomery_gibill/active_duty.html.

2) Montgomery G.I. Bill – Selected Reserve (MGIB-SR/Chapter 1606)

Eligibility: Applicant must meet the following eligibility requirements

- Available to service members who increase their current obligation of service for a six year period
- Available for members of the Selected Reserve for degree and certificate programs, flight training, apprenticeship, and correspondence courses
- Must have completed IADT, be an active drilling reservist, in good standing in your unit, and have a high school diploma or equivalent.

Value: Subject to change due to government appropriations, consult the following website for further information and current values: http://gibill.va.gov/benefits/montgomery_gibill/selected_reserve.html.

3) New Montgomery G.I. Bill – Post 9/11 Veterans Educational Assistance (Chapter 33)

Eligibility: Applicant must meet the following eligibility requirements

- Must have served
  - 30 days continuous active duty service after 9/1/2001, and be discharged due to a service-connected disability, or
  - 90 days active duty service after 9/1/2001, and be honorably discharged from the service
  - Includes:
    - National Guard and Reserves members serving pursuant to federal call to active duty
    - In some circumstances, spouses and children of active duty service members
    - Be honorably released from the Armed Forces with certain specific conditions

Value: Visit the following website for updated information: http://gibill.va.gov/benefits/post_911_gibill/index.html

4) Reserve Education Assistance Program (REAP/Chapter 1607)

Eligibility: Applicant must meet the following eligibility requirements

- Must have been called to active duty under federal authority for a contingency operation as determined by Congress or the President
- Must have served on active duty in a contingency operation for at least 90 continuous days after September 11, 2001
- Participants who separate from Reserve after completing their contract are eligible for benefits for 10 years following separation

Value: Visit the following website for updated information:http://gibill.va.gov/benefits/other_programs/reap.html.

5) Restored Entitlement Program for Survivors (REPS/Section 156)

Eligibility: Armed Forces members who died while on active duty before August 13, 1981, or who died from disabilities incurred or aggravated by active duty before August 13, 1981. Paid to a surviving spouse for the youngest child in their care if the child is 16 but under 18 years of age; paid to an unmarried child who is 18 but not over 22 years of age and attending an approved post-secondary school; paid to a grandchild who is recognized as a child of a deceased person.

Value: Varies according to family income and Chapter 35 payable amounts. Contact your local Veteran's Affairs Office.

6) Survivors' and Dependents' Educational Assistance Program (DEA/Chapter 35)

Eligibility: Applicant must meet one of the following eligibility requirements

- Must be the spouse, surviving spouse, or child of a veteran who is
  - Permanently disabled due to service-related condition
  - Deceased as the result of a service-related disability
  - Forcibly detained by a foreign power or government
  - A POW or MIA

Value: The value and application deadlines for this program are subject to change pending government action. Consult your local Veteran's Affairs Office or visit the following website for updated information: http://gibill.va.gov/benefits/other_programs/dea.html.

7) Tuition Assistance "Top Up" Program

On October 30, 2000, the President signed into law an amendment to the Montgomery GI Bill - Active Duty education program that permits Veterans Affairs to pay a Tuition Assistance "Top-Up" benefit.

Value: The amount of the benefit can be equal to the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military for the course. For more information consult your local Veteran's Affairs Office.

8) Veterans Educational Assistance Program (VEAP/Chapter 32)

Eligibility: Applicant must meet the following eligibility requirements

- Entered service for the first time between January 1, 1977, and June 30, 1985
- Opened a contribution account before April 1, 1987
- Voluntarily contributed from $25 to $2,700
- Completed your first period of service
- Were discharged or released from service under conditions other than dishonorable

Value: The value and application deadlines for this program are subject to change pending government action. Consult your local Veteran's Affairs Office or visit the following website for updated information: http://gibill.va.gov/benefits/other_programs/veap.html.

9) Vocational Rehabilitation for Veterans with Service Connected Disabilities (Chapter 31)

Eligibility: Determined by a counselor located at the Department of Veterans Affairs Regional Office based upon application by the disabled veteran.

Value: Rates subject to change, contact the Department of Veterans Affairs Regional Office for further information.

10) Work-Study Program

Eligibility: Available to any student receiving VA education benefits who is attending school three-quarter time or more. An individual working under this program may work at the school veteran's office, VA Regional Office, VA Medical Facilities, or at approved State employment offices.

Value: Work-study students are paid at either the state or federal minimum wage, whichever is greater. Contact your local Veteran's Affairs Office for further details.

11) Yellow Ribbon Program

Eligibility: Applicant must meet the following eligibility requirements

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months
- Was honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under Yellow Ribbon Info for Vets–(U.S. Department of Veterans Affairs) Page 1 of 3 http://gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html.

Value: The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can waive up to 50% of those expenses and VA will match the same amount as the institution. Benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

Program details are available at http://gibill.va.gov/benefits/post_911_gibill/yellow_ribbon_program.html.

Resources for Students with Special Needs

There are numerous federal, state, and private resources available to assist students with special needs, including physically challenged and learning disabled students. A listing of state and federal programs for students, as well as public and private agencies that sponsor scholarships or supply information regarding additional financial assistance, follows in this section.

Programs for Visually-Impaired Students

American Council of the Blind

2200 Wilson Boulevard, Suite 650, Arlington, VA 22201; 800-424-8666 or202-467-5081. Website: www.acb.org/. Scholarships are available ranging from $1,000 - $2,500. Apply by March 1 of each year. Contact the American Council of the Blind or visit their website for more information or to apply online. Applications are available by December 1.

American Foundation for the Blind

Contact Tara Annis, American Foundation for the Blind, 1000 Fifth Avenue, Suite 350, Huntington, WV 25701, ATTN: Tara Annis. Phone: 800.232.5463 or 304.710.3035. Fax: 646.478.9260. Email: tannis@afb.net. Website: www.afb.org/scholarships.asp. Scholarships are available for the legally blind, ranging from $500 to $2,500. Applications for 2013 will be available mid to late December 2012 or later. Scholarship applications must be submitted online; printed applications will not be accepted unless printed materials are requested. Check the scholarship web site for any changes to this information.

Division of Services for the Blind Vocational Rehabilitation Services (DSBVR Services)

This is a state and federally-funded program for NC residents who are blind or visually impaired.

Eligibility: DSBVR Services provides services to persons whose blindness, significant vision loss, or combination of hearing and vision loss present impediments to employment, and who will require an individualized plan of rehabilitation services to obtain, maintain, or regain employment. Services include vocational assessments and counseling, job placement assistance, orientation and mobility training, Braille instruction, transition services, adjustment to blindness training, medical services, assistive technology assessment and training, sponsorship of postsecondary training, job modifications, and other services necessary for successful employment. The Division provides specialized services to meet the needs of students preparing to transition from high school into work or postsecondary training.

Value: For eligible individuals who require post-secondary education to reach their career goal, tuition assistance, less all other benefits, may be provided without regard to income. Assistance with other costs of training, such as room, board, books, and transportation, is provided based on financial need as determined through the Division's Economic Need Scale, less all available comparable benefits such as Pell Grant. The maximum amount of assistance is determined annually and will not exceed the highest NC state-supported school rates.

Application Procedure: Applicants should contact the nearest DSB District Office. Offices are located in Asheville, Charlotte, Fayetteville, Greenville, Raleigh, Wilmington, and Winston-Salem. Location and phone numbers can be found by accessing the Division's website at www.ncdhhs.gov/dsb/, or calling 919-733-9700 or toll-free at 866-222-1546.

National Federation of the Blind (NFB)

200 East Wells Street at Jernigan Place, Baltimore, MD 21230; 410-659-9314, www.nfb.org.

Thirty (30) scholarships are available for the legally blind ranging from $3,000 - $12,000. Application materials are due by March 31 of each year, and scholarships are announced in July. Applications are available through the NFB website at www.nfb.org/scholarships from November through the deadline. NFB Scholarship Program qualifications and requirements are available at www.nfb.org/scholarships year-round.

Programs for Hearing-Impaired Students

Alexander Graham Bell Association for the Deaf and Hard of Hearing (AG Bell):

The AG Bell College Scholarship Award Program

AG Bell offers several scholarships for undergraduate and graduate study to full-time students with pre-lingual bilateral hearing loss in the severe to profound range who are attending a traditional accredited college or university.

The George H. Nofer Scholarship for Law and Public Policy

The George H. Nofer Scholarship for Law and Public Policy is for full-time graduate students with a moderate to profound hearing loss who are attending accredited law school or a master's or doctoral program in public policy or public administration.

Both scholarship programs are merit-based and extremely competitive. Each program has specific eligibility criteria and deadlines which are subject to change and may vary from year to year. Information and applications are generally available in January. To learn more, please visit the AG Bell website at www.agbell.org.

AG Bell School-Age Financial Aid Program

The School-Age Financial Aid Program is for students with hearing loss who are in the first through twelfth grades and attending a parochial, private or independent school in a traditional setting. Awards are intended to help with educational costs such as tuition, room and board, books, equipment, auditory and speech language support services, academic tutoring, transportation and other school-related expenses. Eligibility criteria and deadlines are subject to change and may vary from year to year. Information and an application is generally available in March/ April on the AG Bell website at www.agbell.org.

Each program is open for a limited period of time each year. Check the AG Bell website at www.agbell.org to learn more including information on additional programs, eligibility criteria, submission requirements, and deadlines and to download an application packet. Inquiries may be emailed to financialaid@agbell.org.

Division of Services for the Deaf and Hard of Hearing (information only): 2301 Mail Service Center, Raleigh, NC 27699-2301. 1-800-851-6099 (voice, TTY). No financial assistance.

General Programs of Assistance

AmeriGlide Achiever Scholarship

The AmeriGlide Achiever Scholarship is a program offered to full-time college students who use wheelchairs. The goal is to help provide financial assistance for books or other school-related supplies to deserving mobility challenged students. This $1000 scholarship is available every fall.

Eligibility:

- Must be enrolled at an accredited two or four year college
- Must use a manual or electric wheelchair
- Must complete application and submit response to essay question by June/July
- Must be a legal resident of the United States or hold a valid student visa
- Minimum 3.0 grade point average (GPA)

Applications are online at www.ameriglide.com/Scholarship.

Caremark, Eric Delson Memorial Scholarship(s)

Attn: Scholarship America, PO Box 297, St. Peter, Minnesota 56082; 866-792-2731. Website: www.caremark.com/portal/asset/Hemophilia_Scholarship.pdf. Scholarships are for students diagnosed with hemophilia or another bleeding disorder. Up to three awards per year are given at $2,500 each. The awards are renewable. Applications are available in January of each year with a July 1 deadline.

Disability Rights North Carolina: 2626 Glenwood Avenue, Suite 550, Raleigh, NC 27608. Toll free: 877-235-4210. Phone: 919-856-2195, Fax: 919-856-2244. Website: www.disabilityrightsnc.org. Email: info@disabilityrightsnc.org. Information only, no financial assistance.

Foundation for Science and Disability, Inc.: For more information contact: Dr. Richard Mankin, USDA-ARS, 1700 SW 23rd Dr, Gainesville, FL 32608; 352-374-5774, rmankin@nervm.nerdc.ufl.edu. The foundation provides assistance for graduate students of United States citizenship with some physical or sensory disability who study science, mathematics, medicine, computer science or engineering. Grants are $1,000, and students may reapply each year.

The application can be downloaded from the Foundation website: www.stemd.org. Application deadline is December 1 each year.

Immune Deficiency Foundation: 40 West Chesapeake Avenue, Suite 308, Towson, MD 21204; 800-296-4433. Website: www.primaryimmune.org. Email: idf@primaryimmune.org. Information only; no financial assistance is provided.

Learning Disabilities Association: 4156 Library Road, Pittsburgh, PA 15234-1349; 412-341-1515. In North Carolina, email ldanc@mindspring.com. Website: www.ldanatl.org/. Information only; no financial assistance available.

March of Dimes Foundation: 6504 Falls of Neuse Road, Suite 100, Raleigh NC 27615. In North Carolina, call: 919-781-2481; fax: 919-781-2481; Website: www.marchofdimes.com/northcarolina.

Medical Professionals of Tomorrow Scholarship

Eligibility:

- You must be enrolled in an accredited two- or four-year school
- You must be enrolled as a full-time student
- You must be enrolled in an educational program that is related to the medical field
- You must be a legal resident of the United States
- You must complete the application and submit your response to the essay question by December 31, 2012
- Your response to the essay question should be at least 500 words in length

Value: One applicant will be selected to receive the $1,000 scholarship award.

Application Procedure:

- Have your essay prepared prior to completing the online application.
- Fill out our online application at http://www.usmedicalsupplies.com/scholarship/. Copy and Paste your essay into the field provided. Please note that we do not accept email attachments.
- Online applications and essays must be completed by July 29th.
- Please do not call our toll-free number for scholarship inquiries.
- The essay question is pending to change. Please view our website for the essay question.

National Center for Learning Disabilities:
381 Park Avenue South, Suite 1401, New York, NY 10016-8806; 212-545-7510 or 888-575-7373. Website: http://www.ncld.org. Two (2) scholarships are awarded to high school seniors each year. The Anne Ford Scholarship is a $10,000 scholarship ($2,500/year over four years) granted to a graduating high school senior with a documented learning disability who plans to attend a four year college/university. The Allegra Ford Scholarship is a $2,500 one-time scholarship awarded to a graduating high school senior with a documented learning disability who will be enrolled in a two-year community college, a vocational or technical training program, or a specialized program for students with LD.

National Hemophilia Foundation, Kevin Child Scholarship

A college scholarship of $1,000 is available to a high school senior diagnosed with hemophilia A or B, who has aspirations of attending an institute of higher education (college, university or vocational-technical school) or a college student already pursuing a postsecondary education. The deadline is June 1. Please visit the website for details.

Eligibility: Applicant must meet the following eligibility requirements

- Must be an individual diagnosed with hemophilia A or B
- Must be a high school senior, with aspirations of attending an institute of higher education (college, university or vocational-technical school) or a college student already pursuing a postsecondary education.

Value: One (1) college scholarship of $1,000 is available to a young person with hemophilia A or B.

Application Procedure: Students interested in this scholarship should send a complete copy of the application along with a current official transcript of grades and one (1) recommendation from an individual not related to the applicant (such as a teacher) to Kevin Child Scholarship, National Hemophilia Foundation, 116 West 32nd Street, 11th Floor, New York, NY 10001-3212 postmarked by June 1. Telephone: 800-424-2634 ext. 2
Email: handi@hemophilia.org.

For additional information, please visit http://www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=54&contentid=35.

National Hemophilia Foundation: 116 West 32nd Street, 11th Floor, New York, NY 10001-3212. For additional information on organizations providing financial aid assistance for students diagnosed with bleeding disorders please visit, www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=53&contentid=36.

Spina Bifida Association: Cameron J. Head, 4590 Mac Arthur Boulevard, NW, Suite 250, Washington, DC 20007-4226; 202-944-3285 ext. 13, or 1-800-621-3141; email: cjhead@sbaa.org or http://www.spinabifidaassociation.org/site/c.liKWL7PLLrF/b.2644815/.

SBA offers scholarships to students pursuing undergraduate and graduate studies. Applicants must be enrolled in or accepted by a college or a junior college, or an approved trade, vocational or business school. High school seniors are eligible to apply. Applicants must provide a physician's statement of disability. Each year, up to six $2,000 scholarships are awarded. The application deadline is in March of each year, please visit the SBA website for further details.

United Cerebral Palsy and Easter Seals UCP NC, Inc.: 1660 L Street, NW Suite 700, Washington, DC 20036; 800-872-5827. In North Carolina call Easter Seals UCP NC, Inc. at 1-800-662-7119. Website: www.nc.eastersealsucp.com. Information only; no financial assistance available.

Vocational Rehabilitation Program

Eligibility: Applicant must meet the following eligibility requirements

- Student must have a mental, physical or learning disability that is an impediment to employment and requires VR services to achieve an employment outcome.

Each program of services is designed individually with the student. Assistance with counseling, job placement, and some support services such as interpreters, can be provided without regard to financial need. Assistance with the costs of tuition and fees, transportation, books, etc., depends upon demonstrated financial need and the student's award from other sources of financial aid.

For additional information: Contact the Vocational Rehabilitation office nearest the student's home, or contact the North Carolina Division of Vocational Rehabilitation Services, 2801 Mail Service Center, Raleigh, NC 27699-2801; 919- 855-3500; (TDD) 919- 855-3579. Website: http://dvr.dhhs.state.nc.us/.

Winston-Salem Foundation: 860 West 5th Street, Winston-Salem, NC 27101; 336-725-2382. Website: http://www.wsfoundation.org/netcommunity/scholarships.

The Winston-Salem Foundation awards scholarships, financial need- based grants, and loans that vary by amount, criteria, and deadlines. While some scholarships have a separate application process, most are submitted with one common online application. Students may apply for scholarships from January 1 to April 15 of each year. Students may apply for financial need-based grants and loans from January 1 to August 15 of each year.

For more information and to apply, visit http://www.wsfoundation.org/netcommunity/scholarships.

Programs for Graduate and Professional Students

Charlotte W. Newcombe Doctoral Dissertation Fellowship

The purpose of the Newcombe Doctoral Dissertation Fellowship is to encourage original study of ethical and religious values in all areas of human endeavor. The program is administered by the Woodrow Wilson National Fellowship Foundation.

Eligibility: Applicant must meet the following eligibility requirements

- Be candidates for Ph.D. or Th.D. degrees in doctoral programs at graduate schools in the United States. Candidates working on D. Min., Psy. D, law, and other professional degrees are not eligible.
- Be able to fulfill all pre-dissertation requirements by the application deadline, including approval of the dissertation proposal, and expect to submit completed dissertations by summer 2014.
- Be in the writing stage of the dissertation. Usually, this means that fieldwork or other research is complete and writing has begun by the time of the award.
- Have never held a similar national award for the final year of dissertation writing. Applicants who have won such awards as the ACLS, AAUW, Ford, MacArthur, Mellon, Pew, Spencer, or Whiting fellowship are not eligible.
- Plan to write on topics where ethical or religious values are a central concern.
- Have never applied for the Newcombe Fellowship before. Previous applicants may not apply.

Divinity school students are eligible to apply for this fellowship.

Value: The Newcombe Program will award at least twenty (20) non-renewable fellowships. Fellows will receive $25,000 for 12 months of full-time dissertation writing. In addition, their graduate schools will be asked to waive tuition and/or remit some portion of their fees.

Fellowship tenure begins in September.

Application Procedure: Applications must be filed electronically by November 15, 2012 and are available online at www.woodrow.org/newcombe. Please be sure to review the Frequently Asked Questions and Eligibility/Application Information pages of the website. If, after reviewing these pages, you have further questions, please contact Susan Billmaier, Program Officer, by email at Billmaier@woodrow.org.

Recipients are notified in April.

Ford Foundation Predoctoral Fellowships for Minorities

The program assists individuals pursuing doctoral degrees who are members of certain minority groups (African American, Alaska Natives, Mexican Americans, Native American Indian, Native Pacific Islander or Puerto Ricans) and who show promise for future achievement as scholars, researchers and teachers in institutions of higher education.

Eligibility: Applicant must meet the following eligibility requirements

- Be citizens or nationals of the United States regardless of race, national origin, religion, gender, age, disability, or sexual orientation (must have become a U.S. citizen by November 14, 2012)
- Provide evidence of superior academic achievement (such as grade point average, class rank, honors or other designations)
- Be committed to a career in teaching and research at the college or university level
- Be enrolled in or planning to enroll in an eligible research-based program leading to a Ph.D. or Sc.D. degree at a U.S. educational institution
- Must have not earned a doctoral degree at any time, in any field

(The term "national of the United States" designates a citizen of the United States or a native resident of a possession of the United States. It does not refer to a U.S. permanent resident who is a citizen of another country.)

Predoctoral fellowships are intended for students near the beginning of their graduate study. Criteria for selection may also apply, please visit http://sites.nationalacademies.org/pga/fordfellowships/ for details.

Value: Approximately sixty (60) predoctoral fellowships valued at $20,000 each; additionally, the institution at which the recipient is enrolled receives an allowance of $2,000 in lieu of tuition and fees. The Ford Foundation will also pay expenses to attend at least one Conference of Ford Fellows.

Application Procedure: For further information, contact the Fellowship Office, Keck 576, National Research Council, 500 Fifth Street, NW, Washington, DC 20001; 202-334-2872. Website: http://sites.nationalacademies.org/pga/fordfellowships/. Apply online at http://sites.nationalacademies.org/PGA/FordFellowships/PGA_047958.

North Carolina Principal Fellows Program (PFP)

Created by the 1993 General Assembly, this program was established to train qualified individuals to enter school-based administrative positions in the public schools of North Carolina. The program provides a full year of academic study at the master's level, followed by a one-year internship in a school system. A 12-member Principal Fellows Commission selects the scholarship-loan recipients of the program.

Eligibility: Applicant must meet the following eligibility requirements

- Be a domiciliary (legal resident) of North Carolina by the time studies begin
- Have at least a 3.2 GPA in the most recent 60 semester hours of college study
- Be admitted to a master's program in school administration at a participating UNC institution
- Have completed no more than 2 courses (6 hours) that apply toward the masters in school administration
- Have at least 4 years of teaching experience
- Sign a promissory note and scholarship agreement with the North Carolina State Education Assistance Authority, promising to seek and obtain employment as an assistant principal or principal in a public school or a United States government school in North Carolina for four years

Value: Up to 180 awards at a value of $30,000 ($15,000 per semester) for first year of the program and 60% of an assistant principal's salary and an internship stipend determined by the General Assembly the second year.

Application Procedure: Contact the director of the Principal Fellows Program, 140 Friday Center Drive, Chapel Hill, NC 27517. For information visit the webpage at: www.ncpfp.org or contact one of the following participating institutions: Appalachian State University, East Carolina University, Fayetteville State University, NC A&T State University, NC Central University, NC State University, UNC-Chapel Hill, UNC-Charlotte, UNC-Greensboro, UNC-Wilmington, and Western Carolina University. Applications for the 2013-14 academic year will be posted in July 2012, with the deadline in January 2013.

Repayment: Recipients who graduate with a master's degree in school administration may cancel their loans through 4 years of service repayment in North Carolina. Should the individual not complete the program or not serve in an eligible school administration position, the debt must be repaid in cash at an interest rate of 10 percent within a period of 12 years or less.

Shaver-Hitchings Scholarship

This scholarship program was established to assist any graduate student in the Research Triangle area who has worked, preferably as a volunteer, to help others with alcoholism, drug abuse and addictive disorder treatment, or with preventative education on the subject of addiction.

Eligibility: Applicant must meet the following eligibility requirements

- Reside in Durham, Orange, Wake or Chatham County
- Be enrolled, or must be planning to enroll, in graduate school, a physician assistant program or medical school. There are no limits on age or income. Scholarships may be used to begin a new program or to continue a program in which the applicant is already enrolled. The school must be accredited by the appropriate Association for Colleges and Schools, and the applicant must enroll within one year of the application deadline. The student need not be pursuing a degree in addictive disorders, but must show a demonstrated commitment to working with others in that field during or before graduate studies, preferably as a volunteer.

Value: One (1) $1,500 scholarship will be awarded each year. The scholarship may be applied toward expenses for tuition, required fees and required books or materials not covered by other financial aid. The scholarship does not cover living expenses, such as room and board, transportation, or child care.

Application Process: Interested persons must complete an application, submit a transcript from the last institution of higher education attended, and answer a narrative question on the choice to work or volunteer in the area of drug or alcohol addiction or other addictive disorder. The application and all supporting documents, including transcripts, must be postmarked on or before March 15.

For additional information, visit http://www/trianglecf.org or contact Triangle Community Foundation, 324 Blackwell Street, Suite 1220, Durham, NC 27701; call 919-474-8370, or email scholarships@trianglecf.org.

UNC Campus Scholarship Program

This program, established in 2002 by the General Assembly, was created through the consolidation of several programs that previously existed to provide assistance to North Carolinians attending the state's public universities. CSP is designed to promote diversity on the 16 North Carolina public university campuses. A portion of the funds are reserved for American Indian/Native American students who can provide evidence of membership in an Indian tribe recognized by the State of North Carolina or by the United States. The Program provides funding for eligible students at the ten North Carolina public universities offering doctoral degrees. Information about the undergraduate program can be found elsewhere in this publication.

Eligibility: Each campus determines eligibility and recipients based on approved criteria established by the institution.

Value: The amount awarded is determined by the campus.

Application Procedure: Students interested in this program should contact the financial aid office at the North Carolina public university they plan to attend.

Tax Incentives for College Attendance

All tax incentives subject to change in 2013.

This publication provides details of tax incentive programs for informational purposes only. It is not intended to be tax advice. If you have questions about your own eligibility or strategies, you should consult a tax advisor or other qualified financial professional.

American Opportunity Tax Credit

Taxpayers may be eligible to claim a partially refundable tax credit against their federal income taxes. The American Opportunity Tax Credit may be claimed for qualified tuition and related expenses, including books, supplies and equipment needed for a course of study, for each student in the taxpayer's family (i.e. the taxpayer, the taxpayer's spouse, or an eligible dependent) who is enrolled at least half-time in postsecondary education and who is enrolled in a program leading to a degree, certificate, or other recognized educational credential. The amount that may be claimed as a credit is generally equal to: (1) 100% of the first $2,000 of the taxpayer's out-of-pocket expenses for each student's qualified expenses, plus (2) 25% of the next $2,000 of the taxpayer's out-of-pocket expenses for each student's qualified expenses. Thus, the maximum credit a taxpayer may claim for a taxable year is $2,500 multiplied by the number of students in the family who meet the enrollment criteria described above. The Credit is 40% refundable which means a family that does not earn enough to pay income taxes will get up to $1,000 back through a refundable credit.

The amount a taxpayer may claim as an American Opportunity Tax Credit is gradually phased out for taxpayers who have modified adjusted gross income greater than $80,000 for single filers and $160,000 for married taxpayers filing jointly. Taxpayers earning more than $90,000 for single filers and more than $180,000 for married taxpayers are not eligible. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Coverdell Education Savings Accounts (formerly known as Education IRA)

A Coverdell Education Savings Account (ESA) is a trust or custodial account that is created exclusively for the purpose of paying the qualified elementary, secondary, or post-secondary (college) education expenses of the designated beneficiary of the account. Single taxpayers with incomes below $110,000 ($220,000 for joint filers) may contribute up to $2,000 per year into an ESA account for a child under the age of 18. Parents, grandparents, other family members, friends, and even the child himself/herself may contribute to the account, provided the total contributions made on behalf of the child do not exceed the $2,000 limit. Contributors may not take a tax deduction for contributions made to an ESA; however, the beneficiary will not owe tax on any withdrawal from the account if his/her qualified education expenses for the year equal or exceed the amount of withdrawal. Amounts withdrawn from the ESA that exceed the child's qualified expenses are generally subject to income tax and an additional tax of 10%. The Economic Growth and Tax Relief Reconciliation Act of 2001 allows taxpayers to claim an American Opportunity Tax or Lifetime Learning credit in the same year as distributions are made from the ESA as long as the credit is not claimed for the expenses covered by the ESA. In addition, taxpayers are now permitted to make contributions to a qualified state tuition program (see North Carolina's National College Savings Plan) in the same tax year as they make contributions to an ESA.

The term "qualified education benefit" now includes Coverdell. The account is treated as an asset of the owner unless owned by a dependent student and then it is considered an asset of the parents. It is not included as an adjustment to the COA or considered as a resource or estimated financial assistance. The value of the asset that must be reported on the FAFSA is the balance of the account at the time the FAFSA is completed. This includes accounts with a designated beneficiary other than the student for whom the FAFSA is being completed, such as a sibling of the dependent applicant or a child of the independent applicant. See www.irs.gov/taxtopics/tc310.html for more information.

Early Distribution from IRAs

This benefit allows taxpayers to take distributions from their IRAs before reaching age 59 1/2 and not have to pay the 10% additional tax if, for the year of the distribution, the funds are used to pay for qualified education expenses for the individual, spouse, children or grandchildren. Qualified educational expenses include tuition, fees, books, supplies, and equipment required for enrollment or attendance at an eligible educational institution. They also include expenses for special needs services incurred by or for special needs students in connection with their enrollment or attendance.

In addition, if the student is at least a half-time student, room and board is considered qualified education expenses. The expenses for room and board qualify only to the extent that the total is not more than the greater of the following two amounts:

- The allowance for room and board, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and living arrangement of the student.
- The actual amount charged if the student is residing in housing owned or operated by the eligible educational institution.

See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Employer Provided Educational Assistance

This benefit allows workers to exclude up to $5,250 of employer provided educational benefits from their taxable income for undergraduate and graduate courses. Employers offering tax-free educational assistance are required to have a written plan describing the benefit and the terms under which it is available. Neither the American Opportunity Tax Credit nor the Lifetime Learning Credit may be claimed for the year the student receives Employee-Provided Educational Assistance. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Lifetime Learning Credit

Taxpayers may be eligible to claim a nonrefundable Lifetime Learning Credit against their Federal income taxes. The Lifetime Learning Credit may be claimed for the qualified tuition and related expenses of the students in the taxpayer's family (i.e. the taxpayer, the taxpayer's spouse, or an eligible dependent) who are enrolled in eligible educational institutions. The amount that may be claimed as a credit is equal to 20% of the taxpayer's first $10,000 of out-of-pocket qualified tuition and related expenses. The maximum credit a taxpayer may claim for a taxable year is $2,000. These amounts are not indexed for inflation.

If the taxpayer is claiming an American Opportunity Tax Credit for a particular student, none of that student's expenses for that year may be applied toward the Lifetime Learning Credit. The amount a taxpayer may claim as a Lifetime Learning Credit is gradually reduced for taxpayers who have modified adjusted gross income greater than $51,000 for single filers and $102,000 for married taxpayers filing jointly. The modified adjusted gross income is indexed for inflation. The definition of modified adjusted gross income is the same as it is for purposes of the American Opportunity Tax Credit. See www.irs.gov/publications/p970/index.html or www.irs.gov/pub/irs-pdf/p970.pdf for more information.

North Carolina's National College Savings Plan

North Carolina's National College Savings Program was launched in 2001 and now offers investment options designed to meet the needs of all savers with varying degrees of risk and potential rates of return. Investment options include: Dependable Income Fund, Federally-Insured Deposit Account and The Vanguard Group, Inc. This 529 plan is administered by College Foundation, Inc. (CFI), as an agent of the NCSEAA. There are no enrollment fees or sales charges. Participants may establish accounts by contacting CFI toll-free at 1-800-600-3453 or reviewing information and enrolling online at CFNC.org/savings.

This program offers North Carolinians several tax benefits:

- For North Carolina residents, earnings on contributions are not subject to federal or state income taxes while in the trust fund.
- Withdrawals for qualified higher education expenses of beneficiary are exempt from both NC and federal income taxes for both the participant and the beneficiary.
- Subject to certain restrictions, an individual who pays North Carolina income tax may deduct contributions to an account or accounts up to $2,500 ($5,000 for joint filers).

Student Loan Interest Deductions

Taxpayers who have taken loans to pay the cost of attending a postsecondary institution (for spouse, dependent, or himself/herself) may deduct the interest they paid on the student loan(s). The interest paid on qualified education loans is tax-deductible for single taxpayers with incomes up to $75,000 ($150,000 for joint filers). This deduction can reduce the amount of income subject to tax by up to $2,500 in 2012. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Tax Deduction for Tuition and Fees

Taxpayers with qualifying incomes—modified adjusted gross income $80,000 or less ($160,000 if filing a joint return)—may deduct up to $4,000 for qualified education expenses paid during the year. The qualified expenses must be for higher education and include tuition and fees required for enrollment or attendance at an eligible postsecondary educational institution, but not including personal, living, or family expenses, such as room and board. The deduction is available even if the taxpayer does not itemize; however, the taxpayer cannot claim the American Opportunity and Lifetime Learning tax credit for the same student in the same year.

This can be used in conjunction with tax-free distribution from Coverdell Education Savings Accounts, qualified tuition programs, and education savings bonds, provided that sufficient education expenses form the basis for each benefit. A student claimed as a dependent on someone else's tax return cannot use the tuition deduction. This deduction is not available if filing status is married filing separately.

See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

North Carolina Postsecondary Institutions

North Carolina Public Universities

The University of North Carolina Constituent Institutions

UNC General Administration
PO Box 2688
Chapel Hill, NC 27515-2688
919-962-1000
www.northcarolina.edu

Appalachian State University
John Thomas Hall
P.O. Box 32059
Boone, NC 28608-2059
828-262-2000
www.appstate.edu

East Carolina University
East Fifth Street
Greenville, NC 27858-4353
252-328-6131
www.ecu.edu

Elizabeth City State University
1704 Weeksville Road
Elizabeth City, NC 27909
252-335-3400
www.ecsu.edu

Fayetteville State University
1200 Murchison Road
Fayetteville, NC 28301-4298
910-672-1111
www.uncfsu.edu

North Carolina A & T State University
1601 E. Market Street
Greensboro, NC 27411
336-334-7500
www.ncat.edu

North Carolina Central University
1801 Fayetteville Street
Durham, NC 27707
919-530-6100
www.nccu.edu

North Carolina State University
Campus Box 7103
Raleigh, NC 27695-7103
919-515-2011
www.ncsu.edu

UNC at Asheville
One University Heights
Asheville, NC 28804
800-531-9842
www.unca.edu

UNC at Chapel Hill
CB# 2200 Jackson Hall
Chapel Hill, NC 27599-2200
919-962-2211
www.unc.edu

UNC at Charlotte
9201 University City Blvd.
Charlotte, NC 28223-0001
704-687-2000
www.uncc.edu

UNC at Greensboro
PO Box 26170
Greensboro, NC 27402-6170
336-334-5000
www.uncg.edu

UNC School of the Arts
1533 S. Main Street
Winston-Salem, NC 27127-2188
336-770-3399
www.uncsa.edu

UNC at Pembroke
P.O. Box 1510
Pembroke, NC 28372-1510
910-521-6000
www.uncp.edu

UNC at Wilmington
601 S. College Road
Wilmington, NC 28403-3297
910-962-3000
www.uncw.edu

Western Carolina University
Cullowhee, NC 28723
828-227-7211
www.wcu.edu

Winston-Salem State University
601 Martin Luther King Jr. Dr.
Winston-Salem, NC 27110
336-750-2000
www.wssu.edu

The North Carolina Community College System

The North Carolina Community College System
200 W. Jones Street
Raleigh, NC 27603-1379
919-807-7100
www.ncccs.cc.nc.us

Alamance Community College
Box 8000
Graham, NC 27253
336-578-2002
www.alamancecc.edu

Asheville-Buncombe Technical Community College
340 Victoria Road
Asheville, NC 28801
828-254-1921
www.abtech.edu

Beaufort County Community College
PO Box 1069
Washington, NC 27889
252-946-6194
www.beaufort.cc.nc.us

Bladen Community College
PO Box 266
Dublin, NC 28332
910-862-2164
www.bladen.cc.nc.us

Blue Ridge Community College
180 West Campus Drive
Flat Rock, NC 28731
828-694-1700
www.blueridge.edu

Brunswick Community College
PO Box 30
Supply, NC 28462
800-754-1050
www.brunswickcc.edu

Caldwell Community College & Technical Institute
2855 Hickory Boulevard
Hudson, NC 28638
828-726-2200
www.cccti.edu

Cape Fear Community College
411 N. Front Street
Wilmington, NC 28401
910-362-7000
www.cfcc.edu

Carteret Community College
3505 Arendell Street
Morehead City, NC 28557
252-222-6000
www.carteret.edu

Catawba Valley Community College
2550 Highway 70 SE
Hickory, NC 28602
828-327-7000
www.cvcc.edu

Central Carolina Community College
1105 Kelly Drive
Sanford, NC 27330
919-775-5401
www.cccc.edu

Central Piedmont Community College
PO Box 35009
Charlotte, NC 28235
704-330-2722
www.cpcc.edu

Cleveland Community College
137 S. Post Road
Shelby, NC 28152
704-484-4000
www.clevelandcommunitycollege.edu

Coastal Carolina Community College
444 Western Blvd.
Jacksonville, NC 28546
910-938-6332
www.coastalcarolina.edu

College of the Albemarle
PO Box 2327
Elizabeth City, NC 27909
252-335-0821
www.albemarle.edu

Craven Community College
800 College Court
New Bern, NC 28562
252-638-4131
www.cravencc.edu

Davidson County Community College
PO Box 1287
Lexington, NC 27293
336-249-8186
www.davidson.cc.nc.us

Durham Technical Community College
1637 Lawson Street
Durham, NC 27703
919-686-3300
www.durhamtech.edu

Edgecombe Community College
Tarboro Campus
2009 W. Wilson Street
Tarboro, NC 27886
252-823-5166

Rocky Mount Campus
225 Tarboro Street
Rocky Mount, NC 27801
252-446-0436
www.edgecombe.edu

Fayetteville Technical Community College
PO Box 35236
Fayetteville, NC 28303
910-678-8400
www.faytechcc.edu

Forsyth Technical Community College
2100 Silas Creek Parkway
Winston-Salem, NC 27103
336-723-0371
www.forsythtech.edu

Gaston College
201 Highway 321 South
Dallas, NC 28034
704-922-6200
www.gaston.edu

Guilford Technical Community College
PO Box 309
Jamestown, NC 27282
336-334-4822
www.gtcc.edu

Halifax Community College
PO Drawer 809
Weldon, NC 27890
252-536-4221
www.halifaxcc.edu

Haywood Community College
185 Freedlander Drive
Clyde, NC 28721
828-627-4506
www.haywood.edu

Isothermal Community College
PO Box 804
Spindale, NC 28160
828-286-3636
www.isothermal.edu

James Sprunt
Community College
PO Box 398
Kenansville, NC 28349
910-296-2400
www.jamessprunt.edu

Johnston Community College
PO Box 2350
Smithfield, NC 27577
919-934-3051
www.johnstoncc.edu

Lenoir Community College
PO Box 188
Kinston, NC 28502
252-527-6223
www.lenoircc.edu

Martin Community College
1161 Kehukee Park Road
Williamston, NC 27892
252-792-1521
www.martin.cc.nc.us

Mayland Community College
200 Mayland Dr.
PO Box 547
Spruce Pine, NC 28777
828-765-7351
www.mayland.edu

McDowell Technical
Community College
54 College Drive
Marion, NC 28752
828-652-6021
www.mcdowelltech.edu

Mitchell Community College
500 West Broad Street
Statesville, NC 28677
704-878-3200
www.mitchellcc.edu

Montgomery Community College
1011 Page St.
Troy, NC 27371
910-576-6222
www.montgomery.cc.nc.us

Nash Community College
522 N. Old Carriage Rd.
Rocky Mount, NC 27804
252-443-4011
www.nashcc.edu

Pamlico Community College
PO Box 185
Grantsboro, NC 28529
252-249-1851
www.pamlico.cc.nc.us

Piedmont Community College
PO Box 1197
Roxboro, NC 27573
336-599-1181
www.piedmont.cc.nc.us

Pitt Community College
PO Drawer 7007
Greenville, NC 27835
252-321-4200
www.pittcc.edu

Randolph Community College
PO Box 1009
Asheboro, NC 27204
336-633-0200
www.randolph.edu

Richmond Community College
PO Box 1189
Hamlet, NC 28345
910-582-7000
www.richmond.cc.nc.us

Roanoke-Chowan
Community College
109 Community College Road
Ahoskie, NC 27910
252-862-1200
www.roanoke.cc.nc.us

Robeson Community College
PO Box 1420
Lumberton, NC 28360
910-272-3700
www.robeson.cc.nc.us

Rockingham Community College
PO Box 38
Wentworth, NC 27375
336-342-4261
www.rockinghamcc.edu

Rowan-Cabarrus
Community College
PO Box 1595
Salisbury, NC 28145
North Campus 704-637-0760
South Campus 704-788-3197
www.rccc.edu

Sampson Community College
PO Box 318
Clinton, NC 28329
910-592-8081
www.sampsoncc.edu

Sandhills Community College
3395 Airport Rd.
Pinehurst, NC 28374
910-692-6185
www.sandhills.edu

South Piedmont
Community College
PO Box 126
Polkton, NC 28135
704-272-7635
www.spcc.edu

Southeastern Community College
PO Box 151
Whiteville, NC 28472
910-642-7141
www.sccnc.edu

Southwestern Community College
447 College Drive
Sylva, NC 28779
828-586-4091
www.southwesterncc.edu

Stanly Community College
141 College Drive
Albemarle, NC 28001
704-982-0121
www.stanly.edu

Surry Community College
630 S. Main Street
Dobson, NC 27017
336-386-8121
www.surry.edu

Tri-County Community College
4600 Highway 64 East
Murphy, NC 28906
828-837-6810
www.tccc.cc.nc.us

Vance-Granville
Community College
PO Box 917
Henderson, NC 27536
252-492-2061
www.vgcc.edu

Wake Technical
Community College
9101 Fayetteville Road
Raleigh, NC 27603
919-662-3500
www.waketech.edu

Wayne Community College
3000 Wayne Memorial Drive
Goldsboro, NC 27534
919-735-5151
www.waynecc.edu

Western Piedmont
Community College
1001 Burkemont Avenue
Morganton, NC 28655
828-438-6000
www.wpcc.edu

Wilkes Community College
1328 Collegiate Drive
Wilkesboro, NC 28697
336-838-6100
www.wilkescc.edu

Wilson Community College
PO Box 4305
Wilson, NC 27893
252-291-1195
www.wilsoncc.edu

North Carolina Independent Non-Profit Postsecondary Institutions

NC Independent Colleges and Universities

530 N. Blount Street
Raleigh, NC 27604
919-832-5817
www.ncicu.org

Barton College
Box 5000
Wilson, NC 27893
800-345-4973
www.barton.edu

Belmont Abbey College
100 Belmont - Mt. Holly Road
Belmont, NC 28012
888-222-0110
www.belmontabbeycollege.edu

Bennett College
900 E. Washington Street
Greensboro, NC 27401
336-273-4431
www.bennett.edu

Brevard College
400 N. Broad St.
Brevard, NC 28712
828-883-8292
www.brevard.edu

Cabarrus College of
Health Sciences
401 Medical Park Drive
Concord, NC 28025
704-783-1555
www.cabarruscollege.edu

Campbell University
PO Box 488
Buies Creek, NC 27506
800-334-4111
www.campbell.edu

Catawba College
2300 W. Innes Street
Salisbury, NC 28144
800-228-2922
www.catawba.edu

Chowan University
200 Jones Drive
Murfreesboro, NC 27855
252-398-6500
www.chowan.edu

Davidson College
Campus Box # 7156
Davidson, NC 28035
704-894-2000
www.davidson.edu

Duke University
Box 90586
Durham, NC 27708
919-684-8111
www.duke.edu

Elon University
2700 Campus Box
Elon, NC 27244
800-334-8448
www.elon.edu

Gardner-Webb University
PO Box 976
Boiling Springs, NC 28017
704-406-4000
www.gardner-webb.edu

Greensboro College
815 W. Market Street
Greensboro, NC 27401
800-346-8226
www.greensborocollege.edu

Guilford College
5800 W. Friendly Avenue
Greensboro, NC 27410
336-316-2000
www.guilford.edu

High Point University
833 Montlieu Avenue
High Point, NC 27262
800-345-6993
www.highpoint.edu

Johnson & Wales University
801 West Trade Street
Charlotte, NC 28202
866-598-2427
www.jwu.edu/charlotte

Johnson C. Smith University
100 Beatties Ford Road
Charlotte, NC 28216
704-378-1000
www.jcsu.edu

Lees-McRae College
375 College Dr., Box 128
Banner Elk, NC 28604
828-898-5241
www.lmc.edu

Lenoir-Rhyne University
625 7th Ave. NE
Hickory, NC 28601
828-328-1741
www.lr.edu

Livingstone College
701 W. Monroe Street
Salisbury, NC 28144
704-216-6000
www.livingstone.edu

Louisburg College
501 N. Main Street
Louisburg, NC 27549
919-496-2521
www.louisburg.edu

Mars Hill College
100 Athletic St.
Mars Hill, NC 28754
866-642-4968
www.mhc.edu

Meredith College
3800 Hillsborough Street
Raleigh, NC 27607
919-760-8600
www.meredith.edu

Methodist University
5400 Ramsey Street
Fayetteville, NC 28311
800-488-7110
www.methodist.edu

Montreat College
P.O. Box 1267
Montreat, NC 28757
828-669-8012
www.montreat.edu

Mount Olive College
634 Henderson Street
Mount Olive, NC 28365
919 658-2502
www.moc.edu

North Carolina Wesleyan College
3400 N. Wesleyan Blvd.
Rocky Mount, NC 27804
252-985-5100
www.ncwc.edu

Pfeiffer University
PO Box 960
Misenheimer, NC 28109
704-463-1360
www.pfeiffer.edu

Queens University
1900 Selwyn Avenue
Charlotte, NC 28274
704-337-2200
www.queens.edu

St. Andrews University
1700 Dogwood Mile
Laurinburg, NC 28352
910-277-5555
www.sapc.edu

St. Augustine's University
1315 Oakwood Avenue
Raleigh, NC 27610
919-516-4000
www.st-aug.edu

Salem College
601 S. Church St.
Winston-Salem, NC 27108
336-721-2600
www.salem.edu

Shaw University
118 E. South Street
Raleigh, NC 27601
919-546-8200
www.shawuniversity.edu

Wake Forest University
1834 Wake Forest Road
Winston-Salem, NC 27106
336-758-5255
www.wfu.edu

Warren Wilson College
PO Box 9000
Asheville, NC 28815
828-298-3325
www.warren-wilson.edu

William Peace University
15 East Peace Street
Raleigh, NC 27604
800-732-2347
www.peace.edu

Wingate University
PO Box 159
Wingate, NC 28174
800-755-5550
www.wingate.edu

North Carolina Nursing Schools

Carolinas College of Health Sciences
1200 Blythe Blvd.
Charlotte, NC 28203
704-355-5043
www.carolinascollege.com

Mercy School of Nursing
1921 Vail Avenue
Charlotte, NC 28207
704-379-5840
www.cmc-mercy.org

Watts School of Nursing
3643 N. Roxboro Rd.
Durham, NC 27704
919-470-7348
www.wattsschoolofnursing.org

North Carolina Proprietary Schools

Art Institute of Charlotte
Three Lake Pointe Plaza
2110 Water Ridge Parkway
Charlotte, NC 28217
704-357-8020
www.aich.artinstitutes.edu

Brookstone College

Charlotte Campus
10125 Berkely Place Drive
Charlotte, NC 28262
704-547-8600

Greensboro Campus
7815 National Service Road
Greensboro, NC 27409
336-668-2627
www.brookstone.edu

ECPI College of Technology

Charlotte Campus
4800 Airport Center Parkway
Charlotte, NC 28208
704-399-1010
www.ecpi.edu

Greensboro Campus
7802 Airport Center Dr.
Greensboro, NC 27409
336-665-1400

Raleigh Campus
4101 Doie Cope Rd.
Raleigh, NC 27613
919-571-0057

King's College
322 Lamar Avenue
Charlotte, NC 28204
704-372-0266
www.kingscollege.org

Living Arts College @
School of Communication Art
3000 Wakefield Crossing Drive
Raleigh, NC 27614
800-288-7442
www.living-arts-college.edu

Miller Motte Business College

Cary Campus
2205 Walnut Street
Cary, NC 27511
919-532-7171

Fayetteville Campus
3725 Ramsey Street
Fayetteville, NC 28311

Greensboro Campus
1021 WH Smith Blvd. Ste. 102
Greenville, NC 27834

Jacksonville Campus
1291A Hargett Street
Jacksonville, NC 28540

Raleigh Campus
3901 Capital Boulevard
Raleigh, NC 27604

Wilmington Campus
5000 Market Street
Wilmington, NC 28405
800-784-2110
www.miller-motte.com/

South College
1567 Patton Avenue
Asheville, NC 28806
828-252-2486
www.southcollegenc.com

North Carolina
Bible Colleges and Seminaries

Carolina Christian College
4117 Northampton Drive
Winston-Salem, NC 27102
336-744-0900
www.carolina.edu

Heritage Bible College
PO Box 1628
Dunn, NC 28335
910-892-3178
www.heritagebiblecollege.edu

Laurel University
1215 Eastchester Drive
High Point, NC 27265-3115
855-528-7358
www.laureluniversity.edu

Mid-Atlantic Christian University
715 N. Poindexter St.
Elizabeth City, NC 27909
252-334-2070
www.macuniversity.edu

Piedmont Baptist College
716 Franklin Street
Winston-Salem, NC 27101
800-937-5097
www.pbc.edu

The College at Southeastern
PO Box 1889
Wake Forest, NC 27588
919-761-2100
www.sebts.edu

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