

[Internship Opportunities](#)

An [internship in my office](#) provides a great opportunity for students to learn first-hand how our government works. Interns gain valuable knowledge and experience by having hands-on opportunity to learn about the legislative process, as well as the operations of a Congressional office.

[Military Academy Nominations](#)

Young people who are genuinely interested in [pursuing a career in the military service](#) and who are looking to build a career foundation at one of our esteemed service academies are encouraged to open a file in the Congressional District office by sending a letter of interest.

Student Financial Aid

This section guides students through the process of locating and applying for financial aid.

Prepared by the Congressional Research Service for Members of Congress, updated March 2009.

THE BASICS: GETTING STARTED

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Start gathering information early.

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Free information is readily available from:

- High school counselors
- College and career school financial aid offices (where you plan to attend)
- Local and college libraries
- [Student Aid on the Web](#) (U.S. Department of Education)
- Other Internet sites (search terms *student financial aid* OR *assistance*)

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Ask questions: counselors may know if you have exceptional circumstances that affect your eligibility.

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Be organized: use [calendars](#) to keep on track.

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Keep copies of all forms and correspondence: *you must reapply for aid each year.*

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Parents of students: save money long before your child attends college.

- [FinAid: for Parents](#)
- [College Savings Plan Network](#) (state "Section 529" plans)

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Good overviews:

- [Cash for College](#)
- [FinAid: The Smart Student Guide to Financial Aid](#)
- [Financial Aid: You Can Afford It](#)
- [Looking for Student Aid](#)
- [Mapping Your Future](#)
- [Paying for College](#)

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Beware of scholarship scams -- don't pay for free information!

- [Department of Education](#)
- [Federal Trade Commission](#)

STUDENT AID AND WHERE IT COMES FROM

Basic assistance categories:

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Financial need-based

Remember that students and their parents are responsible for paying what they can -- financial aid is a supplement, not a substitute, for family resources.

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Non need-based

Factors include academic excellence, ethnic background, or organization membership. Corporations may also offer assistance to employees and children.

Federal Student Aid:

- Provides nearly 70% of student aid under Loans, Grants and Work/Study programs.
- Available to all need-based applicants; some loans and competitive scholarships for non need-based.
- Free information from the United States Department of Education:
- [Student Aid on the Web](#)
- [Financial Aid Resource Publications](#)

- **Loans** are the most common federal aid and must be repaid when you graduate or leave college.

- Stafford Loans (FFELs and Direct Loans) include:
 - [Federal Family Education Loans](#) (FFEL) from private lenders, such as banks and credit unions, guaranteed by the federal government.
 - [William D. Ford Direct Loans](#) (DL) directly from the federal government.
 - [Federal PLUS Loans](#) parental loans, not need-based.

- [Perkins Loans](#) [[Download a free PDF reader](#)] for the most needy undergraduates; through participating schools.

- **Scholarships/grants** are mostly need-based and require no repayment:

- [Pell Grants](#)
- [Federal Supplemental Educational Opportunity Grants](#) (FSEOG)

- **Other grants, scholarships, and fellowships**, mostly graduate level: search the [Catalog of Federal Domestic Assistance](#) (CFDA) by *Beneficiary*, such as "Student or Trainee" or "Graduate Student".

- **"Congressional" scholarships:**

- Named for Member of Congress or other prominent individual (such as Byrd Honors Scholarships, Fulbright fellowships)
- Merit-based and highly competitive
- Members of Congress do *not* play a role in selecting recipients

- **Work study** programs allow you to earn money while in school:

- [Federal Work Study Program](#) : college campus jobs
- [Student Educational Employment](#) : jobs with the federal government

- For questions not covered by the Department of Education Web site, call the **Federal Student Aid Information Center** at 1-800-433-3243.

State Student Aid:

- States offer residents a variety of scholarships, loans, and tuition exemptions.
- Check with your [State Higher Education Agency](#) and [State Guarantee Agency](#).
- Consider prepaid tuition and college savings ("Section 529") plans: [College Savings Plans Network](#)
- Search your Internet browser under terms such as **student financial aid** or **assistance AND your state**

College and University Aid:

- Schools provide some 20% of aid, most need-based.
- Each school has its own financial aid policies, so it is always worth contacting the institution's financial aid office when you apply for admission. (Check [university web sites.](#))

Private Foundations, Corporations, and Organizations:

- Private Foundations, Corporations, and Organizations occasionally offer student financial aid. See links below for some useful resources.
- [College Board Scholarship Search](#)
- [FastWeb](#)
- [Grants for Individuals](#)

TARGETED ASSISTANCE FOR SPECIAL GROUPS

- [Grants for Minority Students](#)
- African Americans: [For Students: Scholarships](#)
- Hispanic Americans: [Scholarships](#)
- Native Americans: [American Indian College Fund](#)
- Disabled students: [HEATH Resource Center](#) [[Download a free PDF reader](#)]
- Foreign students: [Financial Aid for International Students](#)
- Study abroad (for U.S. and non-U.S. citizens): [International Financial Aid](#)
- [Financial Aid for Law School](#)
- Medical students: [Financing Your Medical Education](#)
- Veterans: [Education Benefits](#)

Interested in public service?

Federal assistance programs seek to encourage people to work in geographic areas or professions in which there is a particular need (such as doctors in underserved areas), to encourage underrepresented groups to enter a particular profession, and to provide aid in exchange for services provided (such as military service).

- [AmeriCorps Education Award](#)
Volunteers who complete one year of service receive an education award for current higher education expenses or to repay student loans.
- [Army Tuition Assistance](#)
Additional benefits for Army personnel.
- [Bureau of Health Professions](#)
Scholarships and loans to needy health profession students from disadvantaged backgrounds.
- [e-Scholar](#)
Scholarships, grants, fellowships, internships, and cooperative education with federal agencies.
- [Indian Health Service](#)
Scholarships for American Indian/Alaskan Native health profession students and loan repayment for persons working in IHS facilities.

- Military academies:
 - [United States Air Force Academy](#)
 - [United States Coast Guard Academy](#)
 - [United States Merchant Marine Academy](#)
 - [United States Military Academy](#)
 - [United States Naval Academy](#)
- [National Health Service Corps](#)
Scholarships and loan repayment for health profession students who agree to work in underserved areas.
- [Nursing Scholarships](#)
Offered in exchange for two years of service in areas with critical nursing shortages.
- Reserve Officers Training Corps (ROTC)
For students who want to be commissioned as officers after graduating from college.
 - [United States Air Force ROTC](#)
 - [United States Army ROTC](#)
 - [United States Navy ROTC](#)

Aid for private K-12 education: No direct federal assistance, check with schools themselves:

- [Coverdell Education Savings Accounts](#) : for elementary and secondary school expenses as well as higher education.
 - [Children's Scholarship Fund](#) : partial tuition assistance to low-income students.
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REPAYING YOUR LOANS

After college, the **federal government** has ways to help you [repay your loans](#) .

- Eligibility depends upon the type of loan, when it was made, and whether it is in default. Check with your loan officer to find out if you qualify.
- [Loan Consolidation](#) : combine your federal loans into a single loan with one monthly payment.
- Sometimes loans may be canceled in exchange for public service.

Teachers: [Cancellation/Deferment Options](#)

Health professions: [National Health Service Corps](#)

Federal employees: [Federal Student Loan Repayment Program](#)

- If you are having problems with your loan and all other approaches fail, contact the Department of Education's [Office of the Ombudsman](#) .

States, schools, and some private employers provide help in repaying loans in exchange for public service.

- Law school graduates: [State Loan Repayment and Forgiveness Programs](#)
- Medical school graduates: [State Loan Repayment Program](#)