



# Student FinancialAid

## for North Carolinians | 2020-2021

**CFNC.org**

Helping you plan, apply, and pay for college



*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 it does include many of the major programs available across the state. For more scholarship opportunities, visit [CFNC.org/scholarships](http://CFNC.org/scholarships).

You will find printed copies of this booklet in high school student-services offices, university financial aid offices, and in North Carolina public libraries. This publication is also available on the web at: [CFNC.org/fabook](http://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 ensure 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. Contact the administrators of the programs in which you are interested to obtain the most current information.

This booklet is intended as a guide to help students identify 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 that require no special application or procedure 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 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 Marcia Weston at [mweston@ncseaa.edu](mailto:mweston@ncseaa.edu).



# Need help completing your federal financial aid form?

Financial aid administrators at North Carolina college and university campuses work with students, families, and high schools to help with FAFSA completion. CFNC's financial aid map identifies every N.C. campus and provides financial aid contact information:

[https://www.cfnc.org/pay/fafsa\\_day.jsp](https://www.cfnc.org/pay/fafsa_day.jsp).

**In addition**, 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 Day is held on Saturday, October 26, 2019. Program details, a list of sites, and registration information will be available at [CFNC.org/fafsaday](http://CFNC.org/fafsaday) or by calling College Foundation of North Carolina, toll-free, at 866-866-CFNC.

If you have a disability as defined in the Americans with Disabilities Act and need to participate in FAFSA Day, please contact College Foundation of North Carolina at 866-866-CFNC by October 1, 2019. Requests received after this date will be considered to the fullest extent possible.

In 2019, State Employees' Credit Union is providing assistance with FAFSA completion during the entire month of November. Each branch will be offering help completing the FAFSA at no cost. Please contact your local branch to make an appointment.

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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 particular field.
- 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

To be considered for financial aid, students must apply using the Free Application for Federal Student Aid (FAFSA). The application is available at [www.fafsa.gov](http://www.fafsa.gov) or you may call 800-4-FedAid (800-433-3243). As the name says, there is no charge to complete this application and by doing so, you will be considered for all types of federal financial aid. It is important to complete this form before the deadlines published by the college you wish to attend. The federal government has recently made several changes to make applying for aid easier. For students attending college in the 2020-2021 school year, FAFSA applications will be available for completion on October 1, 2019. Additionally, families use tax information from 2018 to complete the 2020-21 FAFSA.

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 to the college regarding whether he/she wants to accept the offered funds.
- 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. Check out CFNC’s scholarship page at:

[https://www.cfnc.org/paying/schol/all\\_schols.jsp](https://www.cfnc.org/paying/schol/all_schols.jsp)

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 additional 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 the 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 2020 marks the 19th 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 more opportunities than ever to go to college.

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.

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 services in North Carolina

- CFNC accounts customized by students, parents, and education professionals to organize academic and other educational activities throughout the middle and high school years.
- Two contact centers (one for answering questions about paying for college and one for answering questions about careers, transcripts, and college admissions) who are available via phone and email year-round to help students, parents, and educators navigate the college access process.
- Regional representatives located across the state that provide presentations in schools and to community groups on college access issues.
- An active application hub through **CFNC.org** for students to submit college applications and request electronic high school transcripts.
- Resources to assist school counselors in preparing students for continuing their education beyond high school.



# 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, a year is 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.

**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, or 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, or is not an emancipated minor, in legal guardianship, or unaccompanied youth who is homeless or self-supporting and at risk of homelessness and 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 state need-based aid.

**FM (Federal Methodology)** – An eligibility formula, mandated by the U.S. 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. 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.

**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 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 age 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 U.S. armed forces (defined as 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 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](http://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.

**Priority Filing Deadline** – The date by which a student needs to submit the FAFSA for priority consideration for institutional funds. These dates are set by each individual college or university. While students can submit the FAFSA later than this date, their award may be smaller if funds have been exhausted.

**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://cssprofile.collegeboard.org>.

**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 U.S. citizen to be classified as a North Carolina resident for tuition purposes. A list of eligible immigration statuses for non-citizens can be found in the *RDS Guidebook* which can be found on the RDS website.

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. Some factors 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, and students over 18 residing in North Carolina who cannot demonstrate independence are considered residents of the state where their parents reside. A currently enrolled North Carolina resident who leaves the state is granted a 12-month grace period by the institution during which time he/she is treated as an in-state resident for tuition purposes. State law also allows active duty military personnel and their dependents to qualify for in-state tuition while stationed in North Carolina.

The Residency Determination Service (RDS) is responsible for determining residency for the purposes of state tuition and state financial aid. All undergraduate and graduate programs in North Carolina use RDS for residency determinations. Students complete an online form and their residency determination is passed to the State Grants System and campuses allowed by the student. More information on RDS can be found at <http://www.ncresidency.org>.

**Satisfactory Academic Progress (SAP)** – A student must be making satisfactory academic progress 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 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

## *Scholarships or Grants*

### **Federal Pell Grant Program**

This program awards grants to eligible 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:** A student’s eligibility is determined by using a formula established by Congress that 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 2019-2020 was \$6,195; the minimum annual award was \$657 (full-time enrollment).

**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 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>.

### **NC Reach (Child Welfare Postsecondary Support Program)**

NC Reach, also known as the Child Welfare Postsecondary Support Program, is a state-funded scholarship, which provides funding for college students who aged out of North Carolina public foster care. Funding is available for up to 4 years of undergraduate study at NC public universities and community colleges. Available funding is awarded to students, after all other financial aid, public funds and scholarships have been processed and applied.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Have either been adopted from NC Division of Social Services (DSS) foster care after the age of 12, or aged out of NC DSS foster care at age 18 (must have been in care on their 18th birthday)
- Enroll at either a state community college or one of the 16 constituent institutions of the University of North Carolina system, at least half time, 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
- Not be in default or owe a refund under any federal or state loan or grant program
- Be a resident of North Carolina, eligible for in-state tuition rates
- Be under the age of 26 (participants remain eligible until their 26th birthday)

**Value:** Award amounts vary. Benefits are determined based on federal and state grants and scholarships, 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](http://www.ncreach.org). Additional information may be obtained by calling the NC Reach team at (800) 585-6112, or by clicking the “Contact NC Reach” on the NC Reach homepage.

### North Carolina Need-Based Scholarships (NBS)

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

**Eligibility:** Applicant must meet all of the following eligibility requirements:

- Be a North Carolina resident for tuition purposes
- Be enrolled as an undergraduate student in at least nine 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 for the EFC range restrictions)

Students who have earned baccalaureate (four-year) college degrees are ineligible.

**Value:** Award amounts vary depending on the EFC. For the 2019-2020 academic year, awards ranged from \$2,200 to \$7,340 for full-time enrollment in a traditional program.

**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](http://CFNC.org/NBS).

### North Carolina Community College Grant 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
- Demonstrate a certain level of financial need based on calculated Expected Family Contribution (EFC) from the Free Application for Federal Student Aid (FAFSA)

Students who have earned baccalaureate (four-year) college degrees are ineligible.

**Value:** Award amounts vary depending on the EFC. For the 2019–2020 academic year, awards range from \$100 to \$2,800 for full-time enrollment.

**Application Procedure:** Applicants must complete the Free Application for Federal Student Aid (FAFSA), listing at least one qualifying North Carolina Community College. 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/NCCCCG](http://CFNC.org/NCCCCG).

### 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).

Students who have earned baccalaureate (four-year) college degrees are ineligible.

Eligibility is determined based on the same criteria as the Federal Pell Grant. Students with an estimated family contribution (EFC) of \$5,000 or less will be eligible for an Education Lottery Scholarship.

**Value:** Award amounts vary depending on the EFC. For the 2019–2020 academic year, awards ranged from \$152 to \$2,752 for full-time enrollment.

**Application Procedure:** Applicants must complete the Free Application for Federal Student Aid (FAFSA), listing at least one eligible North Carolina Institution. (UNC campuses, Community College campuses).

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/ELS](http://CFNC.org/ELS).

### 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 a current or former foster care student in foster care on or after their 17th birthday; OR adopted from foster care with the adoption finalized after their 16th birthday; OR entered into a kinship guardianship placement from foster care on or after their 16th birthday
- Be a U.S. citizen or qualified non-citizen
- Have personal assets (bank account, car, home, etc.) worth less than \$10,000
- Be at least 18 years of age, but younger than 21 to apply for the first time
- Be accepted into or enrolled in a degree, certificate or other accredited program at a college, university technical or vocational school
- To remain eligible for funding, you must 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:** Go to <https://www.fc2sprograms.org/north-carolina/> Awarded students may reapply for funds up to the age of 23.

### Teacher Education Assistance for College and Higher Education (TEACH) Grant

The Teacher Education Assistance for College and Higher Education (TEACH) Grant Program is a non-need based federal program providing up to \$4,000 per year for the first undergraduate and \$4,000 per year for graduate students. As a condition for receiving a TEACH Grant, students must agree to teach full-time in a high-need field, for at least four academic years at an elementary school, secondary school, or educational service agency that serves low-income families. The grant recipient must complete the required four years of teaching within eight years of completing the TEACH Grant. If a

grant recipient does not meet that obligation, the TEACH grant funds received are converted to a Direct Unsubsidized Loan that must be repaid with interest.

**Eligibility:** Applicant must complete a FAFSA and an agreement to serve and must be enrolled in a program and a school that are both TEACH-grant eligible. The applicant must be a US citizen or eligible noncitizen.

- Plans to complete coursework necessary to begin a career in teaching
- As a highly-qualified teacher
- In a high-need field
- In a low-income school
- Full-time or part-time

Have a grade point average of at least 3.25 on a 4.0 scale, or have scored above the 75th percentile on at least one of the batteries on a nationally-normed standardized undergraduate, post-baccalaureate, or graduate school admissions test.

#### Agreement to serve

To receive a TEACH Grant, a student must sign an agreement to serve. This document explains that the student will do the following:

- Serve as a full-time teacher for a total of at least four academic years within eight calendar years of completing the TEACH Grant;
- Teach at a school or educational service agency serving low-income students;
- Comply with the requirements for being a highly qualified teacher;
- Teach (in the majority of classes) in a high-need field, which includes subjects on the nationwide shortage area list;
- Provide certification of service from the chief administrative officer of the school or educational service agency each year; and
- If the student fails or refuses to carry out the service obligation in the required timeframe, the student must repay as a Direct Unsubsidized Loan the total amount of all TEACH Grants received, with interest accrued as of the date of disbursement of each grant.

**Value:** A full-time TEACH Grant recipient may receive four scheduled awards of \$4,000 each, or a total of \$16,000, for the student's first baccalaureate and first post-baccalaureate programs combined.

A graduate student may receive two scheduled awards, or a total of \$8,000, for a master's degree program. Students who are enrolled less than full time have the same maximums, though the annual awards will be smaller

## North Carolina Teaching Fellows Program

The North Carolina Teaching Fellows Program is a competitive, merit-based, forgivable loans for service program that provides loans for up to four years to highly qualified students committed to teaching special education or a STEM (Science, Technology, Engineering or Mathematics) field in a North Carolina public school.

**Eligibility:** Applicants must meet this criteria:

- Be accepted to enroll in an approved educator preparation program leading to initial licensure in an eligible area at one of the Teaching Fellows partner institutions.
- Be one of the following:
  - A North Carolina high school senior
  - A student applying to transfer to an educator preparation program at one of the Teaching Fellows partner institutions
  - A student already enrolled at one of the Teaching Fellows partner institutions who transitions into an educator preparation program
  - An individual with a bachelor's degree pursuing preparation for teacher licensure at one of the Teaching Fellows partner institutions

**Value:** The program provides up to \$4,125 a semester (\$8,250 a year) for up to four years to cover the cost of tuition, fees, and books.

**Application Procedure:** The application is tentatively scheduled to be available October 1, 2019 for recipients to be selected for the 2020-2021 school year. To apply and for more information, visit [www.ncteachingfellows.com](http://www.ncteachingfellows.com)

## 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 program is 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.

**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 Need-Based Grant

**Eligibility:** Applicant must meet the following eligibility requirements:

- Be a North Carolina resident for tuition purposes
- 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)

Students who have earned baccalaureate (four-year) college degrees are ineligible.

**Value:** Award amounts vary. For the 2019–2020 academic year, funds ranged from \$500 to \$4,200.

**Application Procedure:** Applicants must complete the Free Application for Federal Student Aid (FAFSA), listing at least one UNC System 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: [www.cfnc.org/paying/schol/uncnb.jsp](http://www.cfnc.org/paying/schol/uncnb.jsp)

## Loans

### NC Assist Loans

**The NC Student Assist Loan** is an education loan that helps bridge the gap between the cost of attendance and other financial aid. The loan is available to students who are North Carolina residents and students who reside outside of North Carolina but are attending an eligible non-profit Title IV institution in North Carolina.

- Fixed interest rate – 5.75%
- 0.25% interest rate reduction for auto-draft payments
- No origination fee
- Available to undergraduate or graduate students
- Deferred payments while in school and for 6 months after enrollment

**The NC Parent Assist Loan** is an education loan for parents that can bridge the difference between the cost of attendance and other financial aid. The loan is available to parents of benefiting students who are North Carolina residents and are attending an eligible non-profit Title IV institution in the U.S. and parents of benefiting students who reside outside of North Carolina but are attending an eligible non-profit Title IV institution in North Carolina.

- Fixed interest rate – 5.25%
- 0.25% interest rate reduction for auto-draft of payments
- No origination fee
- For parents of undergraduate students

To access a loan application for one or both, visit [https://www.cfnc.org/paying/loan/alt\\_loans.jsp](https://www.cfnc.org/paying/loan/alt_loans.jsp)

Other information: <https://ncassist.cfnc.org/ncassistInfo>

### **William D. Ford Federal Direct Loan Program (DL)**

The William D. Ford Federal Direct Loan Program has been in operation since 1994 and is named for a U.S. congressman. Loans made through this program are referred to as Direct Loans and include the Federal Direct Subsidized Stafford Loan, the Federal Direct Unsubsidized Stafford Loan, the Federal Direct PLUS Loan, and the Federal Direct Consolidation Loan. Funding for loans is provided by the U.S. 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 and/or parent's obligation for repayment is between the borrower and the federal government.

#### **Federal Direct Stafford Loans**

Federal Direct Stafford 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. 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 and after July 1, 2012, 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**

The annual loan limit for graduate or professional students is \$20,500 in Direct Unsubsidized Loans per academic year. The regulations define a graduate/professional student as a student who is enrolled in a program or course above the baccalaureate level or in a professional program and has completed the equivalent of 3 academic years of full-time study either prior to entering the program or as part of the program itself. Also, a student who is receiving Title IV aid as an undergraduate student can't be considered a graduate/professional student for that same period of enrollment.

**Repayment:** Repayment of a Federal Direct Stafford Loan begins six months after the student ceases enrollment as at least a half-time student and usually extends up to 10 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:** The interest rate for Direct Subsidized and Direct Unsubsidized Loans for undergraduate students disbursed on or after July 1, 2019, and before July 1, 2020, is 4.53%. A 1.062% origination fee is deducted from the amount borrowed.

The interest rate for Direct Unsubsidized Loans for graduate students disbursed on or after July 1, 2019, and before July 1, 2020, is 6.08%. A 1.062% origination fee is deducted from the amount borrowed.

### **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.

#### **• 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. Borrowers receive a 0.25% 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:** Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).
- **Graduated Repayment Plan:** Payments are lower at first and then increase, usually every two years, and are for an amount that will ensure your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).
- **Extended Repayment Plan:** Payments may be fixed or graduated, and will ensure that your loans are paid off within 25 years.
- **Revised Pay As You Earn Repayment Plan (REPAYE):** Any Direct Loan borrower with an eligible loan type may choose this plan. Your monthly payments will be 10 percent of discretionary income. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.

- **Income-Based Repayment (IBR):** Your monthly payments will be either 10 or 15 percent of discretionary income (depending on when you received your first loans), but never more than you would have paid under the 10-year Standard Repayment Plan. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years or 25 years, depending on when you received your first loans. You may have to pay income tax on any amount that is forgiven.
- **Pay As You Earn Repayment Plan:** You must be a new borrower on or after Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct 7, 2011. Your monthly payments will be 10 percent of discretionary income, but never more than you would have paid under the 10-year Standard Repayment Plan. Payments are recalculated each year and are based on your updated income and family size. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.
- **Income-Contingent Repayment Plan (for Direct Subsidized and Unsubsidized Loans and Direct PLUS Loans for Graduate and Professional Students):** Your monthly payment will be the lesser of: 20 percent of discretionary income, or the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income. Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans. You must update your income and family size each year, even if they haven't changed. If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse. Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years.
- **Income Sensitive Repayment Plan:** Your monthly payment is based on annual income, but your loan will be paid in full within 15 years.

**Application Procedure:** Complete the Free Application for Federal Student Aid (FAFSA), available at [www.fafsa.gov](http://www.fafsa.gov). 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](http://www.StudentLoans.gov).

## **NOTE:**

### **Contacts for Your Direct Loans**

[www.StudentLoans.gov](http://www.StudentLoans.gov)

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

<http://www2.ed.gov/fund/grants-college.html>

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 [https://nslds.ed.gov/nslds/nslds\\_SA/](https://nslds.ed.gov/nslds/nslds_SA/) 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**

1-800-557-7394

### **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).

### **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.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Be a U.S. 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:** Interest is a fixed rate of 7.08% for loans made July 1, 2019–June 30, 2020. Interest rates for new Direct PLUS loans can change every year. 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 may borrow up to the difference in the estimated cost of attendance and other received financial aid for each dependent student meeting the eligibility requirements.

## 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- 7.08% for loans made July 1, 2019- June 30,2020
- Long-term repayment options
- Credit-worthiness evaluation required
- Subject to an origination fee of 4.248%
- 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](http://FAFSA.gov) and the Federal PLUS Loan application, which may be obtained at [www.StudentLoans.gov](http://www.StudentLoans.gov). For more information about the PLUS loan program, contact your school's financial aid office.

## Work

### Federal Work-Study Program (FWS)

This program provides part-time jobs for eligible undergraduate and graduate students. The program encourages community service work and work related to the student's course of study.

**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. You may learn more about this program by visiting the federal government website at: <http://studentaid.ed.gov/guide>.

## Public Safety

### Children of Fallen Heroes Scholarship Act

The Children of Fallen Heroes Scholarship provides a maximum Pell Grant for a Pell-eligible student whose parent or guardian died in the line of duty while performing as a public safety officer.

For purposes of the Children of Fallen Heroes Scholarship, a public safety officer is:

- As defined in section 1204 of title I of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3796b); or
- A fire or police officer, defined as an individual who is serving in accordance with State or local law as an officially recognized or designated member of a legally organized public safety agency and provides scene security or directs traffic in response to any fire drill, fire call, or other fire, rescue, or police emergency, or at a planned special event.

**Eligibility:** Applicants must meet the following eligibility criteria to be considered:

- Be Pell eligible
- Be less than 24 years of age or enrolled at an institution of higher education at the time of his or her parent's or guardian's death

**Value:** The value is equal to the yearly maximum Pell Grant award.

**Application Procedure:** Eligible applicants must complete the Free Application for Federal Student Aid (FAFSA) and contact their Financial Aid Office to establish eligibility.

# Programs for Specific Undergraduate Majors or Careers

## *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 North Carolina who are seeking degrees in criminal justice at any UNC campus. 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 is given to the child or step-child of a sheriff or deputy sheriff. Second priority is given to a child or step-child of any N.C. law enforcement officer killed in the line of duty. Third priority is given to a child or step-child of any N.C. sheriff or deputy sheriff who is deceased or retired (regular or disability), Fourth priority is given to any 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 A&T 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, Western Carolina University and Winston-Salem State University.

**Value:** These scholarships are valued at \$1,000 each semester. A total of 12 scholarships are available per semester.

**Application Procedure:** Applications may be obtained from the financial aid office 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 they permanently reside, and request a letter of recommendation.

### **North Carolina Criminal Justice Fellows**

The mission of the North Carolina Criminal Justice Fellows Program is to recruit talented high school senior graduates into the criminal justice profession. Each year this program will fund fellowships for high school senior graduates who have exhibited high academic achievement, a history of service to the school and community, and a desire to serve the state of North Carolina in a field within the criminal justice profession.

The N.C. Criminal Justice Fellows Program will provide forgivable educational loans for high school seniors and graduate who agree to enter a criminal justice profession in North Carolina. This fellowship will fund an Applied Associate's Degree in Criminal Justice or Committee approved related field of study, from any North Carolina Community College. Students who receive the educational loan would have 5 years to repay, though it would be forgiven if they enter and remain in a criminal justice profession with North Carolina for four years in an eligible county. The number of fellowships awarded annually shall not exceed 100 and the total number of students in the program each year shall not exceed 200.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Must be a legal resident of North Carolina and a high school graduate or current high school senior
- Live in an eligible county at the time of application and demonstrate the intent to be employed as a criminal justice professional in an eligible county

**Value:** Up to \$3,152.00 per year, for two years.

**Application Procedure:** The application process opens January 1 and closes May 31. Contact: Erica Reid at: [cjfellows@ncdoj.gov](mailto:cjfellows@ncdoj.gov) For current list of eligible counties and more information, see: <https://www.ncdoj.gov/getdoc/802b0326-9f88-4a93-807b-3f24deac2257/Forms.aspx>

## *Hospitality and Tourism*

### **North Carolina Hospitality Education Foundation**

The Hospitality Education Foundation of the North Carolina Restaurant and Lodging Association provides scholarships for individuals pursuing educational programs in hospitality and tourism.

**Eligibility:** Applicant must meet the eligibility requirements per scholarship category, including minimum 3.0 GPA. Scholarships are awarded in three categories:

**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

**Colleges or Universities or Culinary Students 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

**Value:** Scholarships range from \$750 to \$1,500 for the year.

In addition, the following special scholarships are available ranging from \$1,000 to \$4,000:

- Golden Corral
- Johnson & Wales University
- Ted Fowler Scholarship for the Pursuit of Restaurant Excellence
- Mary Margaret Traxler Scholarship
- Vicki Clark Flaherty Scholarship
- William F. Carl Scholarship

Visit [www.ncrla.org](http://www.ncrla.org) for eligibility requirements.

**Application Procedure:** Visit the website: <https://www.ncrla.org/foundation/grants-scholarships/> for application details and procedures.

**Multidisciplinary**

**Forgivable Education Loans for Service (FELS) Program**

This program was established by the North Carolina General Assembly in 2011. 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 as well as 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, if required
- Not be in default, or 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 North Carolina 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 are submitted online via [www.cfnc.org/index.jsp](http://www.cfnc.org/index.jsp). The online application is available beginning on the first Monday in December each year. Additional information is available online at [CFNC.org/FELS](http://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 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:** Applicants must meet the following eligibility requirements:

- Plan to teach in North Carolina once their 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 that includes: reason for applying, career goals, teaching plans, and reasons why the applicant should receive the Dottie Martin scholarship and the financial burden that 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, or visit: [http://www.ncfrw.com/DottieMartin\\_Scholarship\\_2019.pdf](http://www.ncfrw.com/DottieMartin_Scholarship_2019.pdf) or call 336-312-4643.

Completed applications must be mailed to: Dena Barnes, 2709 Pleasant Ridge Road, Summerfield, NC 27358. 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 these eligibility requirements:

- Students should be rising sophomores, juniors, seniors, or in graduate studies. Continuing education for current North Carolina teachers.
- Only students registered as a special education concentration will be considered. They must agree to teach for one year in NC after graduation
- Students should have a GPA of at least 2.5

**Value:** The amount varies from year to year and multiple recipients may be presented. In recent years, scholarships have ranged from \$500 to \$3500, and have been awarded to multiple candidates each year.

**Application Procedure:** Applications available at <https://www.epsilonsigmaalphanc.org/nc-esa-scholarship> Applications must be postmarked no later than April 1.

- All application information must be complete with
  - Letter of recommendation
  - Brief essay
  - Financial aid statement filled out by college Financial Aid Director

For more information: Visit NC ESA website:

<https://www.epsilonsigmaalphanc.org/>

or for Scholarship Guidelines visit:

<https://www.epsilonsigmaalphanc.org/untitled>

**Also, there are multiple scholarships available from Epsilon Sigma Alpha International.** See website: <http://www.epsilonsigmaalphainternational.org>

#### **FOR ADDITIONAL funds for teaching, please see:**

- The Teacher Education Assistance for College and Higher Education (TEACH) Grant in the Federal and State Programs Section
- The NC Teaching Fellows Program
- The NC Forgivable Education Loans for Service (FELS) funds for prospective teachers

# 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 these eligibility requirements:

- Document financial need
- 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 institution in North Carolina
- Have grade point averages of 2.5 or higher
- Be a U.S. Citizen or have permanent resident status
- Have received a high school diploma by June 2019
- Submit SAT or ACT scores

### *Scholarship for Students Pursuing Post-Secondary Education*

**Eligibility:** Applicant must meet the following eligibility requirements:

- Document financial need
- Be a resident of the Research Triangle Area (Durham, Orange or Wake county)
- Have a high school diploma or a GED
- Currently attend or plan to enroll at any post-secondary educational or technical institution in North Carolina to pursue a certificate, diploma or associate or bachelor's degree.
- Be a U.S. 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 \$10,000 per academic year. Funds must be used for tuition and educational expenses. Funds will be sent to the school where the student is enrolled.

**Application Procedure** After October 1, 2019 go to <https://scholarship.altriangle.org/> for the online application. The application deadline is March 1, 2020. In addition to the application, candidates may be interviewed by the Scholarship Committee. Selected applicants will be notified the first week of May. Email [altascholars@gmail.com](mailto:altascholars@gmail.com) with questions.

## 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 17 graduating high school seniors who meet all of the following criteria:

- 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 17 scholarships, one is awarded to a graduating 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 about one-half the cost of an undergraduate education. The maximum award amount for the 2019-2020 academic year was \$12,000.

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, a resident of an eligible county, and maintains a 2.75 cumulative grade point average as well as good citizenship.

**Application Procedure:** Applications must be submitted online via [CFNC.org](http://CFNC.org). The online application is available beginning on the first Monday in December each year. Additional information is available online at [CFNC.org/Brooks](http://CFNC.org/Brooks).

### Crumley Roberts Founder's Scholarship

Crumley Roberts, LLP is a law firm with offices throughout North Carolina. The Crumley Roberts Founder's Scholarship will provide financial assistance to three (3) outstanding North Carolina high school seniors who will enroll at accredited colleges or universities in the fall of 2020.

**Eligibility:** To be considered, a candidate must

- Be a North Carolina high school senior
- Have a minimum weighted GPA of 3.2 or higher
- Be a graduating high school senior who will be attending a four-year accredited college or university

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

**Value:** Three \$2,500 scholarships will be awarded.

**Application Procedure:** The application will be available after November 1, and the deadline for postmarked application is January 31. The application is available only on the firm's website at <http://www.crumleyroberts.com/>.

Applicants must provide:

- A written essay (500 words or less)
- An official high school transcript
- A letter of intent or acceptance from the college or university (if available)
- Two letters of recommendation
- A complete application

A completed application, written essay, two letters of recommendation from a teacher, counselor or adult who is familiar with the student's academic record, and high school transcript should be mailed together to:

Crumley Roberts Founder's Scholarship  
Attn: Scholarship Committee  
2400 Freeman Mill Road, Suite 200  
Greensboro, NC 27406

Additional questions may be directed to [scholarship@crumleyroberts.com](mailto:scholarship@crumleyroberts.com); no phone calls, please.

### Other Information:

Scholarship recipients will be notified on or before May 1.

**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 throughout North Carolina. The Next Step Scholarship will provide financial assistance to three (3) outstanding North Carolina community college students who will enroll at accredited colleges or universities in the fall of 2020.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Applicant must be a community college student who will be transferring to an accredited 4-year college or university in fall 2020.
- Have at least a 3.2 GPA to apply

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

**Value:** Three (3) \$2,500 scholarships will be awarded.

**Application Procedure:** The application will be available after November 1. Applications must be postmarked by January 31. The application is available only on the firm's website at <http://www.crumleyroberts.com/>.

Applicants must provide:

- A written essay (500 words or less)
- An official transcript from their community college
- A letter of intent or acceptance from the college or university (if available)
- Two 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 200  
Greensboro, NC 27406

Scholarship recipients will be announced May 1.

No calls, please. Additional questions may be directed to [scholarship@crumleyroberts.com](mailto:scholarship@crumleyroberts.com).

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

## Diamante Youth Accomplishment Awards

Diamante Inc. is a statewide nonprofit organization dedicated to the advancement of the Hispanic/Latino population in North Carolina; preserving culture, its heritage, and art forms. Among its initiatives is that of recognizing the contributions made by Hispanic/ Latino community members and fostering further engagement, integration, and development of existing and future leaders within our community.

For this reason, our organization makes available education scholarships to high school seniors and freshmen college students in North Carolina, of Hispanic/Latino origins, who are selected for their academic achievements, contributions to the community, and leadership qualities.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Must be Hispanic and/or Latino origins (at least one parent)
- Be a High School Senior or Freshman in College/ University during the current academic year
- Complete scholarship application
- 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 evidence of enrollment at a North Carolina institution of higher education
- Submit an essay

**Value:** The value and number of scholarships will be determined based on availability of funds. Funds will be used for tuition and educational expenses and are paid directly to the college or university.

**Application Procedure:** The application deadline is August 1. The application and program details, including application information, may be obtained at: [www.diamanteinc.org](http://www.diamanteinc.org) or by contacting Diamante Inc., 315 N. Academy St. Suite 256, Cary, NC 27513; or 919-852-0075.

## 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.

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.
- Be a resident of a rural county identified by the Golden Leaf Foundation.
- 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 online application is available beginning on the first Monday in December each year. A list of qualifying counties and campuses, a link to the application and other program details can be found by visiting [CFNC.org/goldenleaf](http://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 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 to receive the maximum scholarship award. Grants for less than full-time will be prorated based on hours of enrollment and pending availability of funds.
  - 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 recipient's 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 went 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](http://CFNC.org/goldenleaf) and clicking the link under "Golden LEAF Scholars Program for North Carolina Community Colleges."

## Michael A. DeMayo Scholarship

The Law Offices of Michael A. DeMayo LLP 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 submission of an essay, PowerPoint, or brochure on the dangers and prevention of underage drinking and driving. (See website for details.)

**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 LLP 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
- Write an essay between 750-1000 words that addresses the dangers of underage drinking and driving (PPT or brochure also accepted)
- 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](http://CollegeBoard.com) is acceptable)
- Two letters of recommendation (from teachers, athletic coaches, school administrators, club advisers, 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 received by mail or dropped off at one of our four offices by the March deadline noted on the website.

**Mail entries:**

Law Offices of Michael A. DeMayo LLP  
 Attn: Michael A. DeMayo Scholarship Entry  
 PO Box 34426  
 Charlotte, NC 28234

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 and/or email by mid-May.

**Value:** Fifteen \$2,500 scholarships will be awarded.

**Application Procedure:** For more details, interested students should read the official contest rules and download the application at <http://www.demayolaw.com/scholarship-program/>. The application will be available beginning in January.

**North Carolina AmeriCorps**

AmeriCorps offers full- and part-time opportunities for participants (“members”) to provide service to their community. Service may involve tutoring or mentoring children, environmental conservation, job training or assisting homeless with resources.

**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 or older (exemptions may exist by program for 16-year-olds in a full-time, year-round youth corps program)
- Have a high school diploma or a GED, or obtain one while serving

People with disabilities are strongly encouraged to apply.

**Compensation:** Monthly stipends and an educational award are available to full- and part-time members.

**Application Procedure:** For more information about serving your community as an AmeriCorps member in North Carolina, visit [www.volunteernc.org](http://www.volunteernc.org) or call (919) 814-2000.

**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 a senior in a North Carolina high school OR enrolled in a degree program at a community college (Applicant must have graduated from a North Carolina high school within the past 2 years.)
- Be of Hispanic/Latino background and have graduated from a North Carolina high school within the past two years
- Have a four-year cumulative GPA of 2.5 or higher 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 are 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 September 16, 2019. They can be obtained by emailing or calling the NC Society of Hispanic Professionals at: [mailbox@theNCSHP.org](mailto:mailbox@theNCSHP.org) or 919-467-8424. Applications are available online at <http://thencshp.org/programs/nc-hispanic-college-fund/>. The North Carolina Hispanic College Fund committee must receive applications postmarked by January 13, 2020. Award announcements are mailed by April 7, 2020.

### **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 (FAFSA)
- 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.

### **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 full-time.

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 not automatically renewable, but previous recipients may reapply for funding.

**Application Procedure:** Scholarship applications are available from January to April of each year. Applications, postmarked no later than April 15, must be sent to the appropriate scholarship chairperson in a member's local district. To obtain district information, contact the SEANC Scholarship Department at 800-222-2758 or [www.seanc.org](http://www.seanc.org). Scholarship applications are available in January at <https://www.seanc.org/scholarship>.

### **State Employees' Credit Union Foundation Scholarships**

#### **1) "People Helping People" High School Scholarship Program**

Members of State Employees' Credit Union (SECU) established the People Helping People four-year scholarship program to help North Carolina public high school students attend college. SECU Foundation takes an active role in assisting communities across North Carolina and truly believes in "People Helping People!" Each of the 115 North Carolina Local Education Agencies (LEAs)/School Districts will receive a minimum of one scholarship for a senior to attend one of the 16 constituent campuses of the University of North Carolina System.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Be a senior at a North Carolina regular 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
- Must either be an SECU member or eligible for membership through a parent/guardian who is an SECU member
- 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 be deserving of financial aid
- Use the scholarship to pay for full-time undergraduate student tuition and fees
- 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:** An application must be completed by the student. Students must contact their individual school’s guidance office to express interest in being considered for the scholarship. Individual students may not submit information to the SECU Foundation to apply for the scholarship. Recipients are selected by a Scholarship Selection Committee at each individual school, and once selected, their information is given to SECU Foundation for verification of membership.

Application details and other information will be available through local school systems. Websites: [www.ncsecufoundation.org](http://www.ncsecufoundation.org) and [www.ncsecu.org](http://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 SECU 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 scholarships during the 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
- Exemplify the membership philosophy of credit unions, “People Helping People,” and demonstrate 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 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 if less than four 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 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. Individual students may not submit information to the SECU Foundation to apply for the scholarship. Recipients are selected by a Scholarship Selection Committee at each community college and once selected, their information is given to SECU Foundation. Application details and other information will be available through the State’s community college financial aid offices. Websites: [www.ncsecufoundation.org](http://www.ncsecufoundation.org) and [www.ncsecu.org](http://www.ncsecu.org).

## Triangle Community Foundation

The Triangle Community Foundation administers many scholarship and award funds established by individual donors and organizations. Each scholarship and award has a unique set of eligibility criteria, application processes, and deadlines. These can be found on the website at: [trianglecf.org/scholarships-awards](http://trianglecf.org/scholarships-awards).

## 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 scholarship per college valued at \$500 each. These scholarships are distributed among the 58 colleges in the community college system, which may be distributed in two payments: \$250 for fall semester and \$250 for spring semester.

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

### Winston-Salem Foundation

The Winston-Salem Foundation awards many merit-based and need-based scholarships that vary by amount, criteria, and deadlines.

The Foundation utilizes an online one-stop application process. After completing the Winston-Salem Foundation's One-Stop Application, the applicant will receive a list of scholarship opportunities for which they will be considered.

*The applicant need only fill out this application once and then will automatically be considered for all scholarships sharing the one-stop application.*

There is no need to apply for these scholarships individually or more than once – the prequalifying process is built into the application process.

#### **Common Application Deadlines:**

January 1: Foundation begins accepting common applications online

April 1: deadline for most merit-based scholarships

July 31: deadline for the following:

- Financial need-based scholarships (priority will be given to early completed applications)
- The Dean Prim Scholarships

(Note: for those scholarships with a July 31<sup>st</sup> deadline, decisions are made on an ongoing basis; therefore, the earlier we receive your completed application, the greater the possibility that scholarship funds will still be available.)

For more information or to submit an application for financial aid, please visit the following website:

<https://www.wsfoundation.org/scholarships>

# 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://www.defense.gov/Resources>.

## 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:** Eligible applicants must complete the Free Application for Federal Student Aid (FAFSA).

## North Carolina National Guard Tuition Assistance Program (NCTAP)

NCTAP is for NC Army and Air National Guard members ONLY. NCTAP is a reimbursement program based on availability of funds

**Eligibility:** Applicant must meet the following eligibility requirements:

- Must be an active drilling member of the NC Army or Air National Guard PRIOR to the start of the semester, term and/or class(es)
- Must have a minimum of two years remaining as a member of the Guard from the end of the academic period for which the grant is provided.
- Must commit to extend membership in the Guard for at least two years from the END of the academic period for which the grant is provided. Extension forms must be effective, signed and submitted to the NCTAP Manager PRIOR to the end of the current semester, term, and/or class(es) for which the benefit is provided.
- Must be in good standing with Guard unit. Cannot be flagged for any reason.
- Must be enrolled or accepted for enrollment in an Approved program of study at an Approved institution
- Must be certified by the Approved institution as eligible to receive the grant
- Meet the Approved Institution standards to measure a member's Satisfactory Academic Progress (SAP) toward completion of a program of study for the purposes of determining eligibility for federal financial aid under the Higher Education Act.

**Value:** Assistance for tuition to qualified members of the Guard is awarded up to an amount set by the NC State Education Assistance Authority (NCSEAA). Subject to the availability of funds.

**Application Procedure:** To apply, register at <https://www2.ncseaa.edu/NCGuard> and upload the required coursework information in the NC National Guard Student Portal.

Please direct all questions to the NC National Guard Education Services Office: 984.664.6272.

**Contact:**

Stacy Steinmetz, NCTAP Manager  
(984) 664-6649  
[NCTAP@ncseaa.edu](mailto:NCTAP@ncseaa.edu)

### 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 <https://www.milvets.nc.gov>. 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 War, 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 course.

**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](http://www.ncvvi.org) (click on Scholarship Info) by sending an email request to [info@ncvvi.org](mailto:info@ncvvi.org), or by sending a request and a self-addressed stamped envelope to NCVVI, 7316 Ray Road, Raleigh, NC 27613. 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 (600-900 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](http://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 (and no older than 23) for Naval ROTC scholarships
- Be at least 17 within the first semester of freshman year and under 27 years old on June 30 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 <https://www.goarmy.com/rotc/high-school-students/four-year-scholarship.html>. 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 at: <https://www.goarmy.com/rotc.html> 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 senior year. The application starts with an online 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 more than three 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; click on "Qualifying Test."

### **For Navy & Marine Corps ROTC Scholarships:**

All Navy and Marine Corps Scholarships provide full tuition and fees to recipients. To receive more information on eligibility requirements and to begin the application process, visit [www.nrotc.navy.mil](http://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 the Navy website. Deadline to complete the online application is January 31. For questions, contact your local recruiter, email [PNSC\\_NROTC\\_scholarship@navy.mil](mailto: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 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, or Alaska
- Meet all physical requirements for a Coast Guard Commission
- Maintain a GPA of 2.5 or higher
- 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/active-duty-careers/officer-opportunities/programs/college-student-pre-commissioning-initiative>.

**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 North Carolina. 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](mailto:melonie.l.lewis@us.army.mil)

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

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

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

Website for Army National Guard Education, Incentives and Employment: [www.nationalguard.com/education](http://www.nationalguard.com/education).

## 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 N. Main St., Winston-Salem, NC 27155
- County Veterans Services Office (96 such offices in North Carolina — 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 <https://www.benefits.va.gov/gibill/>. 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:  
[https://www.benefits.va.gov/gibill/mgib\\_ad.asp](https://www.benefits.va.gov/gibill/mgib_ad.asp)

### **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:  
[https://www.benefits.va.gov/gibill/mgib\\_sr.asp](https://www.benefits.va.gov/gibill/mgib_sr.asp)

### **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: <https://benefits.va.gov/gibill/post911gibill.asp>.

### **4) Forever G.I. Bill (Harry W. Colmery Veterans Educational Assistance Act)**

This bill restores and adds education and training benefits for veterans. Below are a few of the enacted changes. For descriptions and a full list of benefits and to download the Forever GI Bill Fact Sheet: <https://www.benefits.va.gov/gibill/forevergibill.asp>

- Assistance for Students Affected by School Closures and Certain Program Disapprovals
- Elimination of 15-year Time Limit to Use the Post-9/11 G.I. Bill
- Independent Study at Technical Schools and Non- Institutions of Higher Learning (IHLs)
- Priority Enrollment
- REAP Eligibility Credited Toward Post-9/11 GI Bill Program
- Work-Study Expansion

### **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:  
[https://www.benefits.va.gov/gibill/survivor\\_dependent\\_assistance.asp](https://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp)

### **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:** Applicants 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:  
<https://www.benefits.va.gov/gibill/veap.asp>

### **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
- 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

**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 amount from the institution. Benefits are payable for training pursued on or after August 1, 2009.

Program details are available at:

[https://www.benefits.va.gov/gibill/yellow\\_ribbon/yellow\\_ribbon\\_info\\_schools.asp](https://www.benefits.va.gov/gibill/yellow_ribbon/yellow_ribbon_info_schools.asp)

# 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**

1703 N. Beauregard St., Suite 420  
Alexandria, VA 22311  
800-424-8666 or 202-467-5081.

Website: [www.acb.org/](http://www.acb.org/) Scholarships are available ranging from \$1,500 to \$7,500 for students who are legally blind. Apply online November 1- February 15 of each year. Contact the American Council of the Blind or visit their website for more information or to apply online.

### **American Foundation for the Blind**

American Foundation for the Blind:  
1401 South Clark St., Suite 730  
Arlington, VA 22202  
ATTN: Scholarship Committee  
Phone: 304-710-3034; Email: [info@afb.net](mailto:info@afb.net)  
Website: [www.afb.org/scholarships.asp](http://www.afb.org/scholarships.asp)

Scholarships, ranging from \$1,000 to \$3,500, are available for legally blind students who are US citizens. Check the website for the specific fields of study considered for funding. Scholarship applications must be submitted online; then a checklist will be sent via e-mail as a guide in submitting required supplementary materials.

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

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

**Eligibility:** DSBVR Services provides services to people 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 N.C. 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.ncdhs.gov/dsb/](http://www.ncdhs.gov/dsb/), or calling 919-527-6700 or toll-free at 866-222-1546.

### **National Federation of the Blind (NFB)**

200 East Wells Street at Jernigan Place  
Baltimore, MD 21230  
Phone: 410-659-9314 ext 2415; Email:  
[scholarships@nfb.org](mailto:scholarships@nfb.org); Website: [www.nfb.org](http://www.nfb.org).

Thirty scholarships are available for the legally blind ranging from \$3,000 - \$12,000. Application materials are due by March 31 of each year.

Applications are available through the NFB website at <https://nfb.org/programs-services/scholarships-and-awards/scholarship-program> from November through the deadline.

## ***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 ranging from \$1,500 to \$5,000 for undergraduate and graduate study to full-time students who have a pre-lingual bilateral hearing loss in the moderately-severe to

profound range, use listening and spoken language, and who are pursuing a bachelors, masters or doctorate degree at an accredited mainstream college or university. (Graduate students of law or public policy should apply for the Nofer scholarship.) Applications are available in December with a deadline in early March for the following academic year at [www.agbell.org](http://www.agbell.org).

### **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 pre-lingual bilateral hearing loss in the moderately-severe to profound range, use listening and spoken language as their primary method of communication, and who are attending an accredited mainstream law school or a masters or doctoral program in public policy or public administration.

Both scholarship programs are merit-based and competitive. Each program has specific eligibility criteria and deadlines that may vary from year to year. Information and applications are generally available in February. To learn more, visit the AG Bell website at <https://www.agbell.org/Nofer-Scholarship>

### **AG Bell School-Age Financial Aid Program**

The School-Age Financial Aid Program is for students in grades 1 through 12 who have a pre-lingual bilateral hearing loss in the moderately-severe to profound range, use listening and spoken language, and who are 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 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](http://www.agbell.org).

Each program is open for a limited period of time each year. Check the AG Bell website at [www.agbell.org](http://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](mailto: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. Website: [www.ncdhs.gov/divisions/dsdhh](http://www.ncdhs.gov/divisions/dsdhh)

## **General Programs of Assistance**

### **Disability Rights North Carolina:**

3724 National Drive, Suite 100  
Raleigh, NC 27612.  
Toll free: 877-235-4210; Phone: 919-856-2195; Fax: 919-856-2244.  
Website: [www.disabilityrightsncc.org](http://www.disabilityrightsncc.org).  
Email: [info@disabilityrightsncc.org](mailto:info@disabilityrightsncc.org).  
Information only, no financial assistance.

### **Foundation for Science and Disability, Inc.:**

For more information contact: Dr. Richard Mankin, 503 NW 89 ST, Gainesville, FL 32607-1400; 352-374-5774, [rmankin1@ufl.edu](mailto:rmankin1@ufl.edu). The foundation provides assistance for rising seniors or 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 re-apply each year.

The application can be downloaded from the Foundation website: [www.stemd.org](http://www.stemd.org). Application deadline is December 1 each year.

**Immune Deficiency Foundation:** 110 West Road, Suite 300, Towson, MD 21204; 800-296-4433. Website: [www.primaryimmune.org](http://www.primaryimmune.org). Information only; no financial assistance is provided.

**Learning Disabilities Association of America:** PO Box 10369, Pittsburgh, PA 15234-1349; 412-341-1515. Website: <https://ldaamerica.org/>. Information only; no financial assistance available. North Carolina Affiliate: Website: [www.ldanc.org](http://www.ldanc.org), email: [LDA.of.North.Carolina@gmail.com](mailto:LDA.of.North.Carolina@gmail.com)

**March of Dimes Foundation:** 1275 Mamaroneck Avenue, White Plains, NY 10605. Phone: 914.997.4488.

North Carolina Branches:

Charlotte: 7506 E. Independence Blvd., Suite 114, Charlotte, NC 28227. Phone: 704.377.2009.

Raleigh: 6504 Falls of Neuse Road, Suite 100, Raleigh, NC 27615. Phone: 919.781.2481.

Winston-Salem: 410 Brookstown Avenue, Winston-Salem, NC 27101. Phone: 336.723.4386.

Website: <https://www.marchofdimes.org>  
Information only; no financial assistance available.

### **National Center for Learning Disabilities:**

32 Lighthouse Street, 2nd Floor, New York, NY 10013; 212-545-7510 or 888-575-7373. Website: <http://www.nclld.org> Two 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 and/or ADHD who plans to attend a four-year college/university. The Allegra Ford Thomas Scholarship is a \$2,500 one-time scholarship awarded to a graduating high school senior with a documented learning disability and/or ADHD who will be enrolled in a two-year community college, a vocational or technical training program, or a specialized program for students with learning disabilities. Applications open until November 2019.

### **National Hemophilia Foundation:**

7 Penn Plaza, Suite 1204, New York, NY 10001.  
Phone: 212.328.3700 or 800.424.2634. Website:  
[www.hemophilia.org](http://www.hemophilia.org)

NHF maintains a current list of scholarships available to students with bleeding disorders on their website. The links include more information on eligibility and links to application materials.

### **Neyhart Scholarship**

The Neyhart Scholarship was established to encourage and support education for people living with kidney disease. The scholarships are awarded annually to North Carolina residents enrolled in a North Carolina college, community college or university.

**Eligibility:** The awards are available to students with kidney disease or a kidney transplant, or children of parents with kidney disease or transplant. Priority is given to kidney patients.

**Value:** Two awards of \$4,500 each.

**Application Procedure:** Applicants must include an essay (up to 250 words) on a life experience that has had the most impact on their educational goals and objectives; a complete scholarship application; a verification of high school graduation, including transcript and GPA information, or GED; current college or university transcript if applicable; a list of community service, volunteer or other civic activities; two letters of recommendation (including one from someone unrelated and one from your physician or your parent's physician). Applications must be postmarked by May 1, and sent to: UNC Kidney Center, Neyhart Scholarship, 7024 Burnett Womack Building, CB #7156, Chapel Hill, NC 27599-7156. For more information: 919-445-2640 or <https://unckidneycenter.org/files/2017/10/neyhart-scholarship-application.pdf>

### **Spina Bifida Association:**

1600 Wilson Blvd, Suite 800, Arlington, VA 22209; 1-800-621-3141. Email: [sbaa@sbaa.org](mailto:sbaa@sbaa.org) Website: <http://spinabifidaassociation.org/> Information only; no financial assistance available.

### **United Cerebral Palsy and Easter Seals UCP NC, Inc.:**

5171 Glenwood Ave. Suite 211, Raleigh, NC 27612.  
Phone: 800.662.7119.  
Email: [info@nc.eastersealsucp.com](mailto:info@nc.eastersealsucp.com)  
Website: [www.easterseals.com/NCVA](http://www.easterseals.com/NCVA)  
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 vocational rehabilitation 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: [www.ncdhhs.gov/divisions/dvrs](http://www.ncdhhs.gov/divisions/dvrs)

# Programs for Graduate and Professional Students

## Charlotte W. Newcombe Doctoral Dissertation Fellowship

The purpose of the Newcombe Doctoral Dissertation Fellowship is to support students in the final stages of doctoral study whose work offers significant potential for advancing academic scholarship related to ethics and/or religion. 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, Ed.D, law, and other professional degrees are not eligible.
- Be able to fulfill all pre-dissertation requirements by November 15, 2019, including approval of the dissertation proposal, and expect to submit completed dissertations between April 1, 2021 and August 31, 2021.
- 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.
- Be writing 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 22 non-renewable fellowships. Fellows will receive \$27,500 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, 2020.

**Application Procedure:** All components of the application must be submitted to the Woodrow Wilson Foundation by November 15, 2019.

Information on submitting an application can be found at <http://woodrow.org/fellowships/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 email [newcombe@woodrow.org](mailto:newcombe@woodrow.org)

Recipients are notified in April.

## Ford Foundation Predoctoral Fellowships

The National Academies of Sciences, Engineering and Medicine administers the Ford Foundation Predoctoral Fellowship program for research-based doctoral study in the sciences and the humanities.

**Eligibility:** Applicant must meet the following eligibility requirements:

- Be U.S. citizens or U.S. nationals and U.S. Permanent residents (holders of a Permanent Resident Card), as well as individuals granted deferred action status under the Deferred Action for Childhood Arrivals Program, political asylees, and refugees, regardless of race, national origin, religion, gender, age, disability, or sexual orientation
- 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
- Individuals who as of the 2020 fall semester require a minimum of three years of study to complete their Ph.D./Sc.D. degree

Predoctoral fellowships are intended for students near the beginning of their graduate study. Criteria for selection may also apply; visit <http://sites.nationalacademies.org/pga/fordfellowships/> for details or [www.nas.edu/ford](http://www.nas.edu/ford)

**Value:** Approximately 70 predoctoral fellowships valued at \$24,000 per year. Fellows will also be invited to attend at least one Conference of Ford Fellows.

**Application Procedure:** For further information, contact the Fellowships Office, Ford Foundation Fellowship Programs, 500 Fifth Street NW, Washington, DC 20001; 202-334-2872, or [fordapplications@nas.edu](mailto:fordapplications@nas.edu) or [www.nas.edu/ford](http://www.nas.edu/ford)

Deadline is December 17, 2019.

### North Carolina Principal Fellows

The Principal Fellows Program (PFP) provides a competitive, merit-based scholarship loan to individuals of exceptional academic ability who have teaching or relevant experience and who desire to enter school administration in a North Carolina public school. Fellows have the opportunity to attend school on a full-time basis and earn an MSA degree in two years. The program, which is offered at eleven campuses of the University of North Carolina, provides one year of full-time academic study and a one year full-time internship in a North Carolina public school. Fellows also participate in enrichment experiences designed to enhance their preparation for a career as a principal or assistant principal. The Principal Fellows Program was created in 1993 by the North Carolina General Assembly. Over 1200 Principal Fellows have completed the Program.

PFP is administered by the North Carolina Principal Fellows Commission in collaboration with the North Carolina State Education Assistance Authority (SEAA); both agencies are affiliated with the University of North Carolina System Office.

#### **Eligibility:**

- Applicants must meet the minimum eligibility requirements as detailed on the “Prospective Applicants” section of the PFP website <https://ncprincipalfellows.com/>
- 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 U.S. government school in North Carolina for four years

#### **Application Procedure:**

See the electronic application on the website <https://ncprincipalfellows.com> or contact one of the following participating institutions:

Appalachian State University, East Carolina University, Fayetteville State University, Appalachian State University, East Carolina University, Fayetteville State University, N.C. A&T State University, N.C. Central University, N.C State University, UNC-Chapel Hill, UNC- Charlotte, UNC-Greensboro, UNC-Wilmington, and Western Carolina University.

**Repayment:** Recipients who graduate with a master’s degree in school administration may cancel their loans through four 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% within a period of 12 years or less.

### 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.

**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 Benefits Related to Paying for Education

## All tax benefits subject to change.

This section summarizes certain tax benefits available for and associated with paying the costs of education. The information contained in this section is provided for informational purposes only and is not intended as individualized tax advice to any person. Individuals reading this information should consult their own tax advisors or qualified financial professionals concerning the applicability of these benefits and programs to their specific circumstances.

### 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 between \$80,000-90,000 for single filers and between \$160,000-180,000 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](http://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 modified adjusted gross incomes (adjusted gross income as figured on federal income tax return for most taxpayers) 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 or a special needs beneficiary.

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 Cost of Attendance (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/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf) 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 are 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](http://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. Tax-free educational assistance benefits include payments for tuition, fees and similar expenses, books, supplies, and equipment. The payments do not have to be for work-related courses or courses that are part of a degree program. 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](http://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 incomes between \$57,000 and \$67,000 (\$114,000 and \$134,000 for taxpayers filing jointly). 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](http://www.irs.gov/publications/p970/index.html) or [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf) for more information.

### North Carolina's National College Savings Program

North Carolina's National College Savings Program, typically marketed as the "NC 529 Plan" or simply, "NC 529," is maintained by the NCSEAA to enable residents of any state to invest funds to pay the qualified education expenses of their designated beneficiaries on a flexible basis with certain tax benefits in accordance with federal tax law and, for North Carolina residents, North Carolina tax law. The Program is designed to meet the requirements of a qualified tuition program under Section 529 of the Internal Revenue Code, and while its original and primary purpose is saving for college, beginning in 2018 funds can be withdrawn from the NC 529 Plan to pay for primary and secondary tuition under certain conditions. The investment options available to participants in the Program include a federally insured deposit account product provided by the State Employees' Credit Union and various age-based and individual investment options provided and managed by The Vanguard Group, Inc. The NC 529 Plan is administered by College Foundation, Inc. (CFI), as an agent of the NCSEAA. Participants may establish accounts by contacting CFI toll-free at 1-800-600-3453 or reviewing information and enrolling online at <https://nc529.org>

For North Carolinians the tax benefits of owning an account in the NC 529 Plan include:

- Account earnings accrue free from federal income tax while held under the plan.
- Withdrawals for qualified education expenses of the designated beneficiary are exempt from North Carolina and federal income taxes for both the participant and the beneficiary.

### 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 modified adjusted gross incomes less than \$80,000 (\$165,000 for joint filers). This deduction can reduce the amount of income subject to tax by up to \$2,500 in 2018. See [www.irs.gov/pub/irs-pdf/p970.pdf](http://www.irs.gov/pub/irs-pdf/p970.pdf) for additional information.

# Financial Aid Contact Information for N.C. Postsecondary Institutions

## North Carolina Public Universities

This list provides the mailing address and main phone number for financial aid offices of the state's postsecondary institutions, as well as each institution's website. To contact UNC System Office, write P.O. Box 2688, Chapel Hill, NC 27515-2688, call 919-962-1000 or go online to [www.northcarolina.edu](http://www.northcarolina.edu)

Appalachian State University  
Office of Student Financial Aid  
ASU Box 32059  
Boone, NC 28608-2059  
828-262-2190  
[www.appstate.edu](http://www.appstate.edu)

East Carolina University  
Office of Student Financial Aid  
2103 Old Cafeteria Complex, MS 510  
Greenville, NC 27858  
252-328-6610 or 252-737-6610  
[www.ecu.edu](http://www.ecu.edu)

Elizabeth City State University  
Campus Box 914  
1704 Weeksville Road  
Elizabeth City, NC 27909  
252-335-3282  
[www.ecsu.edu](http://www.ecsu.edu)

Fayetteville State University  
1200 Murchison Road  
Fayetteville, NC 28301-4298  
910-672-1325 or 800-368-4210  
[www.unccfsu.edu](http://www.unccfsu.edu)

North Carolina A&T State University  
1601 E. Market Street, Suite 100  
Greensboro, NC 27411  
336-334-7973 or 800-443-0835  
[www.ncat.edu](http://www.ncat.edu)

North Carolina Central University  
1801 Fayetteville Street (OSSA)  
Durham, NC 27707  
919-530-6180  
[www.nccu.edu](http://www.nccu.edu)

North Carolina State University  
Campus Box 7302  
Raleigh, NC 27695-7302  
919-515-2421  
[www.ncsu.edu](http://www.ncsu.edu)

UNC at Asheville  
2<sup>nd</sup> Floor Brown Hall, CPO  
1330 One University Heights  
Asheville, NC 28804  
828-251-6535  
[www.unca.edu](http://www.unca.edu)

UNC at Chapel Hill  
111 Pettigrew Hall, CB #2300  
Chapel Hill, NC 27599-2300  
919-962-8396  
[www.unc.edu](http://www.unc.edu)

UNC at Charlotte  
Office of Financial Aid  
9201 University City Blvd.  
Charlotte, NC 28223-0001  
704-687-5504  
[www.uncc.edu](http://www.uncc.edu)

UNC at Greensboro  
PO Box 26170  
Greensboro, NC 27402-6170  
336-334-5702  
[www.uncg.edu](http://www.uncg.edu)

UNC at Pembroke  
P.O. Box 1510  
Pembroke, NC 28372-1510  
910-521-6255  
[www.uncp.edu](http://www.uncp.edu)

UNC School of the Arts  
1533 S. Main Street  
Winston-Salem, NC 27127-2188  
336-770-3297  
[www.uncsa.edu](http://www.uncsa.edu)

UNC at Wilmington  
601 S. College Road  
Wilmington, NC 28403-5951  
910-962-3177  
[www.uncw.edu](http://www.uncw.edu)

Western Carolina University  
118 Killian Annex  
Cullowhee, NC 28723  
828-227-7290  
[www.wcu.edu](http://www.wcu.edu)

Winston-Salem State University  
201 Thompson Center  
601 Martin Luther King Jr. Drive  
Winston-Salem, NC 27110  
336-750-3296  
[www.wssu.edu](http://www.wssu.edu)

## North Carolina Community Colleges

This list provides the college mailing address and main phone number for financial aid offices in the N.C. community college system, as well as each institution's website. To contact the North Carolina Community College System, write to 200 W. Jones Street, Raleigh, NC 27603-1379; call 919-807-7100; or go to [www.nccommunitycolleges.edu](http://www.nccommunitycolleges.edu)

Alamance Community College  
Box 8000  
Graham, NC 27253-8000  
336-506-4340  
[www.alamancecc.edu](http://www.alamancecc.edu)

Asheville-Buncombe Technical Community College  
340 Victoria Road  
Asheville, NC 28801  
828-398-7900  
[www.abtech.edu](http://www.abtech.edu)

Beaufort County  
Community College  
PO Box 1069  
Washington, NC 27889  
252-940-6222  
[www.beaufortccc.edu](http://www.beaufortccc.edu)

Bladen Community College  
PO Box 266  
Dublin, NC 28332  
910-879-5567  
[www.bladenc.edu](http://www.bladenc.edu)

Blue Ridge Community College  
180 West Campus Drive  
Flat Rock, NC 28731  
828-694-1816  
[www.blueridge.edu](http://www.blueridge.edu)

Brunswick Community College  
PO Box 30  
Supply, NC 28462  
910-755-7322  
[www.brunswickcc.edu](http://www.brunswickcc.edu)

Caldwell Community College  
& Technical Institute  
2855 Hickory Boulevard  
Hudson, NC 28638  
828-726-2715  
[www.cccti.edu](http://www.cccti.edu)

Cape Fear Community College  
411 N. Front Street  
Wilmington, NC 28401  
910-362-7055  
[www.cfcc.edu](http://www.cfcc.edu)

Carteret Community College  
3505 Arendell Street  
Morehead City, NC 28557  
252-222-6293  
[www.carteret.edu](http://www.carteret.edu)

Catawba Valley  
Community College  
2550 Highway 70 SE  
Hickory, NC 28602-8302  
828-327-7000 Ext. 4860  
[www.cvcc.edu](http://www.cvcc.edu)

Central Carolina  
Community College  
1105 Kelly Drive  
Sanford, NC 27330  
919-718-7229  
[www.cccc.edu](http://www.cccc.edu)

Central Piedmont  
Community College  
PO Box 35009  
Charlotte, NC 28235-5009  
704-330-6942  
[www.cpcc.edu](http://www.cpcc.edu)

Cleveland Community College  
137 S. Post Road  
Shelby, NC 28152  
704-669-4028  
[www.clevelandcc.edu](http://www.clevelandcc.edu)

Coastal Carolina  
Community College  
444 Western Blvd.  
Jacksonville, NC 28546  
910-938-6332  
[www.coastalcarolina.edu](http://www.coastalcarolina.edu)

College of the Albemarle  
PO Box 2327  
Elizabeth City, NC 27906-2327  
252-335-0821, Ext. 2355  
[www.albemarle.edu](http://www.albemarle.edu)

Craven Community College  
800 College Court  
New Bern, NC 28562  
252-638-7216  
[www.cravenc.edu](http://www.cravenc.edu)

Davidson County  
Community College  
PO Box 1287  
Lexington, NC 27293  
336-249-8186, Ext. 6731  
[www.davidsonccc.edu](http://www.davidsonccc.edu)

Durham Technical  
Community College  
1637 Lawson Street  
Durham, NC 27703  
919-536-7209 Ext. 1503  
[www.durhamtech.edu](http://www.durhamtech.edu)

Edgecombe Community College  
-Tarboro Campus  
2009 W. Wilson Street  
Tarboro, NC 27886  
252-823-5166  
OR  
-Rocky Mount Campus  
225 Tarboro Street  
Rocky Mount, NC 27801  
252-823-5166  
[www.edgecombe.edu](http://www.edgecombe.edu)

Fayetteville Technical  
Community College  
2201 Hull Road, Rm 2  
Fayetteville, NC 28303  
910-678-8242  
[www.faytechcc.edu](http://www.faytechcc.edu)

Forsyth Technical  
Community College  
2100 Silas Creek Parkway  
Winston-Salem, NC 27103  
336-734-7235  
[www.forsythtech.edu](http://www.forsythtech.edu)

Gaston College  
201 Highway 321 South  
Dallas, NC 28034-1499  
704-922-6227  
[www.gaston.edu](http://www.gaston.edu)

Guilford Technical  
Community College  
PO Box 309  
Jamestown, NC 27282  
336-334-4822 Option 3  
[www.gtcc.edu](http://www.gtcc.edu)

Halifax Community College  
PO Drawer 809  
Weldon, NC 27890  
252-538-4334  
[www.halifaxcc.edu](http://www.halifaxcc.edu)

Haywood Community College  
185 Freedlander Drive  
Clyde, NC 28721  
828-627-4509  
[www.haywood.edu](http://www.haywood.edu)

Isothermal Community College  
PO Box 804  
Spindale, NC 28160  
828-395-4198  
[www.isothermal.edu](http://www.isothermal.edu)

James Sprunt  
Community College  
PO Box 398  
Kenansville, NC 28349  
910-275-6379  
[www.jamessprunt.edu](http://www.jamessprunt.edu)

Johnston Community College  
PO Box 2350  
Smithfield, NC 27577  
919-209-2036  
[www.johnstoncc.edu](http://www.johnstoncc.edu)

Lenoir Community College  
PO Box 188  
Kinston, NC 28502-0188  
252-527-6223 Ext. 371  
[www.lenoircc.edu](http://www.lenoircc.edu)

Martin Community College  
1161 Kehukee Park Road  
Williamston, NC 27892-4425  
252-789-0245  
[www.martincc.edu](http://www.martincc.edu)

Mayland Community College  
PO Box 547  
Spruce Pine, NC 28777  
828-766-1204  
[www.mayland.edu](http://www.mayland.edu)

McDowell Technical  
Community College  
54 College Drive  
Marion, NC 28752  
828-652-0602 or 828-652-0624  
[www.mcdowelltech.edu](http://www.mcdowelltech.edu)

Mitchell Community College  
500 West Broad Street  
Statesville, NC 28677  
704-978-5435  
[www.mitchellcc.edu](http://www.mitchellcc.edu)

Montgomery Community College  
1011 Page St.  
Troy, NC 27371  
910-898-9613  
[www.montgomery.edu](http://www.montgomery.edu)

Nash Community College  
522 N. Old Carriage Rd.  
Rocky Mount, NC 27804  
252-428-7328  
[www.nashcc.edu](http://www.nashcc.edu)

Pamlico Community College  
PO Box 185  
Grantsboro, NC 28529  
252-249-1851, Ext. 3026  
[www.pamlicocc.edu](http://www.pamlicocc.edu)

Piedmont Community College  
PO Box 1197  
Roxboro, NC 27573  
336-599-1181  
[www.piedmontcc.edu](http://www.piedmontcc.edu)

Pitt Community College  
PO Drawer 7007  
Greenville, NC 27835-7007  
252-493-7339  
[www.pittcc.edu](http://www.pittcc.edu)

Randolph Community College  
629 Industrial Park Avenue  
Asheboro, NC 27205  
336-633-0200  
[www.randolph.edu](http://www.randolph.edu)

Richmond Community College  
PO Box 1189  
Hamlet, NC 28345  
910-410-1723  
[richmondcc.edu](http://richmondcc.edu)

Roanoke-Chowan  
Community College  
109 Community College Road  
Ahoskie, NC 27910  
252-862-1200  
[www.roanokechowan.edu](http://www.roanokechowan.edu)

Robeson Community College  
PO Box 1420  
Lumberton, NC 28360  
910-272-3352  
[robeson.edu](http://robeson.edu)

Rockingham Community College  
PO Box 38  
Wentworth, NC 27375  
336-342-4261 Ext. 2203 or 2319  
[www.rockinghamcc.edu](http://www.rockinghamcc.edu)

Rowan-Cabarrus Community College  
1333 Jake Alexander Blvd S  
Salisbury, NC 28145  
704-216-7222  
[www.rccc.edu](http://www.rccc.edu)

Sampson Community College  
PO Box 318  
Clinton, NC 28329  
910-900-4320  
[www.sampsoncc.edu](http://www.sampsoncc.edu)

Sandhills Community College  
3395 Airport Rd.  
Pinehurst, NC 28374  
910-695-3743  
[www.sandhills.edu](http://www.sandhills.edu)

South Piedmont Community College  
PO Box 126  
Polkton, NC 28135  
704-272-5391  
[www.spcc.edu](http://www.spcc.edu)

Southeastern Community College  
PO Box 151  
Whiteville, NC 28472  
910-642-7141, Ext. 214  
[www.sccnc.edu](http://www.sccnc.edu)

Southwestern Community College  
447 College Drive  
Sylva, NC 28779  
828-339-4438  
[www.southwesterncc.edu](http://www.southwesterncc.edu)

Stanly Community College  
141 College Drive  
Albemarle, NC 28001  
704-991-0302  
[www.stanly.edu](http://www.stanly.edu)

Surry Community College  
630 S. Main Street  
Dobson, NC 27017  
336-386-3356  
[www.surry.edu](http://www.surry.edu)

Tri-County Community College  
21 Campus Circle  
Murphy, NC 28906  
828-837-6810  
[www.tricountycc.edu](http://www.tricountycc.edu)

Vance-Granville  
Community College  
200 Community College Rd  
Henderson, NC 27536  
252-738-3280  
[www.vgcc.edu](http://www.vgcc.edu)

Wake Technical  
Community College  
9101 Fayetteville Road  
Raleigh, NC 27603  
919-866-5410  
[www.waketech.edu](http://www.waketech.edu)

Wayne Community College  
3000 Wayne Memorial Drive  
Goldsboro, NC 27534  
919-739-6735  
[www.waynecc.edu](http://www.waynecc.edu)

Western Piedmont  
Community College  
1001 Burkemont Avenue  
Morganton, NC 28655-4504  
828-448-6046  
[www.wpcc.edu](http://www.wpcc.edu)

Wilkes Community College  
PO Box 120  
Wilkesboro, NC 28697-0120  
866-222-1548  
or 336-838-6144  
[www.wilkescc.edu](http://www.wilkescc.edu)

Wilson Community College  
PO Box 4305  
Wilson, NC 27893  
252-246-1344  
[www.wilsoncc.edu](http://www.wilsoncc.edu)

## North Carolina Independent Non-Profit Postsecondary Institutions

This list provides the mailing address and main phone number for financial aid offices of independent colleges and universities in North Carolina, as well as each institution's website. To contact N.C. Independent Colleges and Universities, write to 530 N. Blount Street, Raleigh, NC 27604; call 919-832-5817; or go to [www.ncicu.org](http://www.ncicu.org)

Barton College  
PO Box 5000  
Wilson, NC 27893  
800-789-1189  
[www.barton.edu](http://www.barton.edu)

Belmont Abbey College  
100 Belmont - Mt. Holly Road  
Belmont, NC 28012-1802  
704-461-7000  
[www.belmontabbeycollege.edu](http://www.belmontabbeycollege.edu)

Bennett College  
900 E. Washington Street  
Greensboro, NC 27401  
888-370-8678  
[www.bennett.edu](http://www.bennett.edu)

Brevard College  
One Brevard College Drive  
Brevard, NC 28712  
828-884-8010  
[www.brevard.edu](http://www.brevard.edu)

Cabarrus College of  
Health Sciences  
401 Medical Park Drive  
Concord, NC 28025  
704-403-3507  
[www.cabarruscollege.edu](http://www.cabarruscollege.edu)

Campbell University  
PO Box 36  
Buies Creek, NC 27506  
800-334-4111, Ext. 1310  
[www.campbell.edu](http://www.campbell.edu)

Catawba College  
2300 W. Innes Street  
Salisbury, NC 28144-2488  
704-637-4416  
[www.catawba.edu](http://www.catawba.edu)

Chowan University  
One University Place  
Murfreesboro, NC 27855  
252-398-1229  
[www.chowan.edu](http://www.chowan.edu)

Davidson College  
Campus Box #7157  
Davidson, NC 28035-7156  
800-768-0380  
[www.davidson.edu](http://www.davidson.edu)

Duke University  
2127 Campus Drive Annex  
PO Box 90397  
Durham, NC 27708  
919-684-6225  
[www.duke.edu](http://www.duke.edu)

Elon University  
2700 Campus Box  
Elon, NC 27244  
336-278-7640  
[www.elon.edu](http://www.elon.edu)

Gardner-Webb University  
PO Box 955  
Boiling Springs, NC 28017  
704-406-4243  
[www.gardner-webb.edu](http://www.gardner-webb.edu)

Greensboro College  
815 W. Market Street  
Greensboro, NC 27401-1875  
800-346-8226  
[www.greensboro.edu](http://www.greensboro.edu)

Guilford College  
5800 W. Friendly Avenue  
Greensboro, NC 27410  
336-316-2354  
[www.guilford.edu](http://www.guilford.edu)

High Point University  
Drawer #49  
One University Parkway  
High Point, NC 27268  
336-841-9124  
[www.highpoint.edu](http://www.highpoint.edu)

Johnson & Wales University  
801 West Trade Street  
Charlotte, NC 28202  
866-598-2427  
[www.jwu.edu/charlotte](http://www.jwu.edu/charlotte)

Johnson C. Smith University  
100 Beatties Ford Road  
Charlotte, NC 28216  
704-378-1035  
[www.jcsu.edu](http://www.jcsu.edu)

Lees-McRae College  
191 Main Street  
Banner Elk, NC 28604  
828-898-8740  
[www.lmc.edu](http://www.lmc.edu)

Lenoir-Rhyne University  
625 7th Ave. NE  
Hickory, NC 28601  
800-277-5721  
[www.lr.edu](http://www.lr.edu)

Livingstone College  
701 W. Monroe Street  
Salisbury, NC 28144  
800-835-3435  
[www.livingstone.edu](http://www.livingstone.edu)

Louisburg College  
501 N. Main Street  
Louisburg, NC 27549  
800-775-0208 Ext 2  
[www.louisburg.edu](http://www.louisburg.edu)

Mars Hill University  
100 Athletic St.  
Mars Hill, NC 28754  
828-689-1123  
[www.mhu.edu](http://www.mhu.edu)

Meredith College  
3800 Hillsborough Street  
Raleigh, NC 27607  
919-760-8565  
[www.meredith.edu](http://www.meredith.edu)

Methodist University  
5400 Ramsey Street  
Fayetteville, NC 28311  
910-630-7192  
[www.methodist.edu](http://www.methodist.edu)

Montreat College  
310 Gaither Circle  
Montreat, NC 28757  
800-545-4656  
[www.montreat.edu](http://www.montreat.edu)

North Carolina Wesleyan College  
3400 N. Wesleyan Blvd.  
Rocky Mount, NC 27804  
252-985-5290  
[www.ncwc.edu](http://www.ncwc.edu)

Pfeiffer University  
PO Box 960  
Misenheimer, NC 28109  
800-338-2060  
[www.pfeiffer.edu](http://www.pfeiffer.edu)

Queens University  
1900 Selwyn Avenue  
Charlotte, NC 28274  
704-337-2225  
[www.queens.edu](http://www.queens.edu)

St. Andrews University  
1700 Dogwood Mile  
Laurinburg, NC 28352  
910-277-5778  
[www.sa.edu](http://www.sa.edu)

St. Augustine's University  
1315 Oakwood Avenue  
Raleigh, NC 27610  
919-516-4131  
[www.st-aug.edu](http://www.st-aug.edu)

Salem College  
601 S. Church St.  
Winston-Salem, NC 27101  
336-721-2808  
[www.salem.edu](http://www.salem.edu)

Shaw University  
118 E. South Street  
Raleigh, NC 27601  
919-546-8240  
[www.shawu.edu](http://www.shawu.edu)

University of Mount Olive  
634 Henderson Street  
Mount Olive, NC 28365  
919-658-7892  
[www.moc.edu](http://www.moc.edu)

Wake Forest University  
PO Box 7246  
Winston-Salem, NC 27109-7246  
336-758-5154  
[www.wfu.edu](http://www.wfu.edu)

Warren Wilson College  
PO Box 9000  
Asheville, NC 28815-9000  
828-771-2082  
[www.warren-wilson.edu](http://www.warren-wilson.edu)

William Peace University  
15 East Peace Street  
Raleigh, NC 27604  
919-508-2394  
[www.peace.edu](http://www.peace.edu)

Wingate University  
PO Box 159  
Wingate, NC 28174  
704-233-8209  
[www.wingate.edu](http://www.wingate.edu)

## North Carolina Nursing Schools

Carolinas College of  
Health Sciences  
1200 Blythe Blvd.  
Charlotte, NC 28203  
704-355-5043  
[www.carolinascollege.com](http://www.carolinascollege.com)

Watts School of Nursing  
2828 Croasdaile Dr., Suite 200  
Durham, NC 27705  
919-470-7348  
[wattsschoolofnursing.org](http://wattsschoolofnursing.org)

## North Carolina Proprietary Schools

ECPI College of Technology  
*Charlotte Campus*  
4800 Airport Center Pkwy #100  
Charlotte, NC 28208  
704-751-4558

*Greensboro Campus*  
7802 Airport Center Dr.  
Greensboro, NC 27409  
336-792-7594

*Raleigh Campus*  
4101 Doie Cope Rd.  
Raleigh, NC 27613  
919-283-5748  
<https://www.ecpi.edu/locations>

Living Arts College @  
School of Communication Art  
3000 Wakefield Crossing Drive  
Raleigh, NC 27614  
919-488-8504  
[www.living-arts-college.edu](http://www.living-arts-college.edu)

Miller Motte Business College

*Fayetteville Campus*  
3725 Ramsey Street  
Fayetteville, NC 28311  
910-354-1900

*Jacksonville Campus*  
1291-A Hargett Street  
Jacksonville, NC 28540  
910-778-9304

*Raleigh Campus*  
3901 Capital Boulevard, STE 151  
Raleigh, NC 27604  
919-723-2820  
[www.miller-motte.edu](http://www.miller-motte.edu)

Miller Motte Business College (Cont.)

*Wilmington Campus*  
5000 Market Street  
Wilmington, NC 28405  
910-632-5542  
[www.miller-motte.edu](http://www.miller-motte.edu)

South College  
140 Sweeten Creek Road  
Asheville, NC 28803  
828-398-2500  
[www.southcollegenc.edu](http://www.southcollegenc.edu)

**North Carolina  
Bible Colleges and Seminaries**

Carolina Christian College  
4209 Indiana Avenue  
Winston-Salem, NC 27102  
336-744-0900 Ext. 200  
[www.carolina.edu](http://www.carolina.edu)

Heritage Bible College  
PO Box 1628  
Dunn, NC 28335  
910-892-3178  
[www.heritagebiblecollege.edu](http://www.heritagebiblecollege.edu)

Mid-Atlantic Christian University  
715 N. Poindexter St.  
Elizabeth City, NC 27909  
866-996-6228  
[www.macuniversity.edu](http://www.macuniversity.edu)

Piedmont International University  
420 S. Broad St.  
Winston-Salem, NC 27101-5025  
1-800-937-5097  
<https://www.piedmontu.edu>

The College at Southeastern  
PO Box 1889  
Wake Forest, NC 27588  
919-761-2317  
[www.sebts.edu](http://www.sebts.edu)

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