About This Publication

Student Financial Aid for North Carolinians is a guide for North Carolina students and their families about how to pay for education beyond high school. Published by the North Carolina State Education Assistance Authority (NCSEAA), this guide takes the student through all steps necessary to find and apply for higher education funding.

Students and families start with the Free Application for Federal Student Aid, or FAFSA, and then are introduced to the many sources of funding, including federal and state grant and scholarship programs, private scholarships offered by North Carolina’s businesses and organizations, and higher education loans.

The NCSEAA actively participates in College Foundation of North Carolina (CFNC) to provide a one-stop resource for college access. This collaborative effort also involves 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.

PLEASE NOTE:

Unless otherwise stated, the NCSEAA does not distribute applications for the various scholarship programs listed in this booklet. Obtain grant, scholarship, and loan applications through the contact information listed in each entry’s description. Find more information, and more scholarships, at www.CFNC.org.

This print publication is available in high school media centers, public libraries, and college and university financial aid offices.

The Grants, Training and Outreach Division of the North Carolina State Education Assistance Authority prepares this publication annually. 2,000 copies of this public document were printed at a cost of $3,417, or approximately $1.70 per copy.

Please direct questions about Student Financial Aid for North Carolinians to Outreach@ncseaa.edu.

The federal financial aid form, (FAFSA) is available every year on October 1 for completion and submission. The FAFSA should be completed as soon after October 1 as possible with assistance available throughout the school year.

- 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-for-college/ffasfa-assistance/.

- Each high school’s school counseling program provides guidance and assistance with FAFSA completion and other financial aid resources. Your school counselor may have scholarship opportunities provided by local businesses and organizations.

- Federal Financial Aid, studentaid.gov, provides step-by-step instructions for completing the FAFSA and other information from start to finish on all financial aid topics and needs.
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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. **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.

3. **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.

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 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 2022-23 school year, FAFSA applications will be available for completion on October 1. Additionally, families use tax information from 2020 to complete the 2022-23 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. 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/pay-for-college/scholarship-search/
- 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.
- 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.

Paying for college

Financial aid is money to help you pay for education beyond high school. It can be given, borrowed, or earned to help pay for college. Without financial aid, some students would not be able to pursue an education beyond high school or achieve their career goals.

Financial aid falls into two categories: need-based or non-need-based.

- **Need-based** aid refers to student assistance offered because a student’s financial circumstances would not permit him or her to afford the cost of a postsecondary education. The federal government and most states have need-based aid programs. Many colleges and universities also have need-based financial aid. Some examples of federal need-based aid include: the Federal Pell Grant, Federal Supplemental Education Opportunity Grant (FSEOG), Direct Subsidized Loans, and Federal Work-Study.
- **Non-need-based** aid is financial aid offered to students on the basis of academic, artistic, athletic, or other notable achievement. Some examples of non-need-based aid include: some scholarships, Direct Unsubsidized Loans, Direct PLUS Loans, and private student loans.

Whether it is need-based or non-need-based, there are different types of financial aid, including:

- **Grants**: Grants are typically based on financial need and do not need to be repaid. There are a few exceptions that require the student to fulfill requirements or the grant may convert to a student loan, such as the Federal TEACH Grant.
- **Scholarships**: Many scholarships are offered based on merit such as academic achievement, athletic ability, artistic talent, background, or other attributes a student may possess.
- **Work-study**: Federal Work-Study allows students to earn money through a campus-based employment program. The money earned is usually paid directly to the student by working an hourly wage and it is up to the student to manage this money wisely.
- **Loans**: Student loans are financial aid that must be repaid and should always be considered as a last resort in paying for college. Loans can be subsidized or unsubsidized but must be repaid after graduation or dropping below half-time enrollment status.
Students should always ask about any commitments they are making when they accept financial aid. Even grants or scholarships, which typically don’t have to be repaid, may have requirements such as working in a specific career field in a designated location or maintaining a high grade point average. Not meeting the requirements may result in the scholarship or grant being terminated or turning into a loan which will have to be repaid.

Don’t wait until your senior year to begin planning for college. In fact, the earlier you plan, the better prepared you will be for college. To be considered for student aid, a student must complete all forms required by the college, such as the Free Application for Federal Student Aid (FAFSA), the CSS Profile, and/or institutional scholarship applications.

You can start researching where you may want to pursue education beyond high school based on your career interests. You can gather information on the programs, the costs, and location to help you determine if the school, college, or university will be a good fit.

In addition, you can start researching and, in some cases, applying for scholarships. You should become familiar with scholarship opportunities that might be a good match for your interests and abilities. By doing so, you can make sure you are able to meet all the eligibility requirements -- even if you must wait until your senior year to apply.

Apply early! Some financial aid is offered on a first-come, first-served basis. In addition, many colleges have FAFSA completion deadlines, and students who complete their FAFSA after the deadline may not be eligible for as much, or any, financial aid as students who submitted their FAFSA before the deadline.

Visit CFNC.org for more information
Free Application for Federal Student Aid

The FAFSA must be completed to determine eligibility for federal and state financial aid programs. This includes the Federal Pell Grant, the Federal Supplemental Education Opportunity Grant, as well as Federal Work-Study and even federal student loans. Private foundations and other organizations may also use the FAFSA information to determine eligibility for scholarships.

Eligibility for most federal and state aid programs is based on financial need rather than academic achievement.

To receive aid funds, a student must be qualified to study at the postsecondary level. A student qualifies if the following apply:

- has a high school diploma or the recognized equivalent of a high school diploma, such as a general education development or GED certificate;
- has completed a high school education in a homeschool setting approved by state law; or
- has enrolled in an eligible career pathway program and meets one of the U.S. Department of Education’s “ability-to-benefit” alternatives.

State aid programs, private foundations, and other organizations have their own criteria for recipients. An example of a state requirement might be a minimum length of time the students has resided in the state.

Visit CFNC.org for more information
Establishing an FSA ID

To complete the FAFSA, you and at least one parent will need an FSA ID.

The FSA ID is a user name and password that gives access to Federal Student Aid systems. A student or parent should never share the FSA ID with anyone. Both students and parents should keep their FSA ID in a safe place for using it in the future.

The student uses the FSA ID to log in to the FAFSA, access the IRS Data Retrieval Tool in the FAFSA, sign the FAFSA, apply for Direct Loans, and access the student’s aid history on the National Student Loan Data System (NSLDS).

The parent of a dependent student uses the FAFSA to access the IRS Data Retrieval Tool in the FAFSA, sign the FAFSA, and apply for a Direct PLUS Loan.

Here are the steps for establishing an FSA ID:

- Go to fsaid.ed.gov to establish an FSA ID.
- Enter an email address unique to the student or parent requesting the FSA ID. The student and parent cannot use the same email address for FSA ID purposes.
Completing the FAFSA

You should **complete the FAFSA as soon as possible after October 1** in the year before you are requesting aid. For example, if you plan to attend college in the fall after you graduate from high school, you should complete the FAFSA in your senior year. Check school websites for school-specific deadlines.

1. Apply for an FSA ID at fsaid.ed.gov. The FSA ID allows you to sign the FAFSA electronically.
2. **Complete the FAFSA at studentaid.gov as soon as possible after October 1** the year before you are requesting aid.
3. Check with the school you are attending for specific deadlines.
4. Have the following items for you and your parent(s), if applicable, on hand when you prepare to complete the FAFSA, such as Social Security cards, income tax information, and bank and investment account balances.
5. Answer all questions, including the schools to receive your FAFSA information.
6. Sign the FAFSA electronically with your FSA ID. If you cannot use an FSA ID, you can print, sign, and mail the signature page.
7. Review your Student Aid Report (SAR) when it is available. If you provide a student email address, the SAR availability information will be sent to your email.
Tips for Completing the FAFSA

Completing the FAFSA is not difficult, but some questions may not be a clear-cut as others:

1. **FSA ID:** Students and parents cannot share an email address for FSA ID purposes. When establishing the student’s FSA ID and password, students should not use a high school email address.

2. **Social Security Number:** It is critical that students enter their social security number correctly. A common FAFSA error is entering this number incorrectly. Unfortunately, this error can delay a student’s financial aid. To avoid this problem, it’s recommended that students verify that their social security number is correct before submitting the FAFSA.

3. **Parent information:** Students need to provide information on both parents if the parents are married OR unmarried and living together. Students who don’t live with both of their parents need to look at which parent they lived with most during the last 12 months and report that parent’s information (and the household information) on the FAFSA. If they didn’t live with one parent more than the other, then they need to look at who provided more financial support.

4. **Household size:** The household size on the FAFSA includes the parent(s) and children in the home, as well as others in the home if the parents provide at least half of the financial support.

5. **Number in college:** The number in college on the FAFSA include the student and others (receiving at least half of their support from the parents) in the home attending college at least half-time. Parents are NOT included in the number in college on the student’s FAFSA.

6. **IRS Data Retrieval Tool:** It is recommended to use the IRS DRT to fill part of the financial information on the FAFSA, if possible. Circumstances that might prevent the use of the IRS DRT are if an amended tax return is filed, or if there has been a change in marital status.
Student Aid Report

The Student Aid Report (SAR) is the output document from the FAFSA. The SAR provides a summary of the FAFSA data provided, the Expected Family Contribution (EFC), and the Data Release Number (DRN). The SAR is ready in 3-5 business days after the FAFSA is submitted online, if the student provided an email address on the FAFSA. The SAR availability timeframe is extended to as long as two weeks if the student does not provide an email address or if signature pages need to be mailed.

The SAR can be accessed by logging in at studentaid.gov, using the student’s FSA ID.

After receiving the SAR, whether online or by mail, the student and parents should review the information on the SAR for any items that need to be corrected. Corrections can be made by logging back in to the FAFSA. Any questions about whether corrections need to be made can be addressed to the financial aid office.

The FAFSA confirmation page and the SAR contain a Data Release Number (DRN) that can be provided to schools not listed on the FAFSA, to allow them to retrieve your FAFSA information.

Expected Family Contribution

A need analysis formula established by Congress determines a student’s Expected Family Contribution (EFC); using information reported on the FAFSA.

The need analysis formula uses information from the FAFSA to determine the amount that the student and their family is expected to contribute towards the student’s college education, which is called the EFC. Because it is based on family information, a student’s EFC will remain the same regardless of the college they attend. Note that the EFC is not a set dollar amount that students will be expected to write a check for, instead, the EFC is a comparative measure of a family’s ability to pay for education. The actual out-of-pocket cost may be more, less than, or equivalent to the EFC.
Financial Aid Offers

Once a student has been accepted at the college, the FAFSA has been completed, as well as other applications in the school’s financial aid application process, the financial aid administrator will “package” all available aid options and send a financial aid offer (or award letter) for consideration. Because each college has its own packaging policy, the types of financial aid offered will probably vary from college to college, as well as the timeframe when the letter will be sent to the student. The financial aid offer may include a combination of financial aid programs from various sources, such as grants, scholarships, work-study, and student loans.

When reviewing financial aid offers, students should consider the amount of aid provided, the amount of loans in the package, and the remaining gap which, along with the EFC, constitutes the costs that the student and family will need to come up with to finance a college education.

The student may receive a College Financing Plan from the institution in addition to or as a part of the financial aid offer. The College Financing Plan is a consumer tool that is designed to simplify information that prospective students receive about costs and financial aid so that they can make informed decisions about which postsecondary institution to attend. The form can be viewed at https://collegecost.ed.gov/shopping_sheet.pdf. The College Financing Plan ensures that families will have an easy-to-read form that enables them to compare institutions in terms of grant and scholarship amounts, net costs, graduation rates, loan repayment rates, media borrowing, and estimated monthly loan payments after graduation.
Financial Need

At each college, the financial aid office will calculate financial need by subtracting the EFC from the cost of attendance (COA). The EFC will be the same at each college, but the COA will differ from college to college. The COA includes tuition and fees, room and board (whether or not the student lives on campus there are always costs for room and board), transportation, books and supplies, and personal expenses. Some of these costs may be billed directly by the university, such as tuition and fees, as well as room and board if the student lives on campus. Other costs are simply expenses that are related to being a college student, such as books and supplies, and transportation to and from the college.

The cost of attendance is used at each college to determine a student’s financial need.

Keep this in mind:

1. COA (varies by school)
2. EFC (remains constant)
3. Financial Need (varies by school)

Remember that there is no guarantee that a student’s financial need will be entirely covered. In many cases, the college may not be able to meet 100% of a student’s financial need. The difference between the cost of attendance and the amount of financial aid offered by the college is referred to as the gap, which the student and family will be responsible for paying.
# North Carolina State Grant and Scholarship Programs

## State Grants - University of North Carolina Institutions

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<thead>
<tr>
<th>Program and Type of Aid</th>
<th>Program Information</th>
<th>Annual Award Amount (subject to change)</th>
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</table>
| **North Carolina Education Lottery Scholarship**  
Scholarship: does not have to be repaid.  
Application: Free Application for Federal Student Aid (FAFSA). FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better. Late applicants will be denied if insufficient funds are available. | For undergraduate students who are North Carolina residents for tuition purposes, enrolled in at least 6 credit hours at a UNC System School, and demonstrate eligibility based on a calculation of financial need. Eligibility is determined based on the same criteria as the Federal Pell Grant. Students with an estimated family contribution (EFC) of $5,846 or less will be eligible for an Education Lottery Scholarship. For more information, visit CFNC.org/ELS. | Award amounts vary. For the 2021-22 academic year, the maximum grant was $3,768. |
| **University of North Carolina Campus Scholarship**  
Scholarship: does not have to be repaid.  
Application: North Carolina residents interested in this program should contact the Financial Aid Office at the North Carolina public university they plan to attend. Each campus determines eligibility and recipients based on criteria established by the institution. | For students enrolled at a UNC System School. The scholarship is designed to promote diversity. 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. | Award amounts vary. The amount is determined by the campus. |
| **University of North Carolina Need-Based Grant**  
Grant: does not have to be repaid.  
Application: Free Application for Federal Student Aid (FAFSA). FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better. Late applicants will be denied if insufficient funds are available. | For undergraduate students who are North Carolina residents for tuition purposes, enrolled in at least 6 credit hours at a UNC System School, and demonstrate eligibility based on a calculation of financial need. For more information, visit: https://www.cfnc.org/pay-for-college/apply-for-financial-aid/unc-need-based-grant/. | Award amounts vary. For the 2021-22 academic year, the maximum grant was $4,200. |
# State Grants - NC Community Colleges

<table>
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<th>Program and Type of Aid</th>
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<tr>
<td><strong>North Carolina Community College Grant</strong></td>
<td>For undergraduate students who are North Carolina residents for tuition purposes, enrolled in at least 6 credit hours at a North Carolina Community College, and demonstrate eligibility based on a calculation of financial need.</td>
<td>Award amounts vary. For the 2021-22 academic year, the maximum full-time (12 credit hour) grant was $2,200.</td>
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<tr>
<td>Grant: does not have to be repaid.</td>
<td>Eligibility is determined based on the same criteria as the Federal Pell Grant. Students with an estimated family contribution (EFC) of $8,500 or less could be eligible for a North Carolina Community College Grant.</td>
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<tr>
<td>Application: Free Application for Federal Student Aid (FAFSA).</td>
<td>For more information, visit CFNC.org/NCCCG.</td>
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<tr>
<td>FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better. Late applicants will be denied if insufficient funds are available.</td>
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<tr>
<td><strong>North Carolina Education Lottery Scholarship</strong></td>
<td>For undergraduate students who are North Carolina residents for tuition purposes, enrolled in at least 6 credit hours at a North Carolina Community College, and demonstrate eligibility based on a calculation of financial need.</td>
<td>Award amounts vary. For the 2021-22 academic year, the maximum grant was $3,768.</td>
</tr>
<tr>
<td>Scholarship: does not have to be repaid.</td>
<td>Eligibility is determined based on the same criteria as the Federal Pell Grant. Students with an estimated family contribution (EFC) of $5,846 or less could be eligible for an Education Lottery Scholarship.</td>
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<tr>
<td>Application: Free Application for Federal Student Aid (FAFSA).</td>
<td>For more information, visit CFNC.org/ELS.</td>
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<tr>
<td>FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better. Late applicants will be denied if insufficient funds are available.</td>
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## State Grants - Private Colleges & Universities

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| **North Carolina Need-Based Scholarship**    | For undergraduate students who are North Carolina residents for tuition purposes, enrolled in at least 9 credit hours at private institutions, and demonstrate eligibility based on a calculation of financial need.  
Application: Free Application for Federal Student Aid (FAFSA). FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better. Late applicants will be denied if insufficient funds are available.  
Eligibility is determined based on the same criteria as the Federal Pell Grant. Students with an estimated family contribution (EFC) of $16,000 or less could be eligible for a North Carolina Community College Grant.  
For more information, visit [https://www.cfnc.org/pay-for-college/apply-for-financial-aid/nc-need-based-scholarship/](https://www.cfnc.org/pay-for-college/apply-for-financial-aid/nc-need-based-scholarship/). | Award amounts vary. For the 2021-22 academic year, the maximum full-time (12 credit hour) grant was $7,640.                                                                                                                                                                                                                                                                         |
State Programs for Foster and Former Foster Youth

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<thead>
<tr>
<th>Program and Type of Aid</th>
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<tbody>
<tr>
<td><strong>North Carolina Education and Training Voucher Program</strong> (NCETV Program)</td>
<td>Voucher: does not have to be repaid. Eligible students must: • Be a current or former foster care student who was in U.S. foster care on or after your 17th birthday or adopted from U.S. foster care with the adoption finalized AFTER your 16th birthday or entered a kinship guardianship placement from foster care on or after your 16th birthday  • Be a U.S. citizen or qualified non-citizen  • Have personal assets (bank account, car, home, etc.) are worth less than $10,000.  • Be at least 18 but younger than 21 to apply for the first time. You may reapply for ETV funds, if you have a current grant, up to the age of 23.  • Accessed ETV funding less than the 5-year limit (consecutive or intermittent).  • Have been accepted into or be enrolled in a degree, certificate or other accredited program at a college, university, technical, vocational school. To remain eligible for ETV funding, you must show progress toward a degree or certificate. For more information, visit <a href="https://www.fc2sprograms.org/north-carolina/">https://www.fc2sprograms.org/north-carolina/</a>, call 919-287-4970 or email <a href="mailto:nc@statevoucher.org">nc@statevoucher.org</a>.</td>
<td>Up to $5,000 per school year.</td>
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For foster and former foster students in an accredited program at a college, university, technical or vocational school.
State Programs for Foster and Former Foster Youth

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<tr>
<td>NC Reach (Child Welfare Postsecondary Support Program)</td>
<td>For undergraduate students who aged out of North Carolina public foster care attending North Carolina public universities and community colleges at least half-time. Eligible students must: • 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) • 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) For more information, visit <a href="http://www.ncreach.org">www.ncreach.org</a>. Additional information may be obtained by calling the NC Reach team at 919-287-4970, or by emailing <a href="mailto:ncreach@ncreach.org">ncreach@ncreach.org</a>.</td>
<td>Award amounts vary based on individual circumstances. Available funding is awarded to students, after all other financial aid, public funds and scholarships have been processed and applied. Funding is available for up to 4 years of undergraduate study.</td>
</tr>
</tbody>
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# State Loans

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<th>Program and Type of Aid</th>
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| **Forgivable Education Loan for Service (FELS) (Forgivable Loan)** | For qualified undergraduate and graduate students who are committed to working in North Carolina in fields designated as critical employment shortage areas. Students must be:  
- North Carolina residents for tuition purposes  
- Present a cumulative minimum weighted grade point average (GPA) of 3.00 for graduating high school students, 2.80 for undergraduate students pursuing an associate or bachelor's degree, and 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  
- Be willing to work in North Carolina in a designated critical employment area  
A program participant must complete their approved education program and pass any applicable certification or licensure examination to be eligible for loan forgiveness. Loans that are not forgiven through employment in a qualified position must be repaid in cash at a fixed seven percent (7%) interest rate. | Annual Loan Amounts are as follows:  
- Certificate or associate degree: $3,000  
- Bachelor’s degree, freshmen and sophomores: $3,000  
- Bachelor’s degree, junior and senior: $7,000  
- Master’s degree: $10,000  
- Doctoral degree: $14,000  
Maximum Aggregate Loan Limits:  
- Certificate and/or associate degree: $6,000  
- Bachelor’s degree: $20,000  
- Master’s degree: $20,000  
- Doctoral degree: $56,000 |
| **NC Student Assist Loan** | For undergraduate and graduate 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 – 5.50%  
- 0.25% interest rate reduction for auto-draft payments  
- No origination fees  
- Deferred payments while in school and for 6 months after enrollment  
For more information, visit https://ncassist.cfnc.org/ncassistInfo. | Award amounts vary based on individual circumstances. |
| **NC Parent Assist Loan** | For parents of undergraduate 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 – 4.75%  
- 0.25% interest rate reduction for auto-draft of payments  
- No origination fees  
For more information, visit https://ncassist.cfnc.org/ncassistInfo. | Award amounts vary based on individual circumstances. |
<table>
<thead>
<tr>
<th>Program and Type of Aid</th>
<th>Program Information</th>
<th>Annual Award Amount (subject to change)</th>
</tr>
</thead>
</table>
| North Carolina Teaching Fellows Program (Forgivable Loan)   | For highly qualified students committed to teaching special education or a STEM (Science, Technology, Engineering or Mathematics) field in a North Carolina public school. Students must be selected by the North Carolina Teaching Fellows Commission and 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, and 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  
A Teaching Fellow must complete his or her approved educator preparation program, pass any applicable and required certification or licensure examination(s), have attended and completed all required program activities, and remain in good standing with the program to be eligible for loan forgiveness. Loans that are not forgiven through employment in a qualified position must be repaid in cash at a fixed seven percent (7%) interest rate.  
For more information, visit www.ncteachingfellows.com. | Up to $4,125 a semester ($8,250 a year) for up to four years to cover the cost of tuition, fees, and books. |
| North Carolina Transforming Principal Preparation Program ( Forgivable Loan) | For qualified students who are committed to working in North Carolina as a principal or assistant principal. Students must be certified eligible by the Transforming Principal Preparation Commission, enrolled full-time in a school leader preparation program at a grant recipient institution, not in default or owe a refund under any federal or state loan or grant program and agree to work in a qualified position in North Carolina.  
A program participant must complete their school leader preparation program, pass any applicable certification or licensure examination, have attended and completed all required program activities, and remain in good standing with the program to be eligible for Loan forgiveness. Loans that are not forgiven through employment in a qualified position must be repaid in cash at a fixed seven percent (7%) interest rate. | Up to $20,000 per year for up to two years. Maximum aggregate cannot exceed $40,000. |
# Federal Grant Programs

<table>
<thead>
<tr>
<th>Program and Type of Aid</th>
<th>Program Information</th>
<th>Annual Award Amount (subject to change)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Children of Fallen Heroes Scholarship</strong></td>
<td>Scholarship: does not have to be repaid. For Pell-eligible students whose parent or guardian died in the line of duty while performing as a public safety officer.</td>
<td>Up to the yearly maximum Pell Grant award.</td>
</tr>
<tr>
<td><strong>Federal Pell Grant</strong></td>
<td>Grant: does not have to be repaid. For undergraduate students with financial need who have not earned bachelor’s or professional degrees. For details and updates, visit StudentAid.gov/pell-grant.</td>
<td>Amounts can change annually. For 2021–22 (July 1, 2021, to June 30, 2022), the award amount is up to $6,495.</td>
</tr>
<tr>
<td><strong>Federal Supplemental Educational Opportunity Grant (FSEOG)</strong></td>
<td>Grant: does not have to be repaid. For undergraduate students with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog.</td>
<td>Up to $4,000.</td>
</tr>
<tr>
<td><strong>Iraq and Afghanistan Service Grant</strong></td>
<td>Grant: does not have to be repaid. For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan.</td>
<td>The grant award can be equal to the maximum Federal Pell Grant amount but cannot exceed the cost of attending school.</td>
</tr>
<tr>
<td><strong>Teacher Education Assistance for College and Higher Education (TEACH) Grant</strong></td>
<td>Grant: does not have to be repaid unless converted to a Direct Unsubsidized Loan for failure to carry out teaching service obligation as promised. For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn’t complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach.</td>
<td>Up to $4,000.</td>
</tr>
</tbody>
</table>
# Federal Loans

**Direct Loan options for undergraduate students and parents**

<table>
<thead>
<tr>
<th>Program and Type of Aid</th>
<th>Program Information</th>
<th>Annual Award Amount (subject to change)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Direct Subsidized Loan</strong></td>
<td>For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year.</td>
<td>Depends on grade level and dependency status (see the following chart for more information). For details and updates, visit StudentAid.gov/sub-unsub.</td>
</tr>
<tr>
<td>Loan: must be repaid with interest.</td>
<td>Application: Free Application for Federal Student Aid (FAFSA). FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better.</td>
<td></td>
</tr>
<tr>
<td><strong>Direct Unsubsidized Loan</strong></td>
<td>For undergraduate and graduate students; the borrower is responsible for interest during all periods; a student must be enrolled at least halftime; financial need is not required. Interest rates for new Direct Unsubsidized Loans can change every year.</td>
<td>Depends on grade level and dependency status (see the following chart for more information). For details and updates, visit StudentAid.gov/sub-unsub.</td>
</tr>
<tr>
<td>Loan: must be repaid with interest.</td>
<td>Application: Free Application for Federal Student Aid (FAFSA). FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better.</td>
<td></td>
</tr>
<tr>
<td><strong>Direct PLUS Loan</strong></td>
<td>For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year.</td>
<td>Maximum amount is the cost of attendance minus any other financial aid received. For details and updates, visit StudentAid.gov/plus and studentloans.gov.</td>
</tr>
<tr>
<td>Loan: must be repaid with interest.</td>
<td>Application: Free Application for Federal Student Aid (FAFSA). FAFSA.gov. You can submit the FAFSA beginning October 1; earlier is better.</td>
<td></td>
</tr>
</tbody>
</table>
Annual Loan Limits

Think about not just this academic year, but planning for your education as a whole. You don’t have to borrow the full amount each year. You should check online on StudentAid.gov or with your school’s financial aid office to determine the most up-to-date loan limits.

<table>
<thead>
<tr>
<th>Undergraduate</th>
<th>Dependent students</th>
<th>Independent students</th>
</tr>
</thead>
<tbody>
<tr>
<td>First year</td>
<td>$5,500 (including up to $3,500 subsidized)</td>
<td>$9,500 (including up to $3,500 subsidized)</td>
</tr>
<tr>
<td>Second year</td>
<td>$6,500 (including up to $4,500 subsidized)</td>
<td>$10,500 (including up to $4,500 subsidized)</td>
</tr>
<tr>
<td>Third year and beyond</td>
<td>$7,500 (including up to $5,500 subsidized)</td>
<td>$12,500 (including up to $5,500 subsidized)</td>
</tr>
<tr>
<td>Undergraduate aggregate limit</td>
<td>$31,000 (no more than $23,000 subsidized)</td>
<td>$57,500 (no more than $23,000 subsidized)</td>
</tr>
<tr>
<td>Graduate/professional annual limit</td>
<td>n/a</td>
<td>$20,500 (unsubsidized only)</td>
</tr>
<tr>
<td>Graduate/professional aggregate limit (includes undergraduate loans)</td>
<td></td>
<td>$138,500 (no more than $65,000 subsidized)</td>
</tr>
</tbody>
</table>

Interest Rates

The interest on Direct Loans is a fixed rate, set on July 1 each year. For example, the rate for Direct Subsidized Loans disbursed between July 1, 2021 and June 30, 2022 is 3.73 percent and the rate for Direct Unsubsidized Loans is rate of 3.73 percent for undergraduates and 5.28 percent for graduate or professional students.

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.

In addition, the federal government offers several repayment options based on your income and/or your financial situation. Contact your loan servicer to find out about these repayment options and to learn what best fits your situation.

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.
Direct PLUS Loan Features
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.

• 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 – 6.28 percent for loans made July 1, 2021–June 30, 2022
• Long-term repayment options
• Credit-worthiness evaluation required
• Subject to an origination fee

Application procedure: Complete a Free Application for Federal Student Aid (FAFSA) at FAFSA.gov and the Federal PLUS Loan application, which may be obtained at Studentaid.gov. For more information about the PLUS loan program, contact the financial aid office at your son/daughter’s school.
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 6.28 percent for loans made between July 1, 2021 and June 30, 2022. 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 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.

<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
<td><strong>Work-Study Program</strong></td>
<td>The Work-Study Program provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the student’s course of study.</td>
<td>Work-study students are paid at either the state or federal minimum wage, whichever is greater. However, students may earn more depending on the type of work and the rate of pay set by the school.</td>
</tr>
<tr>
<td><strong>Veterans Work-Study Program</strong></td>
<td>The Veterans Work-Study Program is 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. For details and updates, visit <a href="https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study/">https://www.va.gov/education/about-gi-bill-benefits/how-to-use-benefits/work-study/</a>.</td>
<td>Veterans work-study students are paid at either the state or federal minimum wage, whichever is greater.</td>
</tr>
</tbody>
</table>

Application: Indicate interest by completing the Free Application for Federal Student Aid (FAFSA) FAFSA.gov. When asked about interest in being considered for work-study, answer yes. Contact the school’s financial aid office for more information and to find out how to apply for open jobs.

Application: Contact a local Veteran’s Affairs Office or the Veteran’s Affairs/Financial Aid Office at a college/university.

Visit CFNC.org for more information
Private Scholarships that are provided by NC businesses and organizations
For full details and quick links visit CFNC.org. As well as all scholarships which appear in this book, CFNC posts additional scholarships under the PAY tab at CFNC.org. To help you track your scholarship applications and awards, a scholarship tracking sheet is included at the end of the booklet or you can download it at http://mappingyourfuture.org/Downloads/MappingYourFuture_CFNC_Scholarship_Tracking.xlsx

Privately Funded Scholarships

<table>
<thead>
<tr>
<th>Name of Scholarship</th>
<th>Eligibility</th>
<th>Amount of Award</th>
<th>Deadline</th>
</tr>
</thead>
</table>
| Assistance League of the Triangle Scholarship for Graduating High School Seniors | • High school seniors from Wake, Durham and Orange counties only  
• Plan to enroll as freshman at any of North Carolina’s post-secondary educational or technical institutions  
• Be a U.S. citizen or have permanent resident status                                                                                                                                                                                                                       | $2,000 to $7,500          | March 1    |
| Assistance League of the Triangle Scholarship for Students Pursuing Post-Secondary Education | • Students pursuing undergraduate degree from Wake, Durham and Orange counties only  
• Currently attend or plan to enroll at any post-secondary educational or technical institution in North Carolina to pursue a certificate, diploma, associate degree or bachelor’s degree  
• Be a U.S. citizen or have permanent resident status                                                                                                                                                                                                                       | $2,000 to $7,500          | March 1    |
| Aubrey Lee Brooks Scholarships | • Graduating NC high school seniors from Alamance, Bertie, Caswell, Durham, Forsyth, Granville, Guilford, Orange, Person, Rockingham, Stokes, Surry, Swain, or Warren counties planning to enroll full-time at N.C. State University, UNC-Chapel Hill, or UNC-Greensboro  
*Of the 17 scholarships, one is awarded to a student from the areas of Greensboro and High Point, and one to a NC School of Science & Math student from an eligible county                                                                                                                                                                                                 | Maximum award amount of $12,000 per year  
One-time computer stipend of $2,500  | January 31 |
| Crumley Roberts Next Step Scholarship | • Have a minimum weighted GPA of 3.2 or higher  
• Be a community college student who will be transferring to an accredited 4-year college or university in the fall                                                                                                                                                                                                                   | Three (3) $2,500 scholarships | January 31 |
<table>
<thead>
<tr>
<th>Name of Scholarship</th>
<th>Eligibility</th>
<th>Amount of Award</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crumley Roberts Chairman's Scholarship</td>
<td>• Be a high school student who attended a high school in North Carolina and who will attend an accredited four-year college or university in the coming fall.</td>
<td>$2,500</td>
<td>January 31</td>
</tr>
<tr>
<td>Little Red Jumpsuit Tour Scholarship</td>
<td>• Be a girl over the age of 16 years old or a woman of any age who is interested in continuing their education at any level.</td>
<td>Four (4) $2,000 scholarships</td>
<td>January 31</td>
</tr>
</tbody>
</table>
| Dottie Martin Teachers Scholarship      | • Presently be in a teacher education program  
• Plan to teach in North Carolina once education is completed | $500, sometimes more             | June 1          |
| Golden Leaf Scholarship Program for Four Year Degree | • Graduating NC HS seniors or current NC community college transfer students planning to enroll for the first time as a full-time degree seeking student at an eligible NC college or university.  
• Resident of a rural county as identified by the Golden LEAF Foundation; see list of counties on CFNC.org  
• See list of participating NC Colleges/Universities on CFNC.org | $3,000 per year over 4 years for HS Seniors  
Community college transfer students eligible for $3,000 per year for up to 3 years | March 1          |
| Golden Leaf Scholarship Program for North Carolina Community Colleges (Two Year Degree) | • Be enrolled at a North Carolina community college in the upcoming Fall  
• Resident of a rural county as identified by the Golden LEAF Foundation; see list of counties on CFNC.org  
• See list of participating NC Community Colleges on CFNC.org | Up to $2,250 per semester for curriculum students; up to $1,000 per semester for occupational program students | Deadline determined by community college financial aid office |

Visit CFNC.org for more information
<table>
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<th>Deadline</th>
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</table>
| NC Sheriffs Association | • Be an undergraduate majoring in criminal justice at a UNC constituent institution or an eligible private college or university  
  • Be a North Carolina resident for tuition purposes  
  • Establish financial need  
  • Be enrolled full-time | $2,000 | Deadline determined by campus financial aid office |
| North Carolina AmeriCorps | • Be U.S. citizens, U.S. nationals or lawful permanent resident aliens of the United States 17 or older  
  • Have a high school diploma or a GED, or obtain one while serving  
  • Earned by successfully completing a year of service  
  • People with disabilities strongly encouraged to apply | Variable | Rolling |
| North Carolina Criminal Justice Fellows Program (forgivable loan) | • 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 | Up to $3,152 | May 31 |
| North Carolina Hispanic College Fund Scholarship | • Recent graduates of North Carolina high schools who are of Hispanic/Latino background  
  • Plan to enroll in a degree program at a community college or a 2 or 4-year college/university  
  • Be committed to public service and community development | $500 - $3,000 | December 15 |
| State Employees Association of North Carolina (SEANC) Merit-Based Scholarship | • SEANC members, their spouses and dependents  
  • Based on academic performance  
  • Financial need not a factor | $500 - $1,000 | April 15 |
<table>
<thead>
<tr>
<th>Name of Scholarship</th>
<th>Eligibility</th>
<th>Amount of Award</th>
<th>Deadline</th>
</tr>
</thead>
</table>
| State Employees Association of North Carolina (SEANC) Need and Merit-Based Scholarship | • SEANC member, spouse of a SEANC member, or child of a SEANC member  
• Demonstrate both academic merit and financial need | $500 - $1,000                                                              | April 15       |
| State Employees Association of North Carolina (SEANC) Active and Associate Member Scholarship | • SEANC members ONLY (not spouses or dependents), who are full-time state employees enrolled in at least six semester hours of undergraduate work or three semester hours of graduate work at an accredited post-secondary institution (includes college, trade, technical, community college or graduate school) | $500 - $1,000                                                              | April 15       |
| State Employees' Credit Union Foundation “People Helping People” Scholarship       | • 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  
• 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  
• Demonstrate financial need  
• U.S. citizen and resident of North Carolina  
• Must not have been previously awarded the SECU 2 year People Helping People Scholarship | Valued at $5,000 ($1,250 per semester for up to 4 consecutive semesters)                                                              | July 1          |
<table>
<thead>
<tr>
<th>Name of Scholarship</th>
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<th>Deadline</th>
</tr>
</thead>
</table>
| State Employees’ Credit Union Foundation “People Helping People” Scholarship - High School Scholarship Program | • 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  
• U.S. citizen and resident of North Carolina  
• 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 fee  
• 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 | Valued at $10,000 ($1,250 per semester for up to 8 consecutive semesters)                                                                 | April/May                 |
| Wells Fargo Technical Scholarship                                                 | • Be a full-time student enrolled in the second year of a two-year NC community college educational/technical program  
• Demonstrate financial need and scholastic promise                                                                                                                                                                                                                           | $500                                                                        | Determined by local NC community college                                          |
| Winston-Salem Foundation                                                          | • The Foundation offers many scholarships utilizing a one-stop application process. Filling out one application will check your eligibility for multiple scholarships including both need and merit based awards.                                                                                     | Varies                                                                     | March 15: deadline for merit-based scholarships  
July 31: deadline for financial need-based scholarships                              |
| Additional Resources for Teaching                                                  | • The Teacher Education Assistance for College and Higher Education (TEACH) Grant in the Federal Grant Programs  
• The Forgivable Education Loans for Service (FELS) in State Loans  
• The North Carolina Teaching Fellows Program in State Loans                                                                                                                                                |                                                                                  | Visit CFNC.org for more information
## Scholarships for Students with Special Needs

<table>
<thead>
<tr>
<th>Name of Scholarship</th>
<th>Eligibility</th>
<th>Amount of Award</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alexander Graham Bell Association for the Deaf</td>
<td>• The Association has suspended the scholarship for 2021-22. Please check back in subsequent years for more information.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Allegra Ford Thomas Scholarship (National Center for Learning Disabilities) | • Be a graduating high school senior who will be attending a two-year community college, a vocational/technical training program, or specialized program for students with LD and/or ADHD in the fall.  
• Documented learning disability and/or ADHD | $5,000 ($2,500 /year over two years)                                               | April           |
| American Council of the Blind (also includes American Foundation for the Blind) | • Applicants need to be legally blind  
• Maintain a 3.0 GPA                                                                                                                                  | $2,000 - $7,500                                                                | February 15    |
| Anne Ford Scholarship (National Center for Learning Disabilities) | • Be a graduating high school senior who will attend a four-year bachelor degree program in the fall  
• Documented learning disability and/or ADHD                                                                                                          | $10,000 scholarship ($2,500/year over four years)                                | April           |
| Foundation for Science and Disability, Inc. Grant | • Student with physical or sensory disability who will study science, mathematics, medicine, technology, computer science or engineering  
• U.S. Citizen                                                                                                                                                              | $1,000                                                                         | December 1     |
| National Federation of the Blind (NFB) Scholarship | • Must be legally blind  
• Pursuing or planning to pursue a full-time, postsecondary course of study in a degree program  
• Residing in the United States, the District of Columbia, or Puerto Rico  
• Participate in the entire NFB National Convention and in all its scheduled scholarship program activities (finalists will receive assistance to attend the national convention) | $3,000 - $12,000                                                               | March 31       |
| National Hemophilia Foundation - Kevin Child Scholarship | • High School Senior planning to attend an institute of higher education (college, university or vocational-technical school) or a college student already pursuing a post-secondary education  
• Diagnosed with Hemophilia A or B                                                                                                                                  | $1,000                                                                         | August         |
| Neyhart Scholarship | • Students with kidney disease, kidney transplant or children of parents with kidney disease or transplant                                                                                                  | Two (2) $4,500 scholarships awarded; Other smaller awards given when possible     | June           |

Visit CFNC.org for more information
## Programs for Graduate and Professional Students

<table>
<thead>
<tr>
<th>Name of Scholarship</th>
<th>Eligibility</th>
<th>Amount of Award</th>
<th>Deadline</th>
</tr>
</thead>
</table>
| Charlotte W. Newcombe Doctoral Dissertation Fellowships   | • Be candidates for Ph.D. or Th.D. degrees in doctoral programs at graduate schools in the United States  
• Be able to fulfill all pre-dissertation requirements by the application deadline, including approval of the dissertation proposal  
• Be in the writing stage of the dissertation.  
• Plan to write on topics where ethical or religious values are a central concern  
• Have never applied for the Newcombe Fellowship before                                      | $27,500                         | November 15       |
| Ford Foundation Predoctoral Fellowships                   | • All U.S. citizens, 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, Indigenous individuals exercising rights associated with the Jay Treaty of 1794, political asylees, and refugees, regardless of race, national origin, religion, gender, age, disability, or sexual orientation.  
• Individuals with evidence of superior academic achievement (such as grade point average, class rank, honors or other designations), and  
• Individuals committed to a career in teaching and research at the college or university level. | $27,000 per year for three years | January 6         |
| George H. Nofer Scholarship for Law and Public Policy     | • Students who are deaf and hard of hearing who use listening and spoken language  
• Seeking a graduate degree in law or public policy/administration                                                                                                 | $5,000 per year for three years | April 10          |
| Forivable Loans for Teaching and Health Care              | • For students committed to working in North Carolina in a critical employment shortage area  
• See State Loans on page 20                                                                                                                                                                           |                                 |                   |
| Forivable Loans for Principals                           | • North Carolina Transforming Principal Preparation Program  
• See State Loans on page 20                                                                                                                                                                           |                                 |                   |
Programs for Military and Their Dependents

Federal Assistance

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 or deceased may qualify for educational assistance programs.

Applications and assistance with determining qualifications for educational benefits can be obtained from several sources, including:

- The US Department of Veterans Affairs (VA), www.va.gov/education/how-to-apply/ or www.benefits.va.gov/gibill/ or 1-888-GI-BILL-1
- The US Department of Veterans Affairs (USDVA) Regional Office, Veterans Services Office, 251 N. Main St., Winston-Salem, NC 27155, www.benefits.va.gov/winstonsalem/ or 1-800-827-1000
- County Veterans Services Offices (96 such offices in North Carolina — search online)
- NC Department of Veterans Affairs District Offices (15 such offices — search online)
- The Veterans Affairs or Financial Aid Officer in the Veteran Affairs or Financial Aid Office of the student’s college/university

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<tr>
<td>Coast Guard College Student Pre-Commissioning Initiative Program (CSPI)</td>
<td>The Coast Guard College Student Pre-Commissioning Initiative Program is designed for motivated individuals who demonstrate a high caliber of academic and leadership excellence and who desire to serve their country in the United States Coast Guard. Students currently enrolled, accepted for enrollment or pending enrollment in a full-time bachelor’s degree program at designated college or institution (see website) with the desire to complete college and receive a guaranteed commission as an officer in the United States Coast Guard can apply for CSPI. This means that a student currently pursuing an AA/AS degree at a junior college or community college who plans to continue with their BS/BA degree may be eligible for CSPI if they are accepted for enrollment at a qualifying college.</td>
<td>Students who are accepted into this scholarship program will be enlisted into the United States Coast Guard, complete basic training during the summer, and receive full funding for up to two years of college. Funding includes not only payment of tuition, books, and fees, but a full-time Coast Guard salary, housing allowance, and medical benefits.</td>
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<tr>
<td><strong>Department of Defense Voluntary Education Programs</strong></td>
<td>The Department of Defense (DoD) off-duty, Voluntary Education Programs constitute one of the largest continuing education programs in the world. Each year, approximately 300,000 Service members enroll in postsecondary courses leading to associate, bachelors, masters, and doctorate degrees. Colleges and universities, through an extensive network, deliver classroom instruction to hundreds of military installations around the world. Service members are also afforded opportunities to earn college credits for learning that has taken place outside the traditional classroom. Voluntary Education Programs include: high school completion and GEDs; basic academic skills; college courses (traditional classroom and on-line delivery both on- and off-military installations); college credit by exam; licensure and certification; language and cultural programs; tuition assistance (TA), and Navy College Programs for Afloat College Education (NC PACE) for Sailors stationed aboard a ship. To the extent that space is otherwise available, eligible adult family members of Service members, DoD civilian employees and their eligible adult family members, and military retirees may enroll in postsecondary education programs offered on a military installation at no cost to the individual Service TA Programs.</td>
<td>The services typically pay 100% of tuition and related instructional costs up to certain credit caps and determined annual ceilings.</td>
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<td><strong>Fry Scholarship</strong></td>
<td>The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) is a scholarship for the children and dependents of an active duty service member who died in the line of duty on or after September 11, 2001. Applicants must meet the following eligibility requirements: A child of a service member: • Married or unmarried; • Turned 18 or graduated from high school before January 1, 2013. The scholarship is good until the child is 33 years old; • Turned 18 or graduated from high school after January 1, 2013. The scholarship is good at any age over 18 or after graduation (whichever comes first); • Parent died in the line of duty before August 1, 2011. Applicants may qualify for both the Fry Scholarship and the Survivors’ and Dependents’ Educational Assistance (DEA) Chapter 35 program; Only one program can be utilized at a time. A spouse of a service member: • Remarried spouses are not eligible for the Fry Scholarship.</td>
<td>Subject to change due to government appropriations; consult the following website for further information and current values: <a href="https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/">https://www.va.gov/education/survivor-dependent-benefits/fry-scholarship/</a>.</td>
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| Iraq/Afghanistan Service Grant (IASG)        | The Iraq/Afghanistan Service Grant is for 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 the following eligibility requirements:  
  - 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 least part-time at the time of the parent or guardian’s death. | The same amount as the maximum Pell Grant for the award year, adjusted for enrollment status and cost of attendance.                                                                                          |
<p>| Montgomery G.I. Bill – (Chapter 30)          | The Montgomery GI Bill Active Duty (MGIB-AD) offers assistance with education and training benefits for Service members who have served at least 2 years on active duty. There are five categories of eligibility for this program. Visit the following website to review complete eligibility criteria: <a href="https://www.benefits.va.gov/BENEFITS/factsheets.asp">https://www.benefits.va.gov/BENEFITS/factsheets.asp</a>. | Subject to change due to government appropriations; consult the following website for further information and current values: <a href="https://www.benefits.va.gov/BENEFITS/factsheets.asp">https://www.benefits.va.gov/BENEFITS/factsheets.asp</a>.          |
| Montgomery G.I. Bill–Selected Reserve (Chapter 1606) | The Montgomery GI Bill Selected Reserve (MGIB-SR) program offers education and training benefits to members of the Army, Navy, Air Force, Marine Corps or Coast Guard Reserve, Army National Guard, or Air National Guard may be eligible for this benefit. To be eligible, the service member must have a 6-year service obligation in the Selected Reserve or be an officer in the Selected Reserve and agreed to serve 6 years in addition to the initial service obligation. Additionally, service members must have completed initial active duty for training (IADT), have a high school diploma or certificate of equal value, like a High School Equivalency Diploma or GED, before finishing IADT, and stay in good standing while serving in an active Selected Reserve unit. Visit the following website to review complete eligibility criteria: <a href="https://www.benefits.va.gov/BENEFITS/factsheets.asp">https://www.benefits.va.gov/BENEFITS/factsheets.asp</a>. | Subject to change due to government appropriations; consult the following website for further information and current values: <a href="https://www.benefits.va.gov/BENEFITS/factsheets.asp">https://www.benefits.va.gov/BENEFITS/factsheets.asp</a>.          |</p>
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To be eligible, the service member or Veteran must serve at least 90 aggregate days on active duty after Sept. 10, 2001 and remain on active duty or be honorably discharged. Active duty includes active service performed by National Guard members under title 32 U.S.C. for the purposes of organizing, administering, recruiting, instructing, or training the National Guard; or under section 502(f) for the purpose of responding to a national emergency.  
Veterans may also be eligible if they were honorably discharged from active duty for a service-connected disability after serving 30 continuous days after Sept. 10, 2001. Additionally, under the Colmery Act of 2017, also known as the “Forever GI Bill,” all Purple Heart award recipients are eligible for Post 9/11 GI Bill entitlement providing the award was made during service occurring on or after Sept. 11, 2001, and the recipient continues on duty or receives an honorable discharge. Visit the following website to review complete eligibility criteria: https://www.benefits.va.gov/BENEFITS/factsheets.asp. | Based on the length of active duty service, eligible participants are entitled to receive a percentage of the cost of in-state tuition and fees at public institutions or the tuition and fees capped at a national maximum rate for private or foreign schools.  
Visit the following website for updated information: https://www.benefits.va.gov/BENEFITS/factsheets.asp. |
<p>| 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. Visit the following website to review complete eligibility criteria: <a href="https://www.todaysmilitary.com/education-training/rotc-programs#jump-army.rotc">https://www.todaysmilitary.com/education-training/rotc-programs#jump-army.rotc</a>. | ROTC Scholarships are offered at different monetary levels of up to $180,000 annually that provide for college tuition and educational fees. Scholarship recipients also receive a monthly tax-free allowance during the academic school year for each year the student is on a scholarship. |</p>
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| **Selected Reserve/National Guard Student Loan Repayment Program** | The Selected Reserve/National Guard Student Loan Repayment Program is available to Soldiers and officer candidates who have one or more qualifying and disbursed Title IV federal loan(s).  
  • The loans must be listed on the Department of Education National Student Loan Data System (NSLDS) aid summary website.  
  • Federal Parent Loans for Undergraduate Students (PLUS) that are in the name of anyone other than the Soldier applying for the SLRP program are not eligible for repayment.  
  • State and private loans are not eligible for repayment under the SLRP. | 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. |
| **Survivors’ and Dependents’ Educational Assistance (DEA) Program (Chapter 35)** | The Survivors’ and Dependents’ Education Assistance Program is available to children or spouses of a Veteran or service member who has died, is captured or missing, or has disabilities. Children and spouses may be able to get help paying for school or job training through the program. Visit the following website to review complete eligibility criteria: https://www.benefits.va.gov/BENEFITS/factsheets.asp. | Subject to change due to government appropriations; consult the following website for further information and current values: https://www.benefits.va.gov/BENEFITS/factsheets.asp. |

Note: Visit CFNC.org for more information.
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<td><strong>Tuition Assistance “Top Up” Program</strong></td>
<td>Tuition assistance: does not have to be repaid.</td>
<td>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.</td>
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<td>The Top-Up Program allows GI Bill participants to use the GI Bill to supplement the tuition and fees not covered by tuition assistance. 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.</td>
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<td><strong>Veterans Educational Assistance Program (VEAP/Chapter 32)</strong></td>
<td>Entitlement: does not have to be repaid.</td>
<td>Subject to change due to government appropriations; consult the following website for further information and current values: <a href="https://www.benefits.va.gov/BENEFITS/factsheets.asp">https://www.benefits.va.gov/BENEFITS/factsheets.asp</a>.</td>
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<td>Application: Apply via one of the methods mentioned at the beginning of the Programs for Military and Their Dependents section of this booklet.</td>
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<td>The Veterans Educational Assistance Program is available to applicants that meet the following eligibility requirements:</td>
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<td>• Entered service for the first time between January 1, 1977, and June 30, 1985;</td>
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<td>• Opened a contribution account before April 1, 1987;</td>
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<td>• Voluntarily contributed from $25 to $2,700;</td>
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<td>• Completed your first period of service;</td>
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<td>• Were discharged or released from service under conditions other than dishonorable.</td>
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<td><strong>Vocational Rehabilitation for Veterans with Service-Connected Disabilities Program (Chapter 31)</strong></td>
<td>Eligibility is determined by a counselor located at the US Department of Veterans Affairs Regional Office in Winston-Salem based upon application by the disabled Veteran.</td>
<td>Rates subject to change; consult the Department of Veterans Affairs Regional Office for further information.</td>
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<td>Entitlement: does not have to be repaid.</td>
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<td>Application: Contact the US Department of Veterans Affairs Regional Office in Winston-Salem at 1-800-827-1000 or <a href="http://www.benefits.va.gov/winstonsalem/">www.benefits.va.gov/winstonsalem/</a>.</td>
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<td><strong>Yellow Ribbon Program</strong></td>
<td>Tuition assistance: does not have to be repaid.</td>
<td>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: <a href="https://www.benefits.va.gov/BENEFITS/factsheets.asp">https://www.benefits.va.gov/BENEFITS/factsheets.asp</a></td>
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<td>Application: Apply for Post 9/11 GI Bill benefits and contact the Veteran’s Affairs/Financial Aid Office at a college/university the applicant plans to attend. The applicant’s school will decide whether it has already enrolled the maximum number of students for the program period.</td>
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### State Assistance

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| **North Carolina National Guard Tuition Assistance Program (NCTAP)** | NCTAP is tuition reimbursement program for NC Army and Air National Guard members. Applicant must meet the following eligibility requirements:  
- 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);  
- 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;  
- Commit to extend membership in the Guard for at least two years from the end of the current semester, term, and/or class(es) for which the benefit is provided;  
- Be in good standing with Guard unit;  
- Be enrolled or accepted for enrollment in an approved program of study at an approved institution;  
- Be certified by the approved institution as eligible to receive the grant;  
- Meet the approved institution’s 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. | 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. |
| **North Carolina Veterans’ Scholarships**                  | To receive the North Carolina Veterans’ Scholarship, an applicant must meet the following eligibility requirements:  
- 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. | 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. |

Tuition assistance: does not have to be repaid.

Application: Register at https://www2.ncseaa.edu//NCGuard and upload the required coursework information in the NC National Guard Student Portal.

Direct all questions to the NC National Guard Education Services Office:  
984.664.6272  
NCTAP@ncseaa.edu

Scholarship: does not have to be repaid.

Application: Contact your local Veteran’s Affairs Office or the North Carolina Division of Veterans Affairs, 4001 Mail Service Center, Raleigh, NC 27699-4001, call 844-624-8387, or visit https://www.milvets.nc.gov.
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| **North Carolina Vietnam Veterans, Inc. Scholarship Program (NCVVI)** | To be considered for the North Carolina Vietnam Veterans Scholarship, applicants 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. | Scholarships are valued from $250 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. |

Scholarship: does not have to be repaid.  
Application: Applications can be obtained through the website www.ncvvi.org (click on Scholarship Info) by sending an email request to 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 sometime after Thanksgiving.
Tax Benefits Related to Paying for Education

This section references resources that may assist you in learning about 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.

IRS Publication 970

The Internal Revenue Service’s Publication 970 entitled “Tax Benefits for Education” explains the tax treatment of various types of educational assistance, including scholarships, fellowship grants, and tuition reductions. Publication 970 can be found here: https://www.irs.gov/pub/irs-pdf/p970.pdf.

Two tax credits for which you may be eligible, as explained in the IRS Publication, are: (1) The American Opportunity credit, and (2) The Lifetime Learning credit.

Other types of benefits explained in the IRS Publication, which reduce the amount of income tax you may have to pay, are: (1) Deducting student loan interest; (2) Receiving tax-free treatment of a canceled student loan; (3) Deducting tuition and fees for education; (4) Receiving tax-free student loan repayment assistance; (5) Establishing and contributing to a Coverdell education savings account (ESA), which features tax-free earnings; (6) Participating in a qualified tuition program (QTP), which features tax-free earnings; (7) Taking early distributions from any type of individual retirement arrangement (IRA) for education costs without paying the 10% additional tax on early distributions; (8) Cashing in savings bonds for education costs without having to pay tax on the interest; (9) Receiving tax-free education benefits from your employer; and (10) Claiming a business deduction for work-related education. Please note that you generally can’t claim more than one of the benefits described in the list above for the same qualifying education expense.
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, 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://www.cfnc.org/save-for-college/.

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.
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.

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.

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 much state need-based aid.

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.
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.

Independent Student - Students who are independent do not have to provide parental information on the FAFSA. To be considered independent, students have to meet certain criteria, such as 24 years old, married, or a veteran or active duty military.

Interest - The charge made to a borrower for use of a lender’s money.

Master 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.

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 www.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 state funds. These dates are set each individual college or university and are typically earlier than the federal deadline (June 30th). While students can submit the FAFSA later than this date, their award may be smaller if state 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.
Residency - To be eligible to be determined as a resident for tuition purposes and state financial aid (in-state tuition and state grants), a person must establish that his or her presence in the state is, and during the requisite 12-month qualifying period was, for the purposes of maintaining a bona fide domicile rather than of maintaining a mere temporary residence to enroll in an institution of higher education.

State law also allows military personnel and their dependents to qualify for in-state tuition while stationed in North Carolina.

For more information on residency, visit https://ncresidency.cfnc.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 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.
**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.
## Scholarship Tracking Spreadsheet

Download at http://mappingyourfuture.org/Downloads/MappingYourFuture_CFNC_Scholarship_Tracking.xlsx

<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Application due date</th>
<th>Amount</th>
<th>Renewable? (yes or no)</th>
<th>Contact/contact information</th>
<th>Action needed</th>
<th>Date submitted</th>
</tr>
</thead>
</table>
## Scholarships Received Tracking Sheet

<table>
<thead>
<tr>
<th>Scholarship Name</th>
<th>Amount</th>
<th>Fall Semester</th>
<th>Spring Semester</th>
<th>Action needed</th>
<th>Contact/contact information</th>
<th>Thank you sent</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>
College Foundation of North Carolina (CFNC) is a free service of the State of North Carolina. CFNC promotes access to North Carolina higher education and assists students with education and career planning.

Twenty years ago several North Carolina education organizations began a collaboration to create CFNC.org, where students and education professionals find free resources to plan, apply, and pay for college. Their work over the years has provided access to education for countless North Carolinians.

The service provides, in one place, the information North Carolina students and families need to prepare for a high-quality credential or a post-secondary degree. CFNC communicates through a single, one-stop resource that higher education is available and possible, creating more opportunities than ever to go to college.

Via CFNC.org, students can use a wide range of career exploration and planning tools, and maintain a personal dashboard as they explore more than 110 North Carolina colleges and universities and search scholarships with powerful filters. Students and families find help with submitting the Free Application for Federal Student Aid, or FAFSA, completing North Carolina’s Residency Determination Service (RDS), and can apply online for college admission: as well as access financial planning, college savings, loan, and other grant and scholarship information.

North Carolinians can call CFNC toll-free at 866-866-CFNC (2362), where specialists in career counseling, academic advising, and financial resources for college stand by, ready to help. Students, families, and counselors are encouraged to call with individual questions or to request more information.

Families with young children are able to start early in their financial and academic planning for college. Families with high school students, or adults anticipating college enrollment, find that CFNC provides detailed guidance on both college admission and financial aid. Education professionals in high schools access tools such as reporting on their school’s FAFSA filers, and tracking their students’ progress with career planning milestones and specific college admissions steps.

**CFNC services in North Carolina**

- CFNC accounts customized by students, parents, and education professionals to organize academic and other educational activities throughout middle and high school.
- Two contact centers (one for answering questions about paying for college and one for answering questions about careers, transcripts, and college admissions) provide specialists available via phone and email year-round to help students, parents, and educators navigate the college access process.
- Seven regional representatives located across the state who maintain expertise on college access issues, develop relationships with counselors to help them guide their students, and provide presentations in schools and to community groups on planning, applying, and paying for college.
- Two additional representatives who serve Spanish-speaking families and those whose questions about financial aid are unique, and whose barriers to a college education, whether language or citizenship status, merit specialized attention.
- 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.