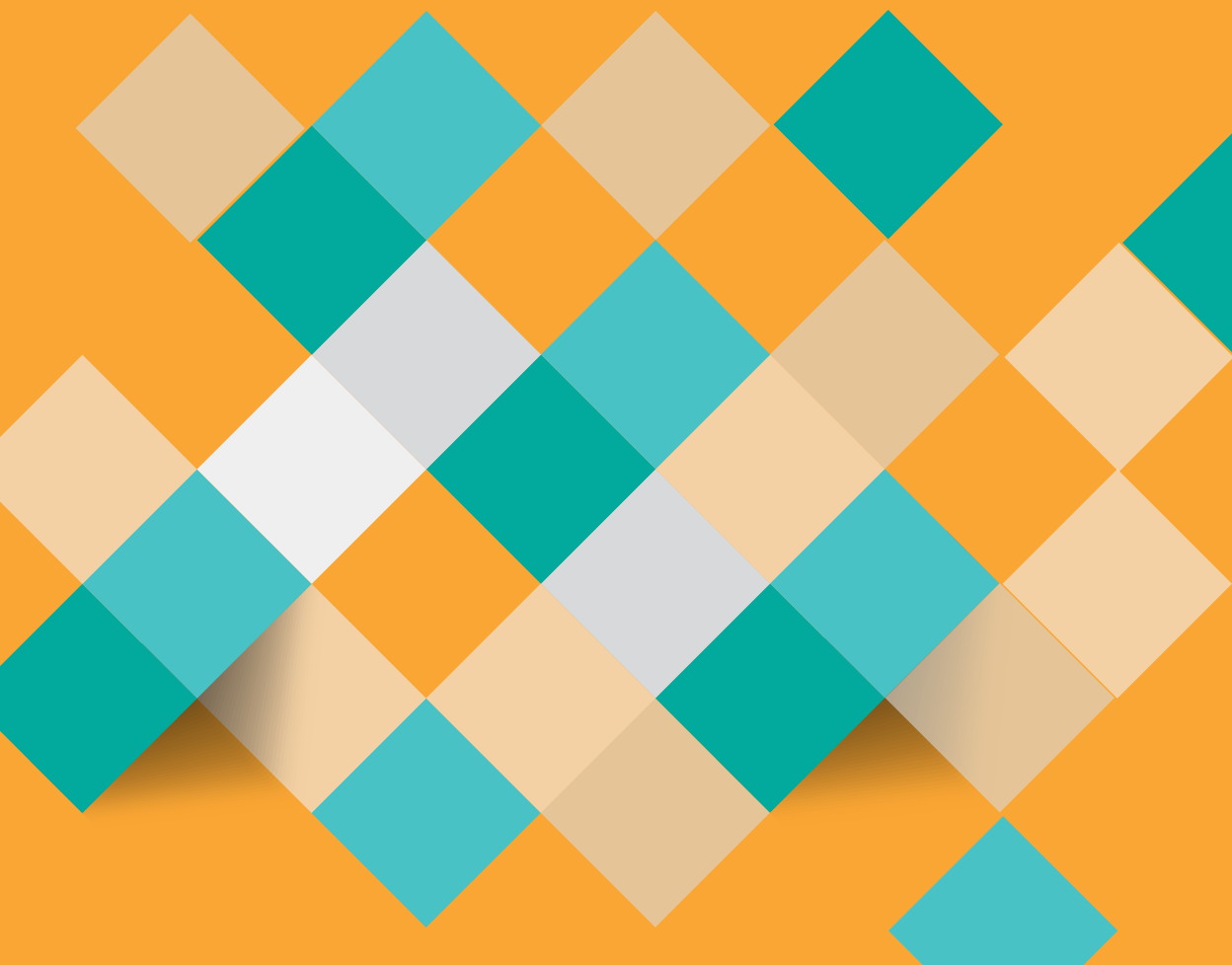


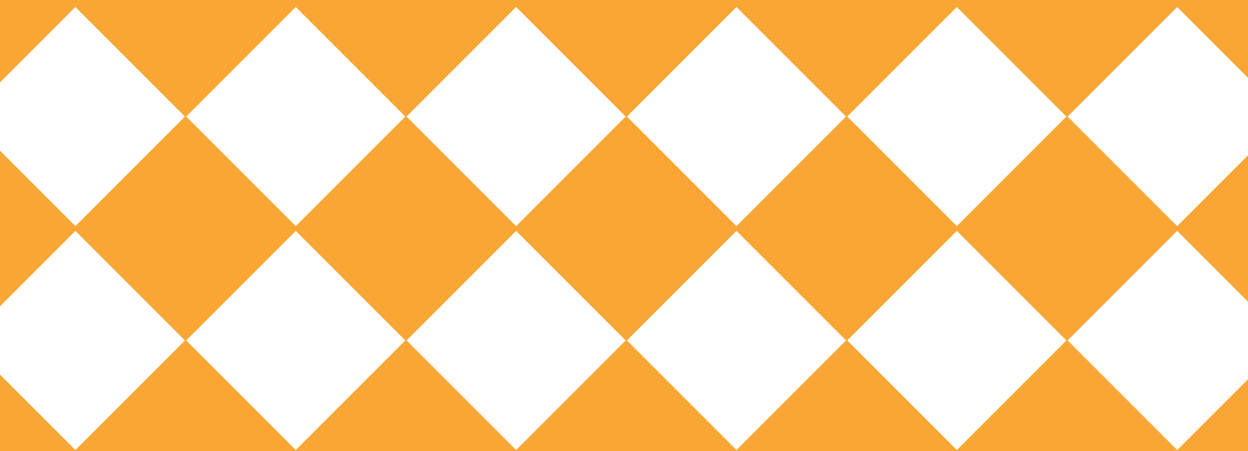
Minnesota Office *of* Higher Education

GRANTS & SCHOLARSHIPS (FREE MONEY)



MINNESOTA
OFFICE OF
HIGHER
EDUCATION

reach higher

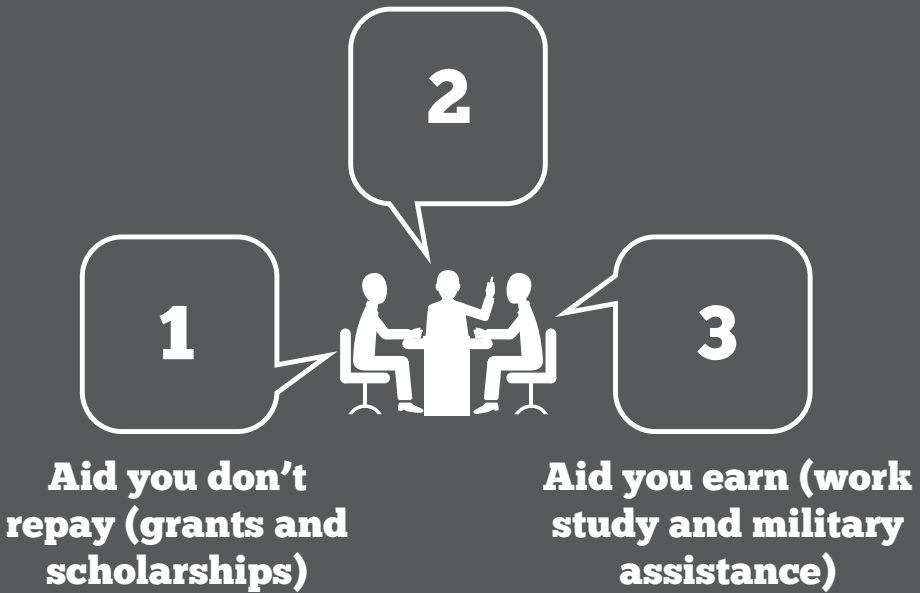


Scholarships and grants are financial aid you don't need to repay.

...But what other types of financial aid are available?

Financial aid comes in three forms:

Aid you must repay (loans)



Other forms of aid include community service education benefits, reduced tuition programs and government tax benefits.

Use www.ohe.state.mn.us/estimator to estimate your eligibility for a Federal Pell Grant, Minnesota State Grant and federal education tax benefits.

Grants

The government awards grants based on financial need. Grants are a large source of financial aid.

Federal Pell Grant

2015-2016, Pell Grants range from \$626-\$5,775 per year.

Students with family incomes up to \$65,000 may be eligible for a federal Pell Grant, although most awards go to students with lower family incomes.

Eligibility:

You may receive a Pell Grant for your undergraduate study until you complete a bachelor's degree, or receive a grant for the equivalent of 12 full-time semesters, whichever comes first. You may use it at almost any college. In some cases, you may receive a Pell Grant for attending a post-graduate teacher certification program.

In addition to meeting financial eligibility requirements, students must:

- Be enrolled in a program leading to a certificate, degree or diploma at a college eligible to participate in the federal Pell Grant program.
- Male students must sign a statement of registration status indicating that you have either registered with the Selective Service (www.sss.gov) or that you are not required to register.
- Have a high school diploma, including home school or GED. (Some exceptions apply.)
- Maintain satisfactory academic progress. If you are receiving federal student aid, you must maintain a "C" average and stay within your institution's graduation standards. You must be completing enough courses each term to graduate in a timely manner.
- Sign a statement that you do not owe a refund on a Pell Grant, are not in default on a federal loan, and that you agree to use your student aid only for educational purposes.
- Not be convicted for the possession or sale of illegal drugs while receiving federal financial aid.
- Be a United States citizen or eligible non-citizen.

You are an eligible non-citizen if you:

- Have a Permanent Resident Card (I-551)
- Are a conditional permanent resident with an I-551C Card
- Have an Arrival Departure Record (I-94) from the Department of Homeland Security with any of the following designations: refugee, asylum granted, parolee, victim of human trafficking, T-Visa holder, or Cuban-Haitian entrant



What is the Selective Service System?

The Selective Service System is an independent agency of the U.S. Government that maintains information on males potentially subject to military draft.

How do you know if you should register for Selective Service?

You must register if you are a male born on or after January 1, 1960, are 18-25 and not currently on active duty in the armed forces. This requirement also applies to undocumented students.





Application:

Your Federal Pell Grant is administered to you after you complete the Free Application for Federal Student Aid (FAFSA). You may apply for aid for the 2016-2017 school year after January 1, 2016 and until June 30, 2017. Students must apply each year to renew their grants.

Minnesota State Grant

The Minnesota State Grant Program is a state-funded need-based program. The average State Grant award for a full-time student for one year is about \$1,734.

Eligibility:

Minnesota residents who enroll for at least three credits as undergraduates students in programs leading to certificate, degrees or diplomas at an eligible school in Minnesota.

Minnesota Residency Requirements:

To be considered a Minnesota resident, a student must meet

ONE of the following criteria:

- Graduated from a Minnesota high school while residing in Minnesota and physically attending a Minnesota college (if temporarily residing in another state)
- Received a GED in Minnesota after living in the state for at least one year
- Lived in Minnesota for at least one year for other than educational purposes (not enrolled for more than five credits in any term during that time)
- Had parents residing in Minnesota when the financial aid application was submitted (dependent students only)
- Relocated to Minnesota as a refugee and continued to reside in Minnesota
- A spouse or dependent of a veteran, if the veteran is a Minnesota resident
- An active member (or spouse or dependent) of the Minnesota National Guard residing in Minnesota of the reserve component of the U.S. Armed Forces who reside in Minnesota and whose duty station is located in Minnesota.
- Stationed in Minnesota as a member (spouse or dependent) of the United States armed forces on active federal military service
- Relocated to Minnesota within 12 months of a presidential disaster declaration if the disaster interrupts the student's postsecondary education
- Meet the requirements under the Minnesota Dream Act see Book #2 (FAFSA).

How Does the State Grant Work?

The State Grant Program is coordinated with the Federal Pell Grant Program. Students are responsible to pay at least 50 percent of their cost of attendance from savings, earnings, loans or other financial aid from the school or a private source.

The cost of attendance comprises:

- Tuition and fees
- A standard allowance established by the Minnesota Legislature for room and board, books and supplies and miscellaneous expenses.

Example:

A dependent student attending a Minnesota State University for 15 credits each semester with a family income of \$25,000. The Expected Family Contribution (EFC) is \$0.

Price of Attendance

- Actual Tuition and Fees \$8,050
- Living and Misc. Allowance \$8,828
- Total \$16,878
- **Student Responsibility \$8,439**
 - Pell Grant \$5,775
 - State Grant \$2,664

Total \$16,878



The student would be eligible for federal and state grants totaling \$8,439. Students may receive additional grant assistance from other sources. This does not affect the size of the State or Pell Grant.

Federal Supplemental Educational Opportunity Grant (SEOG)

The Federal Supplemental Educational Opportunity Grant Program makes awards to exceptionally needy students and can add \$100 to \$4,000 in grant money to the financial aid package. The award amount is set by the institution's financial aid office and depends on the availability of funds at your school and the amount of other aid you are receiving.

Eligibility:

Only undergraduate students are eligible. Priority is given to students already receiving a Pell Grant. Students must be United States citizens or eligible non-citizens.

Application:

The financial aid office at your school will use your FAFSA results to determine the size of your award. Deadlines differ from school to school, apply as early as possible.

Minnesota Postsecondary Child Care Grant

Students who have children 12 and under (14 and under if disabled) and demonstrate financial need may receive assistance under the Minnesota Postsecondary Child Grant Program to help pay for child care. The financial assistance may cover up to 40 hours per week per eligible child. The amount of the grant award is based on the income of the applicant and spouse, number in the applicant's family, number of eligible children needing child care, the actual cost of child care, and whether the student is enrolled full or part time.

Eligibility:

You are eligible to apply for a Postsecondary Child Care grant if you:

- Are a resident of Minnesota, including spouses of Minnesota residents and undocumented students who qualify under the MN Dream Act
- Have a child 12 years of age or younger (14 years of age or younger if disabled), who is receiving or will receive care on a regular basis from a licensed or legal non-licensed care giver
- Meet the program's income guidelines
- Are enrolled at least half time (six or more credits) in an eligible institution
- Have not earned a bachelor's degree or been enrolled for the equivalent of eight full-time semesters or 12 full-time quarters (an additional term of eligibility is available for students who have withdrawn from school for active military service after January 1, 2013 or for a major medical illness)
- Are pursuing a nonsectarian program or course of study that applies to an undergraduate degree, diploma or certificate
- Are in good academic standing and making satisfactory progress toward a degree, diploma, or certificate
- Are not receiving tuition reciprocity
- Are not in default on any educational loan or, if in default, have made satisfactory arrangements to repay the loan with the holder of the note
- Are not receiving Minnesota Family Investment Program or Diversionary Work Program benefits during the same term you receive a Postsecondary Child Care grant (A student who receives an award and then receives benefits from the MFIP program during the same quarter must inform the school within 10 days)

Application:

You must apply for the Postsecondary Child Care grant through the financial aid office at your school.

Scholarships

Scholarships are awarded based on criteria such as academic or athletic achievement, cultural or religious background or special skills and talents. Some colleges require students to complete the CSS Profile, an in-depth assessment of financial need.

Be sure to check with each college's financial aid office to identify scholarships. You often need to complete scholarship application forms in addition to the FAFSA, and deadlines are early!

For a partial list of institutional scholarships in Minnesota, visit www.ohe.state.mn.us/mnscholarships.

Minnesota Academic Excellence Scholarship

Students who demonstrate outstanding ability, achievement, and potential may be eligible for the Minnesota Academic Excellence Scholarship.

Eligibility:

High school graduates must be admitted full time in a nonsectarian, baccalaureate degree-granting program at participating Minnesota colleges. Students must be enrolled the same year they graduated from high school. The scholarship can be renewed annually.

Application:

Contact the institutions you are considering to determine whether they participate in the program.

Where to Find Private Scholarships

Many community organizations, foundations, corporations, clubs, civic, and cultural groups provide student scholarships.

If you're looking for private sources of financial aid, you should:

- Check with your or your family's employer, professional association, or labor union.
- Ask if your employer has an education policy that pays for employees to enroll in job-related postsecondary courses
- Inquire at community organizations such as the Chamber of Commerce, churches, or Rotary Clubs
- Check with your high school counselor
- Search online using one of the free scholarship search sites listed below.

Scholarship Resources

Scholarship Handbook, 2016. It can be purchased for \$31.99 at www.collegeboard.org. Your local library has a scholarship search.

Scholarship Searches

CollegeNet • www.collegenet.com

CollegeView • www.collegeview.com

FastWeb • www.fastweb.com

Minnesota Institutional Scholarships • www.ohe.state.mn.us/mnscholarships

Scholarship Experts • www.scholarshipexperts.com

Scholarships.com • www.scholarships.com

Work-Study Programs

You may earn money to help pay for your education by working at part-time jobs on or off campus through either the Federal Work-Study Program or the Minnesota Work-Study Program. Schools may include a work-study job as part of your financial aid package. The financial aid office at the school you attend determines the size of the work-study award. Participating students work an average of 15 hours per week and may earn \$3,000 or more per year. Your financial aid administrator will consider your work-study award amount, class schedule, job skills, and academic program to determine how many hours you can work.

Eligibility:

Undergraduate and graduate students are eligible under both federal and state work-study programs.

To be eligible for Federal Work-Study, the student must:

- Be a U.S. citizen or eligible non-citizen
- Be enrolled in a program leading to a degree, certificate, or diploma
- Be registered with the Selective Service if male
- Not be in default on a student loan
- Not have been convicted for possession or sale of illegal drugs while receiving federal financial aid
- Be making satisfactory academic progress

To be eligible for Minnesota Work-Study, the student must:

- Be a Minnesota resident and attend a participating Minnesota school
- Be enrolled for at least six credit hours per term in a program leading to a degree, certificate, or diploma
- Be making satisfactory academic progress

Application:

The financial aid office at the school you attend or plan to attend will use the results from your FAFSA to determine your eligibility for work study.

Community Service Benefits

AmeriCorps

AmeriCorps is a cooperative effort by local agencies and federal and state governments to provide community service throughout the country. Hundreds of community service opportunities are available to help finance part of the participant's education at any federally-recognized institution. AmeriCorps graduates may receive educational loan benefits.

Eligibility:

To be eligible for AmeriCorps positions, you must be 17 years of age or older, have a high school diploma or a GED (or are completing a GED), and be a U.S. citizen, or an eligible non-citizen.

Application:

For more information on AmeriCorps, visit www.americorps.gov. For information on Minnesota opportunities, call ServeMinnesota at (612) 333-7740, or visit www.serveminnesota.org.

Financial Assistance for Military Service

Those called to active duty while enrolled in college receive certain protections regarding financial aid eligibility, enrollment status, and loan repayment. In most instances, the student will not be penalized as a result of his or her absence to perform military service. Check with the school's financial aid office for more details. If you are currently enlisted in any branch of the military, check directly with your unit about education benefits. In addition, there are federal and state educational benefits for students who have served or are serving in the armed forces.

For more information regarding veteran's education benefits, visit www.mymilitaryeducation.org. Please note that not all programs can be used for all types of training.

Federal

Post-9/11 GI Bill

The Post-9/11 GI Bill provides up to 36 months of educational benefits to eligible veterans. The bill became effective August 1, 2009. You may be eligible if you have at least 90 days of aggregate service on or after September 11, 2001 or if you were discharged after September 11, 2001 with a service-connected disability after 30 days.

Federal – Montgomery GI Bill – Active Duty

The Montgomery GI Bill – Active Duty, provides up to 36 months of education benefits to eligible veterans. You may be eligible if you entered active duty for the first time after June 30, 1985 and elected to pay into the program, served two or more years of active duty, were honorably discharged, and you have a high school diploma or GED.

Federal – Montgomery GI Bill – Selected Reserve

The Montgomery GI Bill – Selected Reserve program may be available if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve, Coast Guard Reserve, the Army National Guard and the Air National Guard. This benefit pays up to 36 months and eligibility for the program normally ends on the day you leave the Selected Reserve.

Federal – Reserve Educational Assistance Program

The Reserve Educational Assistance Program provides up to 36 months of education benefits to members of the Selected Reserves, Individual Ready Reserve and National Guard who are called or ordered to active service in response to a war or national emergency. The benefit is payable based on the number of days you were deployed to active duty.

Application: Visit www.gibill.va.gov for up-to-date information on these benefits, or contact a Minnesota Department of Veterans Affairs Regional Coordinator on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator

To learn more, contact your institution’s financial aid office or the Minnesota Department of Veterans Affairs.

Federal Tuition Assistance Program

Army National Guard and Reservists may be eligible for this program while pursuing any degree up through a master’s degree. Service members should check with their unit or a Higher Education Veterans Program coordinator for eligibility and application information. This is not a guaranteed benefit and is offered on a first-come, first-served basis. Generally, you must submit the application before the term begins.

Application: Visit www.goarmyed.com or contact a Minnesota Department of Veterans Affairs Regional Coordinator on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Minnesota GI Bill

The Minnesota GI Bill provides postsecondary financial assistance to eligible Minnesota veterans and service members and to the children and spouses of deceased or severely disabled eligible Minnesota veterans and service members. Full-time undergraduate or graduate students may be eligible to receive up to \$1,000 per semester. Part-time students may receive up to \$500 per semester.

Eligibility:

You must be a Minnesota resident enrolled at a participating Minnesota institution and a:

- Veteran who is serving or has served honorably in any branch of the United States armed forces at any time; or
- Non-veteran who has served honorably for a total of five years or more cumulatively as a member of the Minnesota National Guard or any other active or reserve component of the United States armed forces, and any part of that service occurred on or after September 11, 2001; or

- Spouse or dependent child of a person who has served in the military at any time, and who has died or has a total and permanent disability as a direct result of that military service.

Application:

Contact your school's financial aid office, the Minnesota Office of Higher Education at (651) 642-0567, visit www.ohe.state.mn.us/military, or contact a Minnesota Department of Veterans Affairs Regional Coordinator on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator. You may be required to provide documentation of military service.

Minnesota Tuition Reimbursement for Air and Army National Guard

The Minnesota Tuition Reimbursement program provides financial assistance for Minnesota Air and Army National Guard members. The program reimburses members for coursework satisfactorily completed at any school, in-state or out-of-state, approved for veterans benefits.

Eligibility:

You must be an active member of the Minnesota Army or Air National Guard pursuing undergraduate or graduate coursework at any school approved for veteran's benefits. Qualifying students may use Federal Tuition Assistance and State Tuition Reimbursement together, up to (but not to exceed) 100 percent of tuition and fees.

Surviving Dependent Eligibility:

If a member of the Minnesota National Guard is killed in the line of state active service or federally-funded state active service, the member's surviving spouse and any surviving dependents who have not reached 24 years of age are eligible for tuition reimbursement.

Application:

Request reimbursement through the guard unit at the start of the semester. Upon completing the course, turn in your grades and submit a tuition and fee statement from the school to your unit. To apply or learn more contact:

Education Services Office
Minnesota Department of Military Affairs
Veterans Service Building, 1st Floor East Wing
20 12th Street West
St. Paul, MN 55155
Tel: (651) 282-4589
E-mail: ng.mn.arng.mbx.assets-education@mail.mil
Web: www.minnesotanationalguard.org/education

Minnesota Educational Assistance for Veterans

The state of Minnesota provides educational assistance for veterans who attend an approved postsecondary institution in Minnesota. Veterans may qualify for a one-time stipend of \$750.

Eligibility:

To be eligible, you must provide a statement from the U.S. Department of Veterans Affairs indicating you have exhausted, through use, all federal education benefits available; and were a resident of Minnesota for the six months prior to your induction into the armed forces.

Application:

Contact the Minnesota Department of Veterans Affairs (see below), or contact a Minnesota Department of Veterans Affairs Regional Coordinator on the campus you choose to attend. Visit www.mymilitaryeducation.org to find a local Campus Coordinator.

Minnesota Surviving Spouse/Dependent Education Benefits

An eligible spouse or child of a deceased veteran who died as a result of the person's military service and who was a resident of Minnesota may be eligible to receive up to \$750 per year from the Minnesota Department of Veterans Affairs. Eligible spouses and dependents may also qualify for admission to Minnesota public colleges and universities free of tuition until they complete a bachelor's degree or equivalent.

Eligibility:

To qualify, the student must be the surviving spouse or dependent of a deceased veteran who died as a result of their military service and was a Minnesota resident when entering the U.S. Armed Forces or who was a resident for at least six months prior to passing away due to a service-connected disability. The student must be a Minnesota resident for state financial aid purposes and meet satisfactory academic progress requirements at their college or university.

Application:

Contact the county Veterans Service Office in the county in which you live or the Minnesota Department of Veterans Affairs at:

Veterans Services Building, 2nd Floor
20 West 12th Street
St. Paul, MN 55155
Tel: (651) 296-2562
Web: www.mdva.state.mn.us

Military Education Benefits Information

Minnesota Department of Veterans Affairs
Veterans Linkage Line: 1-888-546-5838
www.minnesotaveteran.org

Higher Education Veterans Program
www.mymilitaryeducation.org

National Guard Federal Tuition Assistance
www.goarmyed.com

U.S. Department of Veterans Affairs
www.gibill.va.gov

Minnesota Office of Higher Education
www.ohe.state.mn.us/military

Financial Aid for Specific Populations

Additional aid may be available to you based on criteria in addition to your financial need. The programs described here are only a few of those available.

Scholarships for Students of Color

There are several private scholarship programs for students of color. Several of them are listed in the Minnesota Office of Higher Education's 'Useful Higher Education Website List' at www.ohe.state.mn.us/pdf/WebSiteList.pdf.

Orphaned or Foster Children

Orphans and those who were in foster care may be eligible for an increased level of financial aid assistance. Orphans, wards of the court, and children placed in foster care any time since they turned 13 are considered independent students and are not required to submit financial information about their parents on the FAFSA.

If you attend a Minnesota state college or university, you may be eligible for a tuition waiver for certain courses or programs. Check with the college for more details.

Education and Training Vouchers or Former Youth in Care

Education vouchers are federal funds made available to states through the Chafee Foster Care Independence Act. Education vouchers are intended to help current and former foster care youth pay for postsecondary education. The award amount is based on the amount of other aid the student is receiving, and an estimated living expenses budget which is a part of the application.

Eligibility:

You must be under age 21 at the application due date, accepted into an accredited postsecondary program, and meet at least one of the following requirements:

- In foster care on or after your 16th birthday
- Adopted from foster care after your 16th birthday
- In foster care on or after your 16th birthday when a relative accepts a transfer of permanent legal and physical custody through a juvenile court order
- Are or were under state guardianship on your 18th birthday

Application:

Applications are available at mn.gov/dhs/. Go to A to Z and then click on Education and Training Voucher (ETV) Program for Foster Youth under the letter E.

To apply for an initial voucher, you must attach a copy of your financial aid award, FAFSA, postsecondary school acceptance letter, and most recent transcripts. Students may reapply for education/training vouchers every year until age 23 if they are participating in the education/training voucher program and making satisfactory progress. Additional questions can be directed to the Education and Training Voucher Program at the

Minnesota Department of Human Services

Telephone: (651) 431-4663

E-mail: dhs.etvcoordinator@state.mn.us

Students Who Are Deaf or Blind

Minnesota residents admitted to the University of Minnesota who are blind may be eligible for a tuition waiver from the university. Minnesota residents who are deaf and who qualify for either a Pell or State Grant may be eligible for tuition and fee assistance at the public college or university to which they have been admitted. Contact the college's financial aid office to learn more.

American Indian Students

American Indian students in Minnesota may be eligible for additional financial aid from the state of Minnesota, the U.S. Bureau of Indian Affairs, and their tribe.

Minnesota Indian Scholarship Program

Scholarships are available to eligible American Indian students who are either undergraduate students enrolled at least three-quarter time or graduate students enrolled at least half time.

Eligibility:

In order to qualify for this scholarship, you must be:

- One-fourth or more American Indian
- Minnesota resident for state financial aid purposes
- Enrolled in an accredited college, university or vocational school in Minnesota
- Undergraduates must qualify for a Pell or State Grant; graduate students must demonstrate need

Application:

Students should complete the FAFSA and complete an application at www.ohe.state.mn.us/indianscholarship. The priority deadline for complete applications is July 1.

Information and application forms also available from:

Minnesota Indian Scholarship Program at the Minnesota Office of Higher Education
Telephone: (651) 642-0567 or (800) 657-3866
E-mail: info.ohe@state.mn.us

American Indian Tuition Waiver

The American Indian Tuition Waiver at the University of Minnesota—Morris recognizes the campus' origins as the Morris Indian Boarding School founded in the 1800s. American Indian students admitted to the University of Minnesota—Morris may apply for this waiver by submitting the American Indian tuition waiver application and supplying acceptable documentation.

Eligibility:

To qualify for this benefit, students must be accepted by the university's admissions office, complete the American Indian Tuition Waiver application, and provide American Indian heritage documentation, which may include the following:

- Tribal registration proving membership in a federally-recognized American Indian tribe
- Certificate of Indian blood
- Other legal documentation of American Indian heritage

Application:

Complete the application at www.morris.umn.edu/equitydiversity/financial/aitw. Students with questions should call (800) 992-8863 or e-mail morrisfa@morris.umn.edu.

Dependents and Spouses of Public Safety Officers

Dependent children and the surviving spouse of a public safety officer killed in the line of duty are eligible to receive educational benefits through the Public Safety Officers' Survivor Grant Program.

Eligibility:

To qualify for this award, you must be a dependent or spouse of a public safety officer killed in the line of duty on or after January 1, 1973. Dependents must meet the following requirements:

- Less than 23 years old or less than 30 years old if served on active military duty for 181 consecutive days or more, and was honorably discharged or released
- Enrolled in an undergraduate or certificate program at one of the postsecondary institutions in Minnesota that participate in the State Grant program

Surviving spouses of all ages and dependents under age 23 are also eligible to use awards for graduate study.

Application:

Applicants need to take a certificate of eligibility to the financial aid office of the school they attend or plan to attend. This certificate can be obtained from:

Nancy Reissner at the Minnesota Department of Public Safety

Telephone: (651)201-7165

E-mail: nancy.reissner@state.mn.us

Alliss Opportunity Grant Program for Adults Returning to College Two Year College Opportunity Grant Program

Eligibility:

- Grants are available to students with financial need who are attending Minnesota State Colleges, enrolled in A.A., A.S., A.A.S., A.F.A., diplomas, certificates, and MnTC courses designed to transfer to baccalaureate programs.
- Recipients cannot have already received a baccalaureate degree.
- Recipients do not have to be Minnesota residents.
- Grants will be processed and awarded through the college's normal financial aid application process and may be used to meet remaining need after the student has received Pell and/or MN State Grants.
- Recipients will be required to meet with an advisor to create a baccalaureate degree-completion plan. This meeting must occur during the semester for which the award is granted.

Award Procedure:

The procedure for selecting recipients of the Alliss Opportunity Grant varies from campus to campus. Please contact the financial aid office at the college you attend (or plan to attend) for more information.

University Grant Program

Eligibility:

- Grants are available to students with financial need who are attending Minnesota State Universities.
- Students must be enrolled full time in an undergraduate-level program of study.
- Scholarships are not confined to students with the highest scholastic rank; the upper 40% of any class are eligible and lower ranks are entitled to consideration.

Award Procedure:

The procedure for selecting recipients of the Alliss University Grant varies from campus to campus. Please contact the financial aid office at the university to attend (or plan to attend) for more information.

Assistance for Dislocated Workers

Dislocated Worker Programs serve individuals dislocated from long-held jobs. These programs focus on upgrading current job skills, retraining, and providing support services. Inquire about Dislocated Worker Programs at local WorkForce Centers. Visit www.positivelyminnesota.com/dw to find the center nearest you.

Financial Aid for Students in Specific Programs

Health Professions Loan Programs

Various federal scholarship and loan programs are available for students interested in health professions, such as nursing, dentistry, pharmacy, optometry, or medicine. Campus-based programs include the Health Professions Student Loan Program, the Primary Care Loan Program, Loans for Disadvantaged Students Program, and Nursing Student Loan Program.

Application:

Students should contact the financial aid office at the school where they are enrolled or intend to apply for admission. Visit <http://bhpr.hrsa.gov> to learn more. Contact flrpinfo@hrsa.gov with questions.

State Health Professions Loan Forgiveness

The Minnesota Department of Health's Office of Rural Health and Primary Care administers loan forgiveness programs for the following health professionals:

Rural and Urban Physicians:

primary care residents or students (family practice, internal medicine, OB/GYN, pediatrics, psychiatry)

Mid-level Practitioners: nurse practitioner students, physician assistant students, certified nurse midwife students, nurse anesthetist students, or advanced clinical nurse specialist students.

Nurses: licensed practical nurse students or registered nurse students

Dentists: dental students or licensed dentists

Pharmacists:

students or residents in a pharmacy program or licensed pharmacists

- Allied Health Care Tech Faculty: students studying to become allied health care instructors
- Nurse Faculty: students studying to become nursing instructors

Application:

Applications are available on September 1, 2015 and can be requested from:

Additional health loan repayment programs may be available from the U.S. Department of Health and Human Services

Minnesota Department of Health
Office of Rural Health and Primary Care
Tel: (651) 201-3870 or (800) 366-5424
Web: www.health.state.mn.us/divs/orhpc/funding/loan/index.html

T.E.A.C.H. Early Childhood® MINNESOTA

provides higher education scholarships for child care professionals taking classes toward an associates or bachelor's degree in early childhood education, early childhood special education, or child development.

T.E.A.C.H MINNESOTA

also supports full-time students through its Judy Lindman Memorial Scholars award, which is a forgivable loan award paying up to \$6,000 per year for a maximum of two years. For more information about the T.E.A.C.H. Early Childhood® MINNESOTA program, including eligibility requirements and a list of qualifying schools, visit <http://mnchildcare.org/TEACH/index.php>.

Application:

Contact Shelly Hendricks at shellyh@childcareawaremn.org or (651) 290-9704, ext. 106 with questions.

Federal Grants for Aspiring Teachers

The federal government offers the TEACH Grant program, which provides grants of up to \$4,000 per year to students who intend to teach in a high-demand field at an elementary or secondary school that serves students from low-income families. In exchange for receiving a TEACH Grant, students must agree to serve as a full-time teacher in a public or private school serving low-income students for at least four academic years within eight calendar years of completing the program of study for which they received a TEACH Grant.

Eligibility:

To receive a TEACH grant, students must meet the following criteria:

- Complete the Free Application for Federal Student Aid (although financial need does not need to be demonstrated)
- Be a US. Citizen or eligible non-citizen
- Be enrolled as an undergraduate, post-baccalaureate or graduate student at a participating institution
- Be enrolled in coursework necessary to begin a career in teaching and meet certain academic achievement requirements (generally maintaining a cumulative GPA of at least 3.25)
- Sign a TEACH Grant Agreement to Serve

IMPORTANT:

Students who fail to complete the four-year service obligation will have the total amount of their TEACH Grants converted to a Federal Unsubsidized Direct Loan. Students must then repay this loan to the U.S. Department of Education and will be charged interest from the dates of the disbursement.

Application:

Students apply to their college financial aid office. Each year that students receive a TEACH Grant, they must sign a TEACH Grant Agreement to Serve available from the U.S. Department of Education at www.studentaid.ed.gov/types/grants-scholarships/teach.

Reciprocity & Reduced Tuition Programs

For up-to-date information on tuition reciprocity, visit www.ohe.state.mn.us/reciprocity. Minnesota has tuition reciprocity agreements with neighboring states to eliminate non-resident admissions barriers.

Tuition Reciprocity

Minnesota has statewide tuition reciprocity agreements with Wisconsin, North Dakota, South Dakota, and Manitoba. Students (including undocumented students qualifying under the MN Dream Act) must apply for tuition reciprocity benefits and should do so as soon as they know they will be attending an eligible institution. Applying early ensures students will be charged the reciprocity tuition rate when they register for classes. Applications received after the last day of a term will only apply to subsequent terms. There is no fee to apply for reciprocity.

Reciprocity benefits are automatically renewed for Minnesota, Wisconsin, North Dakota, and South Dakota tuition reciprocity students who earned postsecondary credits in the previous 12 months.

Apply online at www.ohe.state.mn.us/reciprocity

Applications become available around March 1 for the following fall. Undocumented students qualify under the MN Dream Act must complete a paper application if they do not have a social security number.

Minnesota/Wisconsin Reciprocity

All undergraduate and graduate programs of study are available to residents of both states, except professional programs of medicine, veterinary medicine, and dentistry at the University of Minnesota—Twin Cities and Duluth and the University of Wisconsin-Madison.

Minnesota/North Dakota Reciprocity

All undergraduate and graduate programs of study are available to reciprocity students. Some professional programs are also included; exclusions are: law, pharmacy, and medicine.

Minnesota/South Dakota Reciprocity

All undergraduate and graduate programs of study are available to reciprocity students, including some professional programs of study.

Minnesota/Manitoba Reciprocity

Minnesota and Manitoba residents wishing to obtain tuition reciprocity benefits should contact the school where they intend to enroll.

Midwest Student Exchange Program

Minnesota residents (including undocumented students qualifying under the MN Dream Act) may enroll in selected programs at a limited number of public and private postsecondary institutions in Illinois, Indiana, Kansas, Michigan, Missouri, and Nebraska at a reduced tuition rate through the Midwest Student Exchange Program. Minnesota students attending or planning to attend a public institution in North Dakota or Wisconsin must apply for reciprocity instead.

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Grants & Scholarships (Free Money)

Minnesota Office of Higher Education

1450 Energy Park Drive, Suite 350
Saint Paul, MN 55108-5227

Tel: 651.642.0567 or 800.657.3866
TTY Relay: 800.627.3529
Fax: 651.642.0675

E-mail: info.ohe@state.mn.us

www.selfloan.state.mn.us
www.ohe.state.mn.us

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