



# Military OneSource Alternative Education Funding Resources

## Federal Programs

### Federal Student Aid Scholarship Search

<https://studentaid2.ed.gov/getmoney/scholarship/v3browse.asp>

This page of the Federal Student Aid Web site offers a scholarship search. The Student Aid site also offers a Financial Aid and Scholarship Wizard.

### Free Application for Federal Student Aid

[www.fafsa.ed.gov](http://www.fafsa.ed.gov)

Federal Student Aid, an office of the U.S. Department of Education, ensures that all eligible individuals can benefit from federally funded or federally guaranteed financial assistance for education beyond high school. We consistently champion the promise of postsecondary education to all Americans and its value to our society.

### GI Bill Web site

[www.gibill.va.gov/](http://www.gibill.va.gov/)

The Post 9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days.

### GovBenefits.gov

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

GovBenefits.gov is the official benefits Web site of the U.S. government, with information on over a thousand benefit and assistance programs. They include education grants and loans, health, housing, and other types of assistance. To obtain a tailored list of benefit programs for which you may be eligible, complete the free and confidential questionnaire on the GovBenefits.gov homepage. Or search for all programs by state, category, state, or federal agency by going to "Benefits".

### Science, Mathematics and Research for Transformation (SMART)

<http://smart.asee.org>

The SMART scholarship program is offered to undergraduate and graduate students in Science, Technology, Engineering and Mathematics (STEM) disciplines. According to the Web site interested applicants should have a strong interest in working for the DoD as a civilian research scientist or engineer.

### Students.gov

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

This U.S. Department of Education site links students with information on financial aid, tuition assistance, and scholarships. There is a section for military members and their families. Start your search by going to "Pay for your education."

### U.S. Department of Education

- [www.ed.gov](http://www.ed.gov)  
U.S. Department of Education Web site provides information on educational programs and financial aid regulations.
- [http://wdcrobcolp01.ed.gov/Programs/EROD/org\\_list.cfm?category\\_ID=SHE](http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE)  
Education Resource Organizations Directory -tool to Locate State Educational Funding

## Military Branch Specific Programs

### Air Force

#### Air Force Aid Society

[www.afas.org/Education/STAP.cfm](http://www.afas.org/Education/STAP.cfm)

The Air Force Aid Society (AFAS) is the official charity of the United States Air Force. AFAS offers a Spouse Tuition Assistance Program (STAP) for spouses of active duty personnel who accompany members to overseas locations. Applications for the 2012-2013 academic year will be available beginning November 1, 2011. More detailed information about eligibility can be found on the Web site.

### **General Henry H. Arnold Education Grant Program**

[www.afas.org/Education/ArnoldEdGrant.cfm](http://www.afas.org/Education/ArnoldEdGrant.cfm)

The Air Force Aid Society plans to award up to 3,000 grants to dependents of Air Force members for their college education through the General Henry H. Arnold Education Grant Program. Applications for these \$2,000 need-based grants are now available from the Society's Web site. The grant program is open to dependent children of active duty, Title 10. Reservists on extended active duty, Title 32 AGR performing full-time active duty, retired, retired reservists, and deceased Air Force members. Spouses of active duty members and surviving spouses of deceased personnel are also eligible.

### **Air Force Spouse Scholarship Program**

[www.afa.org/aef/aid/spouse.asp](http://www.afa.org/aef/aid/spouse.asp)

The Air Force Spouse Scholarship program is designed to encourage Air Force spouses worldwide to pursue associate/bachelor undergraduate or graduate/postgraduate degrees. The applicant must be a spouse of Air Force Active Duty, Air National Guard, or Air Force Reserve to be eligible. Spouses who are also members of the service are not eligible. The Air Force Spouse Scholarship Program deadline is Nov 11, 2011. Additional requirements are available on the Web site.

## **Army**

### **Army Emergency Relief**

[www.aerhq.org/education.asp](http://www.aerhq.org/education.asp)

Army Emergency Relief is the Army's own emergency financial assistance organization dedicated to "Helping the Army Take Care of Its Own." Their educational resources the Dependent Children Scholarship Program, the Overseas Spouse Education Assistance Program (OSEAP), the Stateside Spouse Scholarship Assistance Program, and assistance in finding general and military related scholarships.

### **Army Scholarship Foundation**

[www.armyscholarshipfoundation.org](http://www.armyscholarshipfoundation.org)

The Army Scholarship Foundation offers scholarships for spouses of enlisted active duty Army members, as well as for spouses of active duty Guard and Reserve members. The deadline for 2011 has passed. The deadline for 2012-2013 is May 1, 2012

## **Marine Corps**

### **Marine Corps Scholarship Foundation**

<http://mcsf.org/page.aspx?pid=183>

The Marine Corps Scholarship Foundation offers scholarships to children of active-duty United States Marines and children of former/deceased Marines.

## **Navy**

### **Navy-Marine Corps Relief Society**

[www.nmcrs.org/education.html](http://www.nmcrs.org/education.html)

The Navy-Marine Corps Relief Society's education programs help eligible Navy and Marine Corps families pursue their academic goals by providing a source of education financing.

### **Fleet Reserve Association**

[www.fra.org/AM/Template.cfm?Section=Home&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=10057](http://www.fra.org/AM/Template.cfm?Section=Home&TEMPLATE=/CM/ContentDisplay.cfm&CONTENTID=10057)

The Fleet Reserve Association's Education Foundation has awarded over \$118,000 to 26 students pursuing higher education. All active, Reserve, and retired members of the Navy, Marine Corps, and Coast Guard are eligible to apply.

### **Naval Helicopter Association Scholarship Fund**

[www.nhascholarshipfund.org/](http://www.nhascholarshipfund.org/)

The Naval Helicopter Association (NHA) offers nine annual scholarships to students with any military affiliation. Four national undergraduate, graduate, and five regional undergraduate scholarships are issued each year with awards up to \$3,000 each. The annual application deadline is November 15.

### **Navy Wives Clubs of America**

<http://navywivesclubsofamerica.org/scholarinfo.htm>

The Navy Wives Clubs of America offers a scholarship program for spouses of enlisted Navy, Marine Corps, and Coast Guard members. The Web site seems to be intermittent.

### **Seabee Memorial Scholarship Foundation**

[www.seabee.org/apply/apply.cfm](http://www.seabee.org/apply/apply.cfm)

The Seabee Memorial Scholarship Foundation offers scholarships to children and grandchildren of officers or enlisted members who have or are currently serving with the Naval Construction Force (Seabees), or Naval Civil Engineer Corps. The scholarships are awarded based on financial need, character, good citizenship, leadership, and scholastic record.

## Other Programs

### **American Association of University Women**

[www.aauw.org](http://www.aauw.org)

The American Association of University Women offers scholarships for women. These scholarships are awarded to eligible women who meet the specific requirements of AAUW Branch and State offices.

### **American Patriot Freedom Scholarship**

[www.homefrontamerica.org/bohrahhome.htm](http://www.homefrontamerica.org/bohrahhome.htm)

Since launching the American Patriot Freedom Scholarship Program in 2006, the program, administered by Homefront America, Inc. has awarded over \$95,000 in scholarships. Each year, military dependent children from around the world submit their essays hoping to receive one of 25 - \$1,000 scholarships.

### **Armed Forces Communications and Electronics Association**

[www.afcea.org/education/scholarships/](http://www.afcea.org/education/scholarships/)

Links to various grants and scholarship opportunities. See Web site for details and application dates.

### **Broke Scholar**

[www.brokescholar.com](http://www.brokescholar.com)

Broke Scholar is a free scholarship search engine.

### **CinCHouse.com**

[www.cinchouse.com](http://www.cinchouse.com)

This site, dedicated to military spouses, has information and resources for spouses going back to school. Follow the links under "My Career" and "Education" to find a list of scholarships for military spouses and children.

### **College Board**

[www.collegeboard.com/student/pay/](http://www.collegeboard.com/student/pay/)

College Board allows students to search for available grants and scholarships.

### **College Net**

[www.collegenet.com/mach25](http://www.collegenet.com/mach25)

This database contains listings of more than 500,000 private-sector awards from 1,570 sponsors.

### **College Toolkit**

[www.collegetoolkit.com](http://www.collegetoolkit.com)

Collegetool Kit, formerly Lunch Money, provides a free scholarship search program.

### **College Scholarships**

[www.collegescholarships.org](http://www.collegescholarships.org)

College Scholarships provides information about scholarships for students across the country. Browse available scholarships by subject, state, student status, or other categories.

### **Cosmetology Scholarships**

<http://www.beautyschools.org/displaycommon.cfm?an=1&subarticlenbr=16>

The American Association of Cosmetology Schools offers this information about available scholarships for individuals seeking to attend a cosmetology school.

### **Fast Web**

[www.fastweb.com](http://www.fastweb.com)

Fastweb is a free scholarship Web site for parents and students. The site includes a loan calculator and list of key dates for financial aid and admissions.

### **Fin Aid**

[www.finaid.org](http://www.finaid.org)

Fin Aid is a comprehensive Web site that provides information on loans, scholarships, military aid, and other sources of educational funding.

### **Folds of Honor Scholarship**

[www.foldsofhonor.com/scholarships.php](http://www.foldsofhonor.com/scholarships.php)

The Folds of Honor Foundation offers college scholarships for spouses and children of service members disabled in action or killed in action in Iraq or Afghanistan. Applications may be submitted in advance for children who will not need the scholarship for several years. Scholarship amounts are determined on a case-by-case basis.

**FreSch!**

[www.freschinfo.com](http://www.freschinfo.com)

FreSch! offers a free scholarship search. There are over 2000 scholarships listed here.

**Hispanic Scholarship Fund**

[www.hsf.net](http://www.hsf.net)

The Hispanic Scholarship Fund offers several scholarship programs for students of Hispanic heritage.

**Hope for the Warriors**

[www.hopeforthewarriors.org/spouse.html](http://www.hopeforthewarriors.org/spouse.html)

HOPE FOR THE WARRIORS™, offers multiple scholarships to U.S. military spouses of wounded service members and Fallen Warriors.

**Military.com**

[www.military.com](http://www.military.com)

This commercial site has information on financial aid and scholarship opportunities for military family member. Click on "Education" and follow the link under "Military Spouse and Family Educational Assistance Programs."

**Military Community Scholarship and Financial Aid Explorer**

[www.mcsfex.net](http://www.mcsfex.net)

This site helps military members and their family research scholarship and financial aid opportunities.

**Military HOMEFRONT**

[www.militaryhomefront.dod.mil](http://www.militaryhomefront.dod.mil)

Click on "Troops and Families" and "Education for Family Members" for information and links to financial support for spouses pursuing an education. Information on branch-specific tuition assistance programs is also available.

**Military Officers Association of America Scholarship**

[www.moaa.org/serv/benefits\\_education/serv\\_education\\_assistance/benefits\\_education\\_assistance\\_grants.htm](http://www.moaa.org/serv/benefits_education/serv_education_assistance/benefits_education_assistance_grants.htm)

The Military Officers Association of America has multiple scholarship opportunities. Visit their Web site for details and deadlines.

**National Institute of Whole Health (NIWH)**

[www.wholehealtheducation.com/niwh-offering-educational-scholarships-for-military-spouses/](http://www.wholehealtheducation.com/niwh-offering-educational-scholarships-for-military-spouses/)

The National Institute of Whole Health is offering a \$1,250 scholarship to all qualified MyCAA participants, towards their enrollment in an NIWH Whole Health curriculum.

**National Military Family Association**

[www.militaryfamily.org/our-programs/military-spouse-scholarships/](http://www.militaryfamily.org/our-programs/military-spouse-scholarships/)

The National Military Family Association Scholarship Fund awards scholarships for Military spouses. Applications, when available, are posted on their Web site.

**Pat Tillman Foundation**

[www.patillmanfoundation.org/tillman-military-scholars/](http://www.patillmanfoundation.org/tillman-military-scholars/)

The Pat Tillman Foundation offers Tillman Military Scholarships for service members and their dependents.

**Peterson's Undergraduate Scholarship Search**

[www.petersons.com/army?refURL=http%3A%2F%2Fwww.militaryonesource.com](http://www.petersons.com/army?refURL=http%3A%2F%2Fwww.militaryonesource.com)

The undergraduate scholarship search helps you find private awards and grants to help cut college costs. By answering questions about yourself and your activities, you can narrow down the scholarships to the ones that match your qualifications. Start by going to "College Success Tools" then "Pay for School."

**SAT/ACT Prep Program for Military Families**

[www.eknowledge.com/military.asp](http://www.eknowledge.com/military.asp)

eKnowledge Corporation and NFL football players have donated over \$20 million of SAT software to military families worldwide. Military service members, veterans, and dependents can order free SAT test preparation products worth \$200 by visiting the eKnowledge Web site. Software is free, you only pay for shipping and handling.

**Scholarships**

[www.scholarships.com](http://www.scholarships.com)

Scholarships.com offers a free searching tool for finding scholarships.

### **Scholarships for Military Children**

[www.militaryscholar.org/](http://www.militaryscholar.org/)

The Defense Commissary Agency and Fisher House Foundation, Inc. have created the Scholarships for Military Children Program. This program awards a \$1,500 scholarship at every commissary location where qualified applications are received. The scholarship provides for payment of tuition, books, lab fees, and other related expenses. Dependent, unmarried children, under age 23, of active duty personnel, Reserve, Guard and retired military members, or survivors of deceased members, are eligible to apply.

### **State Higher Education Agency Contacts**

[http://wdcrobcolp01.ed.gov/Programs/EROD/org\\_list.cfm?category\\_ID=SHE](http://wdcrobcolp01.ed.gov/Programs/EROD/org_list.cfm?category_ID=SHE)

The U.S. Department of Education provides this listing of contact information for each state's Higher Education Agency which provides information on the education programs, colleges and universities, financial aid assistance programs, grants, scholarships, continuing education programs, and career opportunities.

### **StraightForward Media**

[www.straightforwardmedia.com/sfm\\_v2/scholarships/](http://www.straightforwardmedia.com/sfm_v2/scholarships/)

Straight Forward Media offers six scholarship programs.

### **Student Scholarship Search**

[www.studentscholarshipsearch.com](http://www.studentscholarshipsearch.com)

This site offers information about scholarships, loans, grants, and more.

### **Survivors' and Dependents' Educational Assistance Program (DEA)**

[http://qibill.va.gov/benefits/other\\_programs/dea.html](http://qibill.va.gov/benefits/other_programs/dea.html)

The Dependents' Educational Assistance Program is funded and provided by the Veteran's Administration (VA). The DEA provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeships, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

### **Thanks USA**

[www.thanksusa.org/main/index.html](http://www.thanksusa.org/main/index.html)

Thanks USA offers scholarships to spouses and dependents of active duty service members or Reservists and National Guard members who have been activated. The 2011 Deadline was in May, 2011. You can sign up on the Web site for a reminder when the 2012 information becomes available.

### **United Negro College Fund**

[www.uncf.org](http://www.uncf.org)

The United Negro College Fund administers numerous college scholarship programs. Each program has its own eligibility criteria, deadlines, and documents.

## **Alternative Sources of Financial Aid**

*Due to the current status of the Nation's economy most of the student loan resources either do not offer this type of assistance or they are not accepting new applications. Please contact the listed resources with the number provided on their Web sites for information on when they will be accepting new applications.*

### **Payment Plans**

Contact your school's Financial Aid Office for information regarding tuition payment plans that allow you to pay as you go. Contact your employer to see if they offer an Employee Reimbursement Plan. This may also allow eligible students to defer tuition payment while awaiting reimbursement. If you are a graduate student, you may want to talk to your department head for previously awarded scholarships in your area of study.

### **Alternative/Private Student Loans**

The terms and conditions of these private educational loans are similar to the Federal Stafford Loan. Often students who are not eligible for Federal Student Loans or students who want to supplement their Federal Loans will apply. Consideration is based on the creditworthiness of the applicant or co-signer. Contact the lender to apply, or for requirements, interest rates, and fees which can vary among lenders. There are no federal forms to complete when applying for these loans.

- Key Education Loans  
[www.key.com/html/education-financing.html](http://www.key.com/html/education-financing.html)
- National Education  
[www.nationaleducation.com](http://www.nationaleducation.com)
- Nellie Mae  
[www.nelliemae.com](http://www.nelliemae.com)
- Nelnet Student Loans  
[www.nelnet.com](http://www.nelnet.com)

- Sallie Mae  
[www.salliemae.com](http://www.salliemae.com)
- Student Loan  
[www.studentloan.com](http://www.studentloan.com)
- Wells Fargo Student Loans  
[www.wellsfargo.com/student/](http://www.wellsfargo.com/student/)

## Tuition Payment Plans

Tuition payment plans are short-term (12 months or less) installment plans which split your tuition into equal monthly payments. Many such plans are essentially interest-free, but some have fees or finance charges. Ask about the costs to you before using a tuition installment plan.

- **FACTS Tuition Management**  
[www.factsmgt.com](http://www.factsmgt.com)  
FACTS Tuition Management offers tuition management and budgeting services for educational institutions at all levels, from pre-school through post-graduate institutions.
- **Sallie Mae Tuition Pay**  
<https://tuitionpay.salliemae.com/>  
Sallie Mae's Tuition Pay lets you pay your tuition bill in small, monthly installments at more than 1,500 schools nationwide. The service is interest-free. An application fee is required. 1-800-635-0120.
- **Tuition Management Systems**  
[www.afford.com](http://www.afford.com)  
Tuition Management Systems provides tuition payment programs for kindergarten through college. The interest-free monthly payment option allows students and families to spread educational costs over a several months, without interest and without borrowing. (There is an enrollment fee that ranges from \$30 to \$60, depending on the school.) Their BorrowSmart counseling optimizes the combination of tuition payment plans and PLUS loan debt to minimize loan interest payments for a given monthly payment.

## Books for Scholarships

*Kaplan Scholarships 2012: Billions of Dollars in Free Money for College*, by Kaplan. (Kaplan Publishing. 2011). ISBN-13: 978-1609781156

*Scholarships, Grants & Prizes 2012 (Peterson's Scholarships, Grants & Prizes)*, by Laura Paul (Editor). (Peterson's. 2011). ISBN-13: 978-0768932935

*The College Board Scholarship Handbook 2010*, by The College Board. (College Board. 2009). ISBN-13: 978-0874478495

*Getting Financial Aid 2011*, by The College Board. (College Board. 2009). ISBN-13: 978-0874479058

*Paying for College without Going Broke, 2011 Edition*, by Kalman Chany and Princeton Review. (Princeton Review. 2010). ISBN-13: 978-0375427916

*The Scholarship Book 13<sup>th</sup> Edition: The Complete Guide to Private-Sector Scholarships, Fellowships, Grants and Loans for Undergraduates*, by National Scholarship Research Service and David J. Cassidy. (Prentice Hall Press. 2008). ISBN-13: 978-0735204270

*The Scholarship & Financial Aid Solution: How to Go to College for Next to Nothing with Short Cuts, Tricks, and Tips from Start to Finish*, by Debra Lipphardt. (Atlantic Publishing Co. 2008). ISBN-13: 978-1601382610

*The Best Way to Save for College: A Complete Guide to 529 Plans*, by Joseph F. Hurley. (Savingforcollege.com Publications). ISBN-13: 978-0974297774

**IMPORTANT NOTICE:** The Research Department is pleased to provide you with the attached materials and resources. Please note that we do not endorse or recommend the providers, resource(s) or the materials, and that we can make no guarantee as to the applicability, comprehensiveness, or accuracy of the information provided. The decision about your particular situation must be made by you, in conjunction with advice from appropriate professionals. This material was reproduced with the permission of the copyright owner. Further reproduction prohibited.