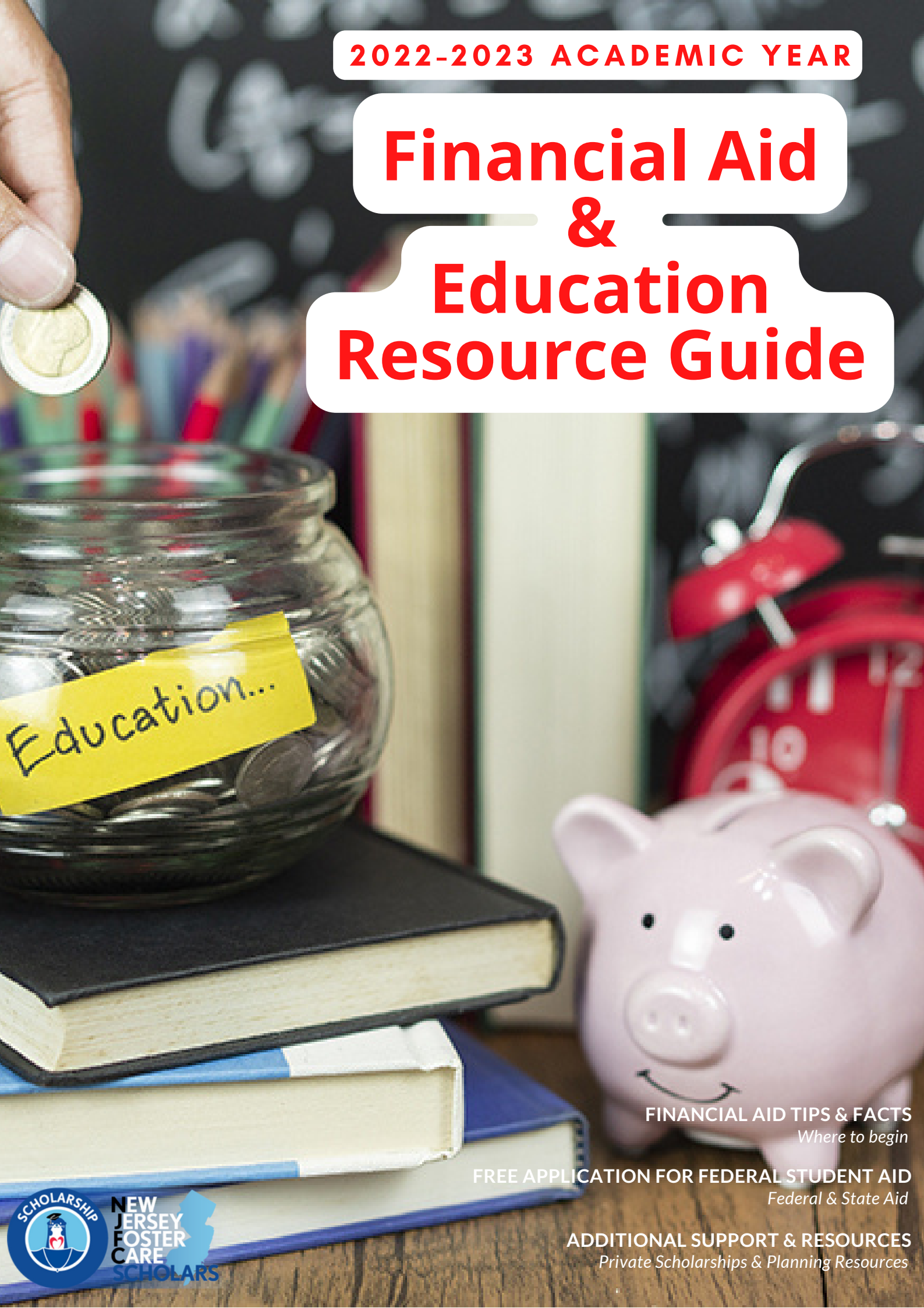


2022-2023 ACADEMIC YEAR

Financial Aid & Education Resource Guide



FINANCIAL AID TIPS & FACTS
Where to begin

FREE APPLICATION FOR FEDERAL STUDENT AID
Federal & State Aid

ADDITIONAL SUPPORT & RESOURCES
Private Scholarships & Planning Resources



TABLE OF CONTENTS

4 FINANCIAL AID
TIPS & FACTS

6 FINANCIAL AID
CHECKLIST

7 APPLYING FOR
FINANCIAL AID

9 TYPES OF
FINANCIAL AID
Grants, Work-Study, Loans

13 NEW JERSEY
STATE AID

17 SCHOLARSHIPS
Academic, Foster Care, Demographic Based

28 COLLEGE PLANNING
RESOURCES

30 SCHOLARSHIP
DATABASES

FREQUENTLY ASKED QUESTIONS

[Click on a question to find the answer within the guide.](#)

How do I start the college application process?

Are there resources to help me plan my next steps after high school?

How do I apply for Financial Aid?

I was in foster care; does this change how I complete the FAFSA?

What types of Financial Aid are available?

Does NJ offer financial aid programs?

How do I know if a College or Career & Technical Program is eligible to receive financial aid?

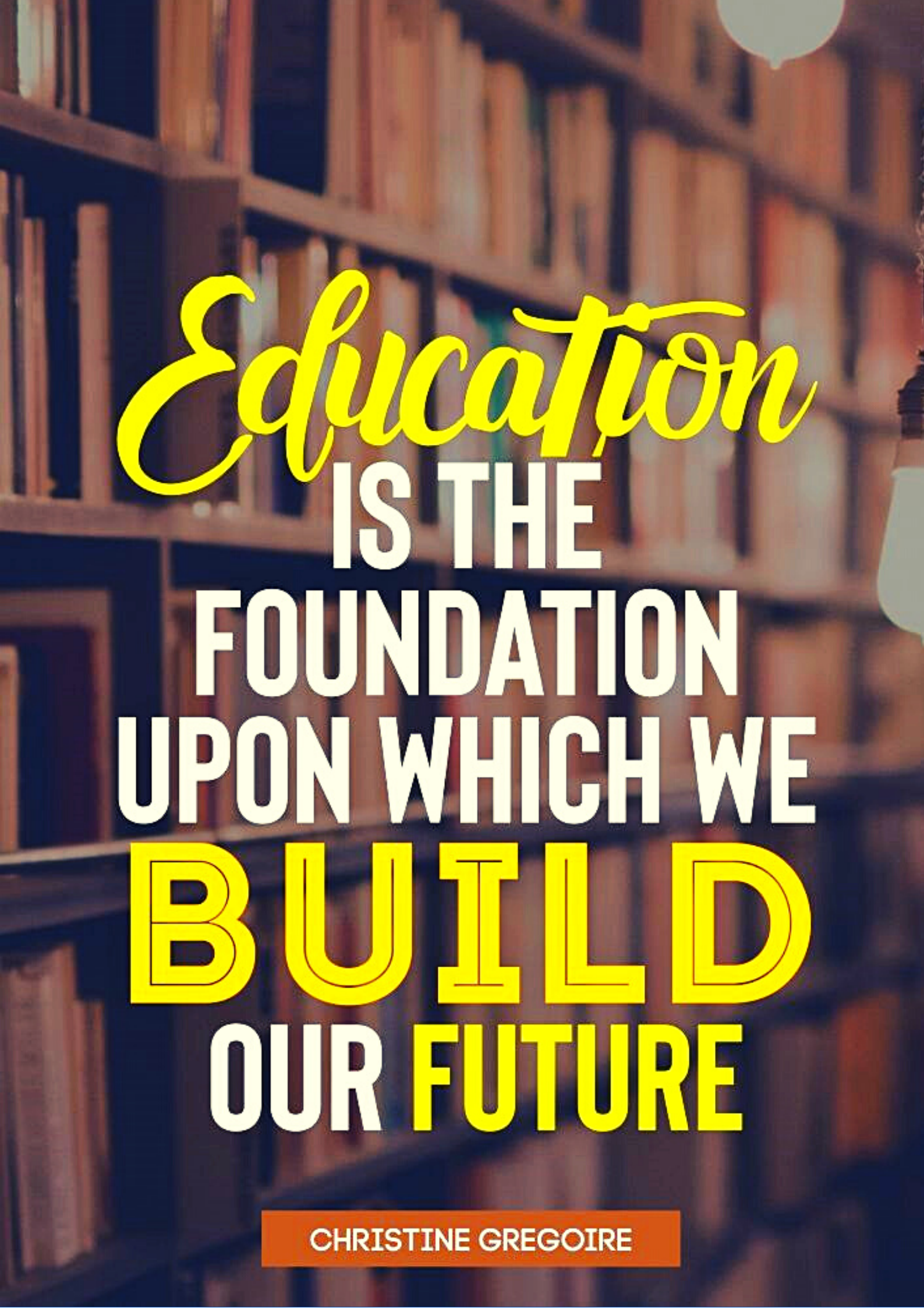
Is there a way to find Career & Technical Education programs near me?

What is a scholarship?

Are there scholarships for youth who have experienced time in foster care?

Are there demographic or interest-based scholarships, I can apply for?

Where can I find more scholarships?



Education
IS THE
FOUNDATION
UPON WHICH WE
BUILD
OUR **FUTURE**

CHRISTINE GREGOIRE

FINANCIAL AID TIPS & FACTS

Preparation for your post-secondary education can begin as early as your freshman year! Students can begin preparing for college by researching schools, attending college fairs and speaking to their guidance counselors.

- **Timely planning and planning ahead is essential for Financial Aid**
 - **Most applications for scholarships are due in Fall-Winter of Senior Year**
 - **FAFSA is always available beginning October 1st for application submissions!**
 - **Research financial aid opportunities as early as Junior year for practice.**
 - **Research, collect information and submit actual applications in the Summer before and Fall of Senior year as top colleges are narrowed down for student.**
- **“Half of all undergraduates who may have been eligible for federal money did not receive any for one reason---they did not apply” (It’s My Life, 2006).**
- **EdFund: “students from foster care may have as much as \$17,000/year available from federal and state sources without loans”.**
- **College Affordability Links:**
 - **<https://collegescorecard.ed.gov/>**
 - **<https://collegecost.ed.gov/net-price>**
 - **Loans should be a last resort for youth in care.**

FINANCIAL AID TIPS & FACTS

- Your dependency status determines whose information you must report when you fill out the Free Application for Federal Student Aid (FAFSA®) form. If you're a dependent student, you'll report your and your parents' information. If you're an independent student, you'll report your own information (and, if you're married, your spouse's).
- You are eligible to complete your FAFSA as an **independent student** if at any time since you turned age 13,
 - You had no living parent (biological or adoptive), even if you're now adopted;
 - You were in foster care, even if you're no longer in foster care as of today; or
 - You were a dependent or ward of the court, even if you're no longer a dependent or ward of the court as of today.
- Lack of family support may be considered by Financial Aid administrators. Students with special or extenuating circumstances should speak with their financial aid office.
- Students are not obligated to accept any loan awarded to them.
- Loans should be a last resort for youth in care.
- **Beware of Scams!**
 - The FAFSA form is FREE, so if a website or mobile app asks you to pay to fill it out, you're not dealing with the official FAFSA site or the official myStudentAid app. Remember, this is a government application, so it's on a .gov website and an official U.S. Department of Education mobile app.
 - Scholarships: applications should not cost money and each student completes his or her own application (sites should not offer to complete application for student)
 - Scholarships: not guaranteed if you apply

FINANCIAL AID CHECKLIST

- **Complete the Free Application for Federal Student Aid (FAFSA)**
 - **The FAFSA application is available beginning October 1st.**
 - **<https://studentaid.gov/h/apply-for-aid/fafsa>**
 - **Government website**
 - **Application is FREE**
 - **Beware of poser FAFSA sites**
- **Research Education Training Vouchers (ETVs) for the state where youth plans on attending school or if home state will provide ETVs for out-of-state schools**
 - **Funded by the Chafee Foster Care Independence Program and the Chafee Educational and Training Voucher Program**
 - **The New Jersey Foster Care Scholars program offers Federal ETV funding for eligible youth in New Jersey.**
- **Research Tuition Waiver Programs for the state where youth plans to attend school or if home state will provide Tuition Waivers for out-of-state schools. The New Jersey Foster Care Scholars program offers State Tuition Waiver funding for eligible youth.**
- **Find Scholarships from the state, faith-based or demographic-based organizations, private sectors or particular school's financial aid office. See list below under "Scholarships" for specific examples**
- **Look through On-Campus programs at your school. Some groups or programs on campus provide housing, stipends, or school discounts. Ex: Certain leadership positions on campus, including Student Government President, Fraternity and Sorority Presidents and Councils, Residence Hall Association, Presidents or Chairs of major club certified organizations provide free housing**
- **Research other Supportive Services connected to the state or government that can assist with college readiness, financial assistance, basic-skills testing and more (EOF, TRIO Programs). See list below under Programs and Services for a specific listing of supportive options.**

(Casey Family Programs, It's My Life, 2006)

APPLYING FOR FINANCIAL AID

Free Application for Federal Student Aid

The Fall of your Junior year is the optimal time to evaluate your financial situation, and how much financial assistance you may need for post-secondary education.

- 1) When applying to college, contact the Admissions Office to request a list of scholarships offered by the institution.
 - a. The list should include information on eligibility requirements and deadlines.
 - b. Be sure to check the deadlines! School-based scholarship applications can be due as early as the Fall of your Senior year before admission decisions are made.
- 2) Mark all financial aid application deadlines on a calendar and apply early (use own checklist or use the school's checklist from their Financial Aid Office).
 - a. Submit FAFSA as soon as possible, during your Senior year of high school.
 - b. The FAFSA application is available beginning October 1st.
 - c. Some financial assistance is provided on a first-come, first-serve basis.
 - d. The FAFSA application will need to be completed annually.
- 3) Get a FSA ID at <https://studentaid.gov/fsa-id/create-account>
 - a. The FSA ID is a username and password you create to access your Federal Student Aid information.
 - b. Single sign-on process for FAFSA, Student Loans, Student Aid and TEACH Grant
 - c. Keep confidential and in a safe space for annual reapplication
- 4) Collect financial aid documents needed to apply
 - a. Social security number
 - b. W-2 forms and other records of money earned
 - c. Most recent tax returns
 - d. For the 2022-2023 academic year FAFSA application, parents and/or youth will submit "prior prior" year tax return information from 2020 fiscal year.
 - e. Bank statements
 - f. Verification of Independent Student Status (Ward of Court)
- 5) Complete FAFSA at <https://studentaid.gov/h/apply-for-aid/fafsa>
 - a. When listing your colleges/universities, youth are encouraged to list a New Jersey institution first to qualify to receive state-aid
 - b. Can be submitted from any computer with internet access or through the myStudentAid app.
 - c. Print hard copies of each document completed online to keep as reference

Note: FAFSA Application Workshops can be utilized by contacting high school guidance counselor or **embrella.**

6) Review Student Aid Report (SAR) and make corrections (if needed)

- a. States amount of aid student is eligible to receive**
- b. Sent within two weeks of completing FAFSA**
- c. SAR is also sent to schools designated on the FAFSA**
- d. Keep copy for self-records**

Note: Expected Family Contribution (EFC) is posted to represent the amount of money families are expected to pay towards college expenses. Most applicants from foster care may be classified as independent; EFC will be 0.

7) Contact the school's Financial Aid Office

- a. Data Release Number (DRN) located on first page of SAR is a four-digit number needed to change SAR information by telephone**
- b. With student's permission, schools use DRN to access student's applicant information**
- c. Meet with Financial Aid counselor at student's future-enrolled school or top interested schools to discuss SAR and needs of the student and the financial aid package the school can offer.**



TYPES OF FINANCIAL AID

All financial aid requires the student/youth to submit the Free Application for Federal Student Aid (FAFSA). Completing the FAFSA is the main requirement for all federal, state and institutional aid.

Grants

A grant is “free money” based on financial need and does not need to be repaid. Youth are encouraged to take advantage of as many opportunities for grants and scholarships as possible.

NJ Tuition Aid Grant (TAG)

http://www.hesaa.org/Documents/TAG_program.pdf

- Eligibility: demonstrate financial need, be a U.S. citizen, be a legal resident of NJ for at least 12 consecutive months immediately prior to enrolling, registered with Selective Service (if required), maintain good academic progress, be a full-time undergraduate student
- May cover up to the cost of tuition, dependent on financial need and cost of attendance (vocational schools not eligible)

Federal Pell Grant

<https://studentaid.gov/understand-aid/types/grants/pell>

- For undergraduates with exceptional financial need who have not earned bachelor's or professional degrees
- Can receive FPG for no more than 12 semesters (~6 years)
- Up to \$6,895 annually (as of 2022-2023 academic year)

Federal Supplemental Educational Opportunity Grant (FSEOG)

<https://studentaid.gov/understand-aid/types/grants/fseog>

- For undergraduates with exceptional financial need
- Federal Pell Grant recipients take priority; funds depend on available at school
- Up to \$4,000 annually (as of 2022)

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

<https://studentaid.gov/understand-aid/types/grants/teach>

- For undergraduate and graduate students who plan to become teachers.
- Student signs Agreement to Serve and will teach full-time in a high-need field for 4 complete academic years at a school (elementary, secondary or agency) serving children from low-income families within 8 years of completing academic program
- If student fails to carry out service obligation, grant will need to be repaid as Direct Unsubsidized Loan with interest.

Iraq and Afghanistan Service Grant

<https://studentaid.gov/understand-aid/types/grants/iraq-afghanistan-service>

- For students who are not Pell-eligible due only to having less financial need required to receive Pell funds; whose parent/guardian died in military service in Iraq or Afghanistan post 09/11/2011, and at time of parent's death were less than 24 or were enrolled in at least part-time school in higher education
- Can receive aid for no more than 12 semesters (~6 years)

Federal Work-Study

Work-study is “earned money” that provides part-time jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses.

<https://studentaid.gov/understand-aid/types/work-study>

- Money earned while attending school
- Does not have to be repaid
- For undergraduate and graduate students
- Jobs can be on or off campus and pay at least federal minimum wage
- Funds depend on availability of school

Loans

A loan is “borrowed money” that allows students to pay for their education. Loans must be repaid with interest (with or without interest depends on individual loan; see below).

Direct (Stafford) Subsidized Loan

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>

- For undergraduate students with financial needs; must be at least part-time student
- U.S. Dept. of Education pays interest (4.99%) while student is in school and in grace/deferment periods
- Loan cannot be received for more than 150% of length of program study
- Receive up to \$5,500 depending on grade level

Direct (Stafford) Unsubsidized Loan

<https://studentaid.gov/understand-aid/types/loans/subsidized-unsubsidized>

- For undergraduate and graduate students
- Student is responsible for all interest; 4.99% (undergraduate) and 6.54% (graduate/professional)
- Receive up to \$20,500 (subtract subsidized amounts for same period) depending on grade level and dependency status

Direct PLUS (Parent Loan for Undergraduate Student)

<https://studentaid.gov/understand-aid/types/loans/plus>

- For parents of dependent undergraduate students/graduate & professional students
- Financial need is not required
- Student/borrower is responsible for all interest; (7.54% for Direct PLUS loans first dispersed on or after July 1, 2022 and before July 1, 2023 . This is a fixed interest rate for the life of the loan.
- Students must be at least part-time
- Maximum amount is cost of attendance minus any other financial aid the student receives

NJCLASS Loan (see also NJ STATE AID)

<https://www.hesaa.org/Pages/NJCLASSHome.aspx>

- Assists in payment of college costs not covered by other sources of aid
- Low cost supplemental loans to NJ residents attending an eligible in or out of state school, or out of state students attending a school in New Jersey
- Up to 20 years for repayment, flexible options, student must be the borrower and be enrolled at least half-time
- Payment owed to HESAA at interest rate of 4.45% to 8.4% based on agreement; payment begins 30-60 days upon completion of degree
- Eligibility: U.S. citizen, NJ resident attending an approved school, enrolled at least half-time, maintain satisfactory progress towards degree, and borrow subsidized portion of Stafford Loan
- School institution is required to review eligibility to receive NJCLASS loan as part of financial aid package
- No single deadline to apply for NJCLASS loan, but FAFSA should be completed as soon as possible for awards that do not have to be repaid

Loan Forgiveness

Public Service Loan Forgiveness Program

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>

- Intended to encourage individuals to enter and remain in full-time public service jobs
- Borrowers may qualify for forgiveness of remaining balance of Direct Loans after they have made 120 qualifying payments on loans while employed by public service
- Federal Perkins Loan and Federal Family Education Loan (FFEL) are not eligible
- Borrowers encouraged to repay loans on income-driven repayment plans to maximize forgiveness
- Qualifying employment includes work with a federal, state or local government agency or non-profit that is designated as tax exempt by IRS, or a private non-profit that is not a tax-exempt if it provides specific services (public safety, law enforcement, public health, public education, emergency management, public library services, military service)

Payment Tool: Student Loan Simulator

<https://studentaid.gov/loan-simulator/>

- Loan Simulator helps you calculate student loan payments and choose a loan repayment option that best meets your needs and goals. You can also use it to decide whether to consolidate your student loans.

Federal Student Aid- Managing Student Loans

<https://studentaid.gov/h/manage-loans>

- Allows you to learn about federal student loan repayment based on where you are in the process and navigate the student loan repayment process with confidence: make payments, change repayment plans, explore options, and get help.

New Jersey State Aid

Higher Education Student Assistance Authority (HESAA)
www.hesaa.org

NJ Tuition Aid Grant (TAG) (see also in GRANTS)

https://www.hesaa.org/Documents/TAG_program.pdf

- Eligibility: demonstrate financial need, be a U.S. citizen, be a legal resident of NJ for at least 12 consecutive months, registered with Selective Service (if required), maintain good academic progress, be a full-time undergraduate student within NJ
- May cover up to the cost of tuition, depends on financial need and cost of attendance (vocational schools not eligible)

The New Jersey Alternative Financial Aid Application (NJAFAA)

<https://www.hesaa.org/Pages/NJAlternativeApplication.aspx>

- Allows NJ Dreamers enrolled in eligible New Jersey colleges and universities to apply for state financial aid. Specifically for students who are not a United States citizen or eligible noncitizen and meet all of the following criteria;
- Attended a New Jersey high school for at least three (3) years
- Graduated from a New Jersey high school or received the equivalent of a high school diploma in New Jersey
- Registered for Selective Service (male students only)
- Are able to file an affidavit stating that you have filed an application to legalize your immigration status or will file an application as soon as you are eligible to do so

The Community College Opportunity Grant (CCOG)

https://www.hesaa.org/Documents/CCOG/CCOG_flyer.pdf

- Be a New Jersey resident with an AGI between \$0 - \$80,000
- Complete the FAFSA or NJ Alternative Financial Aid Application by applicable state deadlines
- Enroll in at least six (6) credits per semester at one of New Jersey's community colleges
- Have not yet earned a college degree
- Make satisfactory academic progress

Garden State Guarantee

<https://www.hesaa.org/Pages/NJCollegePromise.aspx>

- Be a New Jersey resident with an AGI between \$0 - \$80,000
- Complete the FAFSA or NJ Alternative Financial Aid Application by applicable state deadlines
- Enroll full-time (at least 12 credits per semester) at a New Jersey public four-year college or university
- Have not yet earned a Bachelor's degree
- Make satisfactory academic progress

NJ STARS (Student Tuition Assistance Reward Scholarship)

http://www.hesaa.org/Documents/NJSTARS_program.pdf

- Provides access to higher education for State's highest achieving high school students (top 15% of their class at end of junior or senior year), who complete a rigorous high school curriculum and receive required score on placement test
- Available at County Colleges only
- Covers cost of tuition after other financial aid amounts are applied
- Can transfer to a state 4-year institution with a 3.25 GPA with NJ STARS II

NJ STARS II

http://www.hesaa.org/Documents/NJSTARSII_program.pdf

- Successful NJ STARS scholars may receive up to \$2,500 annually
- Ability to earn a bachelor's degree at a New Jersey four year public or private college or university that participates in TAG (Tuition Aid Grant) program
- Award amount based on tuition and after other financial aid is applied

Governor's Urban Scholarship Program

<http://www.hesaa.org/Documents/GUSScholarshipProgram.pdf>

- Eligibility: students must rank within top 5% of class and have cumulative GPA of 3.0 or higher at end of Junior Year, be a U.S. citizen, be an N.J. resident for at least 12 consecutive months immediately prior to enrollment, be registered with Selective Service (if required), be enrolled full-time in an approved degree program/New Jersey college/university, maintain satisfactory academic progress for renewal
- Students must also reside in one of the designated communities.

Governor's Industry Vocations Scholarship for Women & Minorities (NJ-GIVS)

http://www.hesaa.org/Documents/NJ-GIVS_program.pdf

- For eligible certificate or degree at one of NJ's 19 county colleges, county vocational technical schools or proprietary trade school affiliated with NJ TAG
- Must be a U.S. citizen, N.J. resident for at least 12 consecutive months immediately prior to receiving award, female or a minority member (Black, Hispanic, Asian American, American Indians)
- Males must be registered with the Selective Service System
- Pays up to \$2,000 annually for cost of tuition after other financial aid is applied

New Jersey Best Scholarship (see also SCHOLARSHIPS)

<http://www.hesaa.org/Pages/NJBESTScholarship.aspx>

- Tax-free scholarship to beneficiaries of a NJBEST 529 College Savings Plan
- Must attend New Jersey college, university or degree-granting proprietary school
- Account has been open at least 4 years and contributions are \$1,200 or greater
- Either the student or contributor must be a New Jersey resident at the time of college attendance
- Student must be enrolled at least half time in an eligible New Jersey higher education institution.

Educational Opportunity Fund

www.nj.gov/highereducation/EOF

- Ensure access to higher education for those from backgrounds of economic and educational disadvantage
- Eligibility: demonstrate educational or economical disadvantaged background, be a NJ resident for 12 consecutive months, must apply and be accepted into a participating NJ college/university, meet academic criteria set forth by institution
- Provides supplemental financial aid to help cover costs not covered by Tuition Aid Grant program and support services (summer program prior to student's first year)
- Range from \$200-\$4,000 based on institution and need
- 42 NJ colleges/universities participate; each campus has own criteria, services and limited space

New Jersey GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs)

www.ed.gov/programs/gearup/index.html

- Increase number of low-income students who are prepared to enter postsecondary education
- Guides middle and high school students attending GEAR UP Programs
- Local programs: http://www.nj.gov/highereducation/gearup/state_projects.shtml

Contact:

NJ GEAR UP State Project

(609) 292-4310 Main

PO Box 542, Trenton, NJ 08625

Federal TRIO Programs

<http://www2.ed.gov/about/offices/list/ope/trio/index.html>

- Outreach and student services to individuals from disadvantaged backgrounds through institutions of higher education, public and private agencies and community-based organizations
- Check for programs near youth's residence at link above or through your own search
 - Educational Opportunity Centers (EOC): provide counseling, financial and economic literacy and post-secondary educational opportunities
 - McNair Post Baccalaureate Achievement Program (McNair): Grant funds to higher education for doctoral programs
 - Student Support Services (SSS): funds to higher education to provide tutoring, selection, financial aid, counseling and academic development to increase retention rates; aid to Pell Grant recipients
 - Talent Search: identifies individuals from disadvantaged backgrounds who have potential to succeed; provides academic, career and financial counseling to encourage completion of secondary education (high school)
 - Upward Bound: offers support in college preparation with academic instruction and financial/economic literacy; offered to high school students from low-income families/families where BOTH parents do not have college degrees
 - Upward Bound Match/Science: summer programs and counseling to encourage degrees in Math and Science
 - Veterans Upward Bound: aim to increase enrollment and completion of programs for veterans in post-secondary education

NJCLASS Loan (see also LOANS)

<http://www.hesaa.org/Pages/NJCLASSHome.aspx>

- Assists in payment of college costs not covered by other sources of aid
- Low cost supplemental loans to NJ residents attending an eligible in or out of state school, or out of state students attending a school in New Jersey
- Up to 20 years for repayment, flexible options, student must be the borrower and be enrolled at least half-time
- Payment owed to HESAA at interest rate of 4.45% to 8.4% based on agreement; payment begins 30-60 days upon completion of degree
- Eligibility: U.S. citizen, NJ resident attending an approved school, enrolled at least half-time, maintain satisfactory progress towards degree, and borrow subsidized portion of Stafford Loan
- School institution is required to review eligibility to receive NJCLASS loan as part of financial aid package
- No single deadline to apply for NJCLASS loan, but FAFSA should be completed as soon as possible for awards that do not have to be repaid

SCHOLARSHIPS

A scholarship is financial support awarded to a student, based on academic achievement or other criteria that may include financial need, for the purpose of schooling. There are various types of scholarships – the two most common being merit-based and need-based.

Jack Kent Cooke Scholarship Program

<https://www.jkcf.org/our-scholarships/college-scholarship-program/>

- Scholars are selected based on exceptional academic ability and achievement, financial need, persistence, a desire to help others and leadership. Annually, 30-40 students are selected for the program.
- Competitive scholarship program includes:
 - Up to \$55,000 per year to attend a four-year accredited undergraduate school
 - Ability to pursue any area of study
 - Personal advising about selecting a college and navigating financial aid
 - Multifaceted advising about how to transition to college and maximize the college student experience
- Eligibility Requirements:
 - Graduate from a U.S. high school
 - Intend to enroll full time in an accredited four-year college
 - Earn a cumulative unweighted GPA of 3.5 or above
 - Demonstrate unmet financial need. We will consider applicants with family income up to \$95,000. Last year's cohort of new college scholarship recipients had a median family income of approximately \$35,000.

OceanFirst Scholarship Program

<http://www.oceanfirstfdn.org/oceanfirst-scholarship-program>

- OceanFirst Foundation will provide grants to Atlantic Cape Community College, Brookdale Community College, Georgian Court University, Monmouth University, Ocean County College, Rowan College South Jersey – Cumberland Campus, Rowan University, Stockton University, and The College of New Jersey for the purpose of awarding scholarships for undergraduate education.
- OceanFirst Scholarship recipients at Community Colleges will receive \$1,000 awards and students attending private Universities will receive \$2,500 awards.
- Eligibility: Applicants must currently reside within the OceanFirst footprint and have a minimum GPA of 3.0 at the time of application and must provide a copy of their high school or college transcript. If your transcript is already on file with the College/University you are attending, you do not need to resend.
- Deadline: July 1st

Coca-Cola Scholars Foundation- Program Scholarship

<https://www.coca-colascholarsfoundation.org/apply/>

- Foundation supports more than 1,400 college students each year
- Achievement-based scholarship awarded to graduating high school seniors
- 150 Coca-Cola Scholars are selected each year to receive a \$20,000 scholarship
- Eligibility Requirements:
 - Current high school (or home-schooled) seniors attending school in the United States (or select DOD schools)
 - U.S. Citizens; U.S. Nationals; U.S. Permanent Residents; Refugees; Asylees; Cuban-Haitian Entrants; or Humanitarian Parolees;
 - Expecting to receive high school diploma during current academic year
 - Planning to pursue a degree at an accredited U.S. post-secondary institution
 - Able to verify a minimum overall B/3.0 GPA in high school coursework
- Applicants may not be children or grandchildren of current or former employees, officers or owners of Coca-Cola bottling companies, The Coca-Cola Company, Company divisions or subsidiaries.
- High school graduates
- Temporary residents

Travis W Watkins Scholarship

<https://www.traviswatkins.com/scholarship>

- The Travis W. Watkins Tax Resolution & Accounting Firm Scholarship is a one-time \$1,000 award for any current or soon-to-be college student who has had his or her family's life altered because of tax controversies.
- Applicants will be judged on their ability to convey the importance of tax compliance as well as the journey of those challenges.
- Application Deadlines: Last day in April or the last day in December of every year

Scholarships for Youth with Foster Care Experience

New Jersey Foster Care (NJFC) Scholars Program

<https://www.embrella.org/njfc-scholars-program/>

- Provides funding for eligible foster, adoptive, kinship and homeless youth
- Eligibility: DCP&P (Department of Child Protection and Permanency) out of home paid placement for 9 months or more after 16th birthday, CP&P out of home placement for 18 months or more after 14th birthday, adopted through CP&P after age of 12, entered Kinship Legal Guardianship after 16, or lived in a Transitional Living Program or Independent Living Arrangement
- Students must also be between the ages of 16 and 23, have a high school diploma or high school equivalency, be granted admission to a college or vocational program, completed FAFSA and have a working email address
- Deadlines:
 - July 1st Priority Deadline for Fall & Spring academic semesters
 - September 1st for Fall & Spring academic semesters
 - February 1st for Spring semester only

embrella Private Scholarships and Grants Program

<https://www.embrella.org/nj-private-foster-scholarship/>

- Privately funded academic scholarships for foster youth, youth who were in foster care, were adopted or have gone into Kinship Legal Guardianship through New Jersey CP&P.
- Awards available to graduating high school seniors or youth scheduled to complete their high school equivalency (GED) test.
- Awards vary from year to year, but include individual opportunity grants & academic scholarships to apply for each year
- Deadline: March 1st

embrella Homestretch Scholarship

<https://www.embrella.org/scholarships-for-college-students/>

The Homestretch Scholarship is a \$5,000 award available to current sophomores and juniors enrolled in a 4-year college holding a minimum cumulative GPA of 2.5.

- Applicants for The Homestretch Scholarship must be or have been involved with NJ's child welfare system.
- The applicant must fall into one or more of the following categories:
 - Studying STEM as a college major
 - Identify as Black, Indigenous, or a Person of Color
 - Identify as female
- Deadline: April 1st

Give Something Back

<https://www.giveback.ngo/about-us/>

- Give Something Back (Give Back) provides college scholarships and mentoring to students who have faced economic hardship and other adversities such as foster care or the incarceration of a parent.
- Every Give Back scholar receives a full scholarship that covers college tuition, fees, room and board, lifting the heavy financial burden and overwhelming debt associated with higher education

Foster Care to Success Scholarship (FC2S)

<http://www.fc2success.org/our-programs/information-for-students/>

- Undergraduates only
- Awarded based on combination of merit and need
- Awards range from \$2,500 to \$5,000 per academic year and are renewable for up to 5 years
- Application Dates: January 1- March 31

NSORO Education Fund

<https://nsoro.submittable.com/submit>

Provides non-merit based academic scholarships, coaching, and mentor programs for youth in foster care nationwide — all youth currently in foster care, aged-out, and emancipated youth are encouraged to apply.

Eligibility Criteria:

- Certify that they are currently in foster care, a ward of the state, or eligible for ILP, having aged out of foster care as a young adult.
- Be a high school graduate or equivalent and have a cumulative GPA of 2.0 or higher.
- Have been accepted into an accredited, Pell-eligible college or another post-secondary school.
- Be under the age of 26 of the year they apply if they have not previously received funding from The nsoro Foundation.
- Be a U.S. citizen or Permanent Resident of the United States.
- Contact: (404) 524-0807 or associate@nsoro.foundation

American Industries Scholarship

<https://www.togetherwerise.org/academic-services/american-industries-scholarship/>

- The American Industries Scholarship provides access to academic and workforce opportunities for America's current and former foster youth.
- Scholarship recipients receive up to \$10,000 annually for up to two years in an effort to alleviate the financial burdens associated with securing a trade certification, licensure, and/or vocational degree.
- Recipients will also receive access to personal mentorship and career development services.

National Foster Parent Association Youth Scholarships

<https://nfpaonline.org/NFPAScholarships>

- Offers scholarships for foster youth, adopted youth or biological youth of currently licensed foster parents, who wish to further education beyond high school. This includes college or university studies, vocational or technical school and junior college.
- Online application form, minimum of two recommendation letters, essay and other required documentation
- Eligibility: 1) Foster parent/biological parent/or guardian is a member of NFPA, 2) Applied to college, university or vocational school
- Contact: 800-557-5238, info@nfpaonline.org

International Student Foundation

<http://isfsite.org/>

- ISF supports former foster youth who are interested in pursuing a degree with a 2-year or 4-year college
- For students who need financial support but also have an interest in working with a mentor.
- ISF Student Eligibility Requirements:
 - Have been in public or private foster care; OR have been placed into legal guardianship from foster care; OR have been orphaned, prior to the age of 18, without the support of both parents for at least one year
 - If currently adopted or in the process of adoption, then applicant is not eligible.
 - Have been accepted into or expect to be accepted into an accredited college or other post-secondary school as a full-time (minimum 12 hours) student
 - Current overall GPA of 2.0 or greater
 - Under the age of 23 on March 31st of the year in which they first apply
 - Be willing to commit to a minimum of twice monthly calls (via phone) to a personal mentor

Horatio Alger Scholarship

<https://scholars.horatioalger.org/scholarships/>

- The Horatio Alger Scholarship Programs specifically assist high school students who have faced and overcome great obstacles in their young lives. These scholarships are specifically for students who have exhibited determination, integrity, and perseverance in overcoming adversity, as well as have critical financial need.
- Support includes financial aid counseling, mentoring program, free housing opportunities at Campus Crest Communities, 24-hour support and referral line, scholar and alumni meetings/events, graduate school grant opportunities, special assistance grants, involvement with an active Alumni Association

Vocational Career & Technical Education Scholarships

James Beard Foundation

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

Established in 1991, the scholarship program assists aspiring and established culinary professionals who plan to further their education at a licensed or accredited culinary school or hospitality institution, college, or university.

JBF will offer three types of Awards:

- Scholarships: Cash grants applied to tuition (and sometimes other school-related expenses)
- Tuition Waivers: Tuition waivers granted by educational institutions, which are renewable in some cases
- Work Study Grants: Grants for working culinary professionals under the auspices of the Jean-Louis Palladin Professional Work/Study program
- Contact: scholarships@jamesbeard.org.

American Welding Society

<https://www.aws.org/foundation/page/national-scholarships>

- More than 130 donor-funded scholarships, totaling over \$600,000, are available for students pursuing a bachelor's or associate degree in welding or a related discipline. Scholarships range from \$3,000-\$6,000+. Applicants are required to submit two references and official transcripts.

EGIA Foundation

<https://egiafoundation.org/what-we-do/scholarship>

- The EGIA Foundation Scholarship Program was established to recognize the excellent and deserving students seeking an HVAC technical education. This scholarship provides essential financial support to aspiring residential HVAC, or home performance contracting careers.
- Application available in October

Lockheed Martin Vocational Scholarship

<https://www.lockheedmartin.com/en-us/who-we-are/communities/stem-education/lockheed-martin-vocational-scholarship.html>

- Applicants must be a U.S. citizen, a high school senior OR high school graduate (or GED equivalent), who is currently enrolled or planning to enroll part- or full-time at an accredited vocational technical school, trade school, two-year community college or state college, pursuing a degree/certificate in advanced manufacturing, computer/information sciences, engineering technologies, mechanic & repair technologies

Demographic Based Scholarships

UNCF (United Negro College Fund)

<https://uncf.org/scholarships>

UNCF is the nation's largest private scholarship provider to minority group members. Each year, we award more than \$100 million in scholarships to students attending more than 1,100 schools across the country.

- Manages scholarship programs, resources and own eligibility criteria
- Over 40 scholarship opportunities offered

TheDream.US

<https://www.thedream.us/scholarships/>

- For high school or community college graduates. Applications are open to immigrant students with or without DACA or TPS who came to the U.S. before the age of 16 and before Nov. 1, 2016. and qualify for in-state tuition at one of our Partner Colleges to receive this scholarship. We also offer an online college option. The Scholarship is for up to \$16,500 for an associate's degree and \$33,000 for a bachelor's degree.

LMJ SCHOLARSHIP

<https://mcca.com/pipeline/scholarship-program/>

- A diversity pipeline program that seeks to nurture the academic and professional careers of outstanding law students.
- This program is open to women and diverse students who have: been accepted to an ABA-accredited law school on a full-time basis; an outstanding or promising academic record; an interest in corporate law; demonstrated community service and leadership qualities; a financial need; and a commitment to diversity, equity and inclusion.
- In addition to financial support of \$10,000, LMJ Scholars are welcomed into the LMJ network and connected with peers, alumni and mentors who can provide professional support.

Financial Aid for Minority Students

<https://finaid.org/scholarships/>

- Scholarships are available to students at all school levels and represent various interests and attributes. Lists scholarship databases and other award programs for under-represented students and students of color .

McDonald's, Ronald McDonald House Charities (RMHC)

<https://www.mcdonalds.com/us/en-us/community/hacer.html>

- RMHC/Hispanic American: Candidates must have at least one parent of Hispanic/Latino descent
- Average scholarship provides at least \$1,000 for tuition, books, administrative fees, supplies and equipment (NOT room and board)
- High school seniors can apply to only one of the available scholarships
- Eligibility: proof of enrollment at post-secondary institution, be a high school senior (21 or younger) with a minimum 2.7 GPA, eligible to attend 2 or 4-year college, university or technical school full-time, be a U.S. resident or legal resident, live in participating geographic area (see on site) and submit application

Lagrange Foundation Scholarships

<https://www.lagrangefoundation.org/Scholarship%20Program>

- Offers \$2,000 to scholarship recipients
- Must be a U.S. citizen, permanent resident or DACA recipient
- Must be a member of one of the following ethnic groups: African American/Black, Asian American/Pacific Islander, Hispanic/Latino or Native American/American Indian
- Other eligibility: enrolled full-time at a 4 year accredited institution (at least 12 credits per/semester), minimum of 3.0 GPA, is at least one year away from graduating with degree, and is majoring field of study that has an emphasis in advertising, marketing, public relations
- Applicants selected must attend TFL's career development workshop and awards reception

LULAC National Educational Service Center Scholarships

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

- LULAC offers a variety of scholarships for minority high school seniors, undergraduate & graduate college students through the LULAC National Educational Service Centers, Inc. (LNESEC).

National Association of Black Journalists

<https://nabjonline.org/student-services/scholarships/>

- NABJ's scholarships are up to \$10,000 each and are named in honor of media companies, corporations, organizations and NABJ's Founders, past presidents, task forces and regions.
- Other eligibility: 2.5 GPA or higher, essay submission with application materials
- Application due in February

Gates Millennium Scholars

<https://www.thegatesscholarship.org/scholarship>

- Funded by the Bill & Melinda Gates Foundation
- A highly selective, last-dollar scholarship for outstanding, minority, high school seniors from low-income households.
- Scholars will receive funding for the full cost of attendance that is not already covered by other financial aid and the expected family contribution, as determined by the Free Application for Federal Student Aid (FAFSA), or the methodology used by a Scholar's college or university.
- Eligibility: Maintain a 3.3 GPA, must be African American/Black, American Indian-Alaska Native, Asian Pacific Islander American or Hispanic American, and a current U.S. citizen, U.S. national or permanent resident
- Applications are available in July and close in September

The Generation Google Scholarship

<https://buildyourfuture.withgoogle.com/scholarships/generation-google-scholarship/>

- Open to high school seniors and enrolled college students
- High school seniors must plan to enroll as a full-time student, intend to earn a degree and pursue a career in computer science, computer engineering or another related field
- Must be able to attend Google's Computer Science Summer Institute (CSSI) during summer prior to academic year.
- Applicant must also belong to at least one of the following minority groups:
 - Black/African American
 - Hispanic/Latinx
 - American Indian
 - Native Hawaiian/Pacific Islander

The Jackie Robinson Foundation Grant

<https://www.jackierobinson.org/apply/>

- Scholarships provided to any male or female African American high school senior showing leadership potential and commitment to community service
- Awards students 4-year scholarships of up to \$7,500 per year to attend a 4-year accredited college/university of their choice
- Complements other financial aid received for tuition, books, housing, etc.
- Sponsored to attend four-day Scholar's Mentoring and Leadership Conference in New York City in the spring
- Applications due in February

Live Out Loud Scholarship Program

<https://www.liveoutloud.info/programs/scholarship>

- Provides financial support to LGBTQ youth who are pursuing a college degree
- Eligibility:
 - Graduating high school seniors who identify as LGBTQ.
 - Applicants need to be from the Tri-State area including New York, Connecticut, and New Jersey.
 - Award criteria are based on the demonstration of past leadership and community service involvement, academic credentials, personal essay, letters of recommendation, an individual interview, financial need, and future goals.
- Applications due in March

Society of Women Engineers (SWE) Scholarships

<https://swe.org/scholarships/>

- Open to candidates who identify as a female/woman.
- Provides financial assistance to women admitted to accredited baccalaureate or graduate programs in preparation for careers in engineering, engineering technology and computer science
- Average of 230 new and renewed scholarships valued over \$700,000 per year
- Application available from December to February; scholarships awarded in May

P.E.O. STAR Scholarship (STAR)

<https://www.peointernational.org/peo-projects-and-philanthropies>

- Provides scholarships for exceptional high school senior women to attend an accredited postsecondary educational institution in the U.S. or Canada
- Non-renewable \$2,500 scholarship for graduating high school senior women covering tuition, books, supplies, administrative fees and other expenses (room and board would be taxable income)
- Eligibility: minimum of 3.0 GPA and demonstrates excellence in leadership, academics, extracurricular activities and community service
- First stage interview and completed application materials required

ZONTA International; Jane M. Klausman Women in Business Scholarship

http://www.zonta.org/Web/Programs/Education/Women_in_Business_Scholarship

- Awards scholarships of \$1,000 each at the district/region level annually (a dozen \$7,000 to international students) and can be used for tuition, books or living expenses at any college, university or institution offering accredited business courses and degrees
- Eligibility:
 - Women of any age pursuing a business-related program, demonstrates potential in the field and is living in a Zonta district/region
 - Applicants from geographic areas where no Zonta clubs are located will still be considered

Association on American Indian Affairs (AAIA)

<https://www.indian-affairs.org/scholarships.html>

- The Association on American Indian Affairs has been providing Native American student scholarships since 1947 and provides scholarships to undergraduate and graduate Native American students who are citizens/ members of their Tribal Nation – whether or not their Nation is recognized by the federal government.
- The Association's Scholarships are provided to students twice per year until they graduate, as long as they maintain a 2.5 GPA and attend full-time.
- Application becomes available in February

American Indian Education Fund

<https://collegefund.org/students/scholarships/>

- One of the United States' largest grantors of scholarships to Native Americans
- Eligibility: Any Native American U.S. citizen that is a member or descendant of a state or federally recognized tribe with at least a 2.0 grade point average, and enrolled as a full-time student can apply for a scholarship.

Scholarships for Hispanics

<https://www.unigo.com/scholarships/minority/hispanic-scholarships>

- Search directory for scholarships provided to individuals identified as Hispanic or Latino
- Includes scholarships for Hispanic women, members of the Hispanic Scholarship Consortium, and annual funds for this population

LGBT Student Scholarship Database

<http://www.hrc.org/resources/entry/scholarship-database>

- Database with full list of scholarships, fellowships and grants for LGBT and allied students at undergraduate and graduate level
- Organized by state searches for scholarships

Point Foundation

<http://www.pointfoundation.org/>

- Provides the national LGBTQ Scholarship fund
- Includes listing of over 20 private scholarships for LGBTQ youth and a specific Scholars program
- Provides information and opportunity to apply online and to become a member of the foundation for support

Scholarships and Grants for LGBT Students

<http://www.studentdebtrelief.us/knowledge-base/scholarships-grants-lgbt-students/>

- Listing of businesses, organizations and college/university financial aid options for LGBT youth applying for post-secondary, graduate level and subject-based studies

EDUCATION PLANNING RESOURCES

New Jersey GEAR UP

<https://www.state.nj.us/highereducation/gearup/students.shtml>

The NJ GEAR UP State project provides comprehensive mentoring, outreach, and supportive services to participating students in 62 middle and high schools in 9 urban centers. Programs emphasize the sciences, mathematics, technology, and language arts.

The Database of Postsecondary Institutions and Programs

<https://ope.ed.gov/dapip/#/home>

Before you apply for admission to a college or university, you should always confirm whether the institution and the specific degree program are accredited. Accreditation is a form of quality control, ensuring that institutions of higher education satisfy certain standards.

Why is a college, university, or program being accredited is important:

- Students who want federal (and sometimes state) grants and loans need to attend a college, university, or program that is accredited.
- Employers ask if a college, university, or program is accredited before deciding to provide tuition assistance to current employees, evaluating the credentials of new employees, or making a charitable contribution.
- The federal government requires that a college, university, or program be accredited in order to be eligible for federal grants and loans or other federal funds.
- State governments require that a college, university, or program be accredited when they make state funds available to students or institutions and when they allow students to sit for state licensure examinations in some professional fields.

Accredited NJ Career and Technical Institutions Dataset

<https://data.nj.gov/Education/Accredited-NJ-Career-and-Technical-Institutions/md9k-qpmg/data>

NJ Career and Technical Programs & Institution By Town:

<https://data.nj.gov/Education/Count-of-Institution-By-Town/dqtj-n9ee>

The New Jersey Youth Resource Spot

<https://www.nj.gov/njyrs/>

The NJ Youth Resource Spot (NJYRS) is a website created for young people in New Jersey that have been involved with the NJ Department of Children and Families. This website provides information and resources for various topics including education, housing, employment and aging out services.

EDUCATION PLANNING RESOURCES

The Common Application

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

- Get connected with everything you need to apply to college, research financial aid and scholarships, and get advice from counselors, advisors and mentors.

College Greenlight

<https://www.cappex.com/greenlight>

- Connects first generation and underrepresented students to caring colleges, generous scholarships, and life-changing counselors and mentors.

UStrive.org

<https://ustrive.org/>

- UStrive connects aspiring college students with free, one-on-one, online mentoring through the entire college admissions and financial aid application process.

MyFuture

<https://www.myfuture.com>

- My Future™ helps young adults plan their next steps in life by bringing together the most recently available information about colleges, careers and military service opportunities from the U.S. Departments of Commerce, Defense, Education and Labor.

New Jersey Career Assistance Navigator (NJCAN)

<http://www.njcan.org>

- NJCAN is designed to support lifelong career exploration, and career planning and decision-making through easy to use, straightforward search and sorting utilities, and an online portfolio for saving information from all system components.

NJ Career and Technical Student Organizations (CTSO)

<https://www.nj.gov/education/cte/resources/ctso/>

- Career and Technical Student Organizations (CTSOs) are an integral part of career and technical education instructional programs. These programs provide students with the opportunity to enhance their career, employability, and leadership skills through a variety of activities such as conferences award programs and competitive events.

Coalition for College

<http://www.coalitionforcollegeaccess.org/>

- The Coalition is a diverse group of more than 150+ distinguished colleges and universities that is committed to making college a reality for all high school students through our set of free online college planning tools that helps students learn about, prepare for, and apply to college.

College Preparation Services

<https://www.scholarshipsuccessschool.com/>

- Training and information on how to successfully search for college scholarships on your own
- Includes up to date posts from recent viewers on search history, scholarships found and other related topics within the community

DISCOVER

<https://www.discover.com/student-loans/scholarships/general.html>

- Complete listing of over 60 scholarships provided through or in partnership with DISCOVER, including general scholarship information, amount of scholarship and annual deadlines

GOCollege

<http://www.gocollege.com/financial-aid/scholarships/states/new-jersey.html>

- Information on College Admissions, Education Options, Financial Aid Guide and a College Survival Tool
- Allows students to review financial aid by topic to see eligibility requirements

RaiseMe

<https://www.raise.me/>

- Enables students to earn scholarships throughout high school, starting as early as 9th grade, for doing all the things that best prepare them to succeed, whether that's getting good grades, volunteering in the community or joining an extracurricular.
- Partners with universities to offer students scholarships for their achievements during high school and college.

QuestBridge

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

- QuestBridge is a powerful platform that connects the nation's brightest students from low-income backgrounds with leading institutions of higher education and further opportunities.
- QuestBridge Match Scholarship Recipients are granted early admission to one of QuestBridge's college partners with a full four-year scholarship, worth over \$200,000.

SCHOLARSHIP DATABASES

Niche

<https://www.niche.com/colleges/scholarships/>

- Niche is a website that helps you discover the schools and neighborhoods that are right for you.
- Search lists of scholarships by choosing a category or get matched to college scholarships you are eligible for.
- The \$2,000 “No Essay” Scholarship is an easy scholarship with no essay required! The scholarship can be used to cover tuition, housing, books, or any education-related expenses.

Cappex

<https://www.cappex.com/scholarships/>

- Database of over \$11 billion in scholarships
- Once registered with program, search engine finds options that fits your needs best, whether type of school or type of financial aid
- Includes Cappex Scholarships, Private & Foundation Scholarships and Merit Aid Scholarships offered by Colleges

The College Board

<https://bigfuture.collegeboard.org/scholarship-search>

- Search engine to find scholarships, other financial aid and internships from more than 2,200 programs, totaling nearly \$6 billion.
- Enter as much information as possible to find the most matches
- Scholarship information is based on the College Board's Annual Survey of Financial Aid Programs.

College Scholarships.org

<http://www.collegescholarships.org/scholarships/foster.htm>

- Introduces scholarships based on Student Specific populations (i.e. Foster children, first generation, minorities, military, etc.)
- References National Foster Parent Association, Casey Family Programs, Foster Care to Success and other organizations' scholarships
 - Minority Scholarships: Asian, Black, Hispanic, International, LGBT, Native American, White Male and Women
 - Other: Athletic, degree level, by state and by student type

National Association of Student Financial Aid Administrators

http://www.nasfaa.org/students/About_Financial_Aid.aspx

- All basic, detailed and resourced financial aid information
- Information on financial aid providers, eligibility, contacts for administrators, information by state, how to cut costs, discounts and tax breaks

U.S. Department of Education

<http://www2.ed.gov/students/landing.jhtml>

- Information on preparing for college, paying for college, repaying loans and job information (internships, work, volunteering)
- Links to government and state resources for financial aid, institutions and programs

Higher Education Student Assistance Authority

<http://www.hesaa.org/>

- Portal of information on financial aid resources, applying for financial aid, account management and breakdowns of each type of financial aid

FinAid (Financial Aid Guide for Students)

<http://www.finaid.org/>

- Information on scholarships, loans, savings, military aid, applications and other types of financial aid for college and tips on how to help ease the burden of college expenses.
- Tools to prevent Common Errors on Financial Aid Applications

Savings for College

<http://www.savingforcollege.com/>

- Introduces College Savings Planner to estimate college costs, compare 529 plans and your overall economic status
- Provides information on financial aid, scholarships and resources for reducing amount of post-secondary education costs
- Daily blog updates on college preparatory information, financial aid and other resources for high school students

Fastweb!

<http://www.fastweb.com/>

- Leading online resource to find scholarships, internships, colleges and more education opportunities
- Information provided on student loans, career planning, and college resources and facts
- Management tools to allow users to track scholarship matches and applications for aid.



embrella is not responsible for content, accuracy or opinions on other websites.

Inclusion of a website on this list does not imply endorsement of the website by **embrella**.

For additional information, contact the Scholarship Department at 800.222.0047 or visit www.embrella.org



embrella[™]
Embracing & Empowering Families