

# FINANCIAL AIDS FOR POSTSECONDARY EDUCATION: AN UPDATE

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## *Introduction*

In September almost two million Americans will enter colleges and vocational schools for the first time, in pursuit of the intellectual, cultural, and financial awards that a higher education can bring. One of this country's greatest strengths has been its capacity to provide its people with advanced educational opportunities unmatched by any other nation in the world.

No American should be denied access to these educational facilities because that person does not have the immediately available funds to pay for his or her education. Postsecondary education in America is not a particular privilege of the rich; it is a fundamental right to be shared by all who can benefit from it, be they wealthy or poverty stricken, brilliant or of below average intelligence.

An even greater injustice is done when someone decides against continuing one's education because he or she is unaware of the sources of financial aid available. There is a great myth surrounding availability of financial aid for continuing education in this country. That myth has led people to believe that one must be a genius, or financially impoverished, or "college material", or exceptional in some other particular way in order to qualify for financial assistance. Such a myth can only be self-confirming, because if the people think that only exceptional persons are eligible, only the exceptional among them will be likely to apply.



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EDITOR'S NOTE: The following information on financial aid programs available on a national level as well as within the state of California is one example of the variety of programs offered to students for postsecondary education within these United States. Dissemination of this type of data is a service commendable of a public servant. (AH)

In truth, financial aid for college and vocational education in almost every field and endeavor is available to those who can show that they need that aid in order to continue their education. And because no universally accepted definition of "need" has ever been written, a student can best begin to demonstrate "need" by *the determination to seek out, and apply for*, those aid programs which suit his or her goals and requirements.

The educational financial assistance programs offered by federal, state, and private agencies are difficult to take advantage of unless they are understood. I hope that this summary of the major educational financial aids will help students to better understand the wide range of aids available.

#### *Sources of Financial Aid*

There are *three* general sources of scholarships and grants, loans, work-study assistance, and other educational financial aids.

First, agencies of the Federal Government and of the various states offer a wide variety of assistance plans for students who want to continue their education by attending two or four-year colleges, state-run or private schools, liberal arts colleges or professional technical and vocational institutions.

Second, there are the colleges, universities, and training schools themselves. There is scarcely a school in the United States without a scholarship fund, loan fund, or assistance service such as a student employment office. If you have already picked the school you want to attend, make sure to write or speak with the school's Financial Aid Officer about all the different kinds of aid available.

Third, a vast number of private clubs, companies, and other groups in your area, as well as state associations and national organizations, offer grant and loan programs of their own. The bibliography at the end of this Update can lead you to many of these smaller programs, and your high school counselor or university Financial Aid Officer should be able to offer further assistance.

#### *How Financial Aid is Determined*

*Financial need is the difference between the cost of attending the institution of the student's choice, and the ability of the student and/or the student's parents to pay for it.* Financial aid is awarded on the basis of financial need. It is most often awarded in some combination of scholarships and grants, loans, and workstudy assistance.

#### *Some Helpful Hints*

(1) Write the school you are planning to attend for a needs-analysis form called the *Parents Confidential Statement* (PCS). Many schools, government assistance programs, and some private aid programs use the Statement as a tool in determining the extent of an applicant's need.

(2) Check for financial aid application deadlines and apply early. Put the same effort into an application for financial aid that you would put into the college application itself.

(3) Work *closely* with the Financial Aid Officer of the school which you will be attending (or with the Officers of the schools to which you are applying). Their job is to know thoroughly *all* the aid programs available to students who decide to attend their schools, and to help those students ap-

ply for a variety of aid programs which suit them best. If financial aid will be a factor in your decision of which school to attend, make sure to contact each of the schools' Aid Officers *well in advance* of the schools' deadlines for application.

(4) The amounts of financial assistance quoted in this Update are frequently changed; the latest information about exact amounts should be available from the Financial Aid Offices of any of the schools to which you are applying.

(5) When in doubt about your qualifications or suitability for a certain financial aid program, *apply*.

## *Part II: Major Educational Financial Aid Programs*

### *A. General Scholarships and Grants*

#### 1. *Basic Opportunity Grants (BOGS)*

##### Type and Amount of Assistance:

Basic Grants are for \$1400 minus the expected family contribution. They cannot be given to cover more than half of the actual cost of attendance, and cannot exceed the difference between the family contribution and the actual cost of attendance. You must reapply for your Basic Opportunity Grant each year. Grants for 1974-75 range from \$50 to \$900; the average Grant will be around \$600.

##### Eligibility:

*Full-time* students entering any school of higher education or vocational training are eligible. Basic Opportunity Grants may be given *in addition to* other forms of federal financial aid. They are based upon financial need as determined by a special application form.

##### Application:

For further information contact your high school counselor or college Financial Aid Officer, or write the Division of Basic Grants, Bureau of Postsecondary Education, U.S. Office of Education, Washington, D.C. 20202.

#### 2. *Supplementary Educational Opportunity Grants (SEOGS)*

##### Type and Amount of Assistance:

Grants are made available directly from your school. They are for a maximum of \$1500 a year, or a maximum of \$4000 over a four year period (or \$5000 for students enrolled in a regular five year program)

##### Eligibility:

Based upon exceptional financial need, as determined by the individual school. The student must be enrolled *for at least half-time study*.

##### Application:

Apply to the Director of Financial Aid of your college or university. For further information you can write the Division of Student Support and Special Programs, Bureau of Postsecondary Education, U.S. Office of Education, Washington, D.C. 20202.

### 3. *Social Security Educational Aid Benefits*

#### Type and Amount of Assistance:

The amount of assistance depends upon the separate income, if any, of the eligible student. Benefits are not payable for on-the-job training, or to students studying part-time.

#### Eligibility:

Dependent, unmarried students between the ages of 18 and 22, whose parents have become eligible for social security benefits.

#### Application:

Write to the appropriate District Office of the Social Security Administration, or to the Office of Public Affairs, Social Security Administration, U.S. Department of Health, Education and Welfare, Baltimore, Maryland 21235.

### 4. *Talent Search, Upward Bound, and Special Services for Disadvantaged Students*

#### Type and Amount of Assistance:

Tutoring and other academic services are made available during the summer, and followed up during the academic year. Students receive room and board during the summer, and may receive living expense allowances of up to \$30 a month during summer and academic year programs.

#### Eligibility:

Low income family background.

#### Application:

Contact your high school counselor, college Financial Aid Officer, or write the Division of Student Support and Special Programs, Bureau of Postsecondary Education, U.S. Office of Education, Washington, D.C. 20202

### 5. *National Merit Scholarship Program*

#### Type and Amount of Assistance:

Type A: Non-renewable National Merit \$1000 scholarships, awarded upon enrollment in an approved U.S. college or university (most schools are approved).

Type B: Four-year Merit Scholarships, of between \$1000-\$1500 per year, depending upon financial need.

#### Eligibility:

Type A is based upon performance on the Preliminary Scholastic Aptitude Tests (PSATs) and the National Merit Scholarship Qualifying Test, both taken in the junior year of high school; type A is awarded *without regard to financial need*. Type B takes the results of the two tests *and financial need* into account, using the Parents Confidential Statement (PCS) to determine the extent of need.

#### Application:

Ask your high school counselor for the test application forms. For further information, write the National Merit Scholarship Corporation, 990 Grove Street, Evanston, Illinois 60201.

## B. *Scholarships and Grants Offered by the State of California*

### 1. *State Scholarship Awards*

#### Type and Amount of Assistance:

These awards are for tuition and are given as follows:

- (a) in amounts ranging from \$500 to \$2500 at independent colleges (Beginning with applicants in the fall of 1975);
- (b) in amounts ranging from \$300 to \$600 for students attending the University of California;
- (c) from \$147 to \$192 for students who are entering California State University and Colleges in the fall of 1975.

The awards may be used at any accredited California school, and must be renewed annually by the student. State scholars who attend (tuition-free) community colleges may have their awards held in reserve.

#### Eligibility:

Applicants must be California residents, and high school graduates or accepted as full-time undergraduate students by an accredited school. They must file a Parents Confidential Statement (PCS), take the Scholastic Aptitude Test (SAT) as early as possible in the senior year (preferably in October), be under thirty years of age (unless a veteran) and have not completed more than six semesters or nine quarters of college work prior to the use of the award.

#### Application:

Applications are generally due in mid-November of the senior year, and must be postmarked by the deadline date. They should be sent to the State Scholarship and Loan Commission, 1410 5th Street, Sacramento, California 95814.

### 2. *Occupational Education and Training Grants:*

#### Type and Amount of Assistance:

The grants cover tuition costs of up to \$2000 per year, plus a maximum of \$500 for training-related costs (travel, books, etc.).

#### Eligibility:

Applicants must be California residents. Students who have the aptitude and desire to train for specific occupations, vocations, or technical careers, but who are in need of financial aid in order to do so, are eligible to apply. Applicants must be under thirty years of age, demonstrate occupational aptitude according to the standards set by the State Scholarship and Loan Commission, and be admitted as full-time students into an accredited California program.

#### Application:

Applications are available in October from the individual school or training center, or from the State Scholarship and Loan Commission, 1410 5th Street, Sacramento, California 95814.

### 3. *College Opportunity Grants: (COGS)*

#### Type and Amount of Assistance:

College Opportunity Grants (COGS) may be used at any public community college or four-year accredited institution in the State of Califor-

nia. Grants range from \$500 to \$900 and may be renewed annually. Students attending four-year colleges on renewal may receive up to \$2500 in tuition and fees depending upon financial need.

**Eligibility:**

These grants do not require test scores. Applicants must be California residents, come from low income families (generally from ethnic minority backgrounds), and be unable to attend college without financial assistance. Applicants may not have completed more than sixteen semester units of a part-time program.

**Application:**

Applications are available in early fall, and must be postmarked by the deadline date. Applications are available from the individual school, or from the State Scholarship and Loan Commission, 1410 5th Street, Sacramento, California 95814.

**C. Loan Programs**

**1. National Direct Student Loan Program (Formerly the NDEA Loan Program)**

**Type and Amount of Assistance:**

Loans for up to \$5000 may be made for the completion of an undergraduate course of study. Loan repayment with interest begins nine months after graduation or termination of at least half-time study. The interest rate is 3%, but does not begin until the repayment period starts. The loan and interest is normally repaid over a ten year period. Participants who plan teaching careers should check to see if they are eligible for possible cancellation by the government of the repayment obligation for a part of their loan.

**Eligibility:**

Based upon financial need, as determined by the Parents Confidential Statement (PCS). The applicant must meet certain workload requirements and be capable of maintaining good academic standing.

**Application:**

The student applies each year to the school for a direct loan. For further information write the school of your choice, or the Loans Branch, Division of Student Support and Special Programs, Bureau of Postsecondary Education, U.S. Office of Higher Education, Washington, D.C. 20202.

**2. Guaranteed (Insured) Loans For Post-Secondary Education**

**Type and Amount of Assistance:**

The maximum yearly loan to a student is \$2500, and the maximum amount for all four undergraduate years is \$7500. Repayment begins nine to twelve months after graduation or withdrawal from school. Repayment with interest is made in installments over a five to ten year period. However, students may be eligible for interest subsidies, which means that they may have up to 7% of the interest rate paid by the Federal Government for part of the time prior to the repayment period. Students who pursue certain training or vocational courses may also borrow up to \$2500 a year.

### Eligibility:

An interest subsidy provision — which means that the government will pay some of the interest on the loan — extends to students whose family income is less than \$15,000 per year, or more than \$15,000 if the school determines that the student still needs the subsidy and recommends that he or she receive it.

The “guarantee” provision makes it easier for the individual student to get the loan because the Government guarantees that the loan will be repaid (with government funds) if the student is unable to do so himself.

### Application:

A student arranges to receive a loan directly with the lender — usually a bank or a savings and loan association — and with the cooperation of the school’s Financial Aid Officer. For further information contact the school which you plan to attend, or write the Division of Insured Loans, Bureau of Postsecondary Education, Office of Education, Washington, D.C. 20202, or the Director of Higher Education, Office of Education, Region 9, 50 Fulton Street, San Francisco, California 94102.

### 3. *The United Student Aid Funds Program*

#### Type and Amount of Assistance:

The United Student Aid Funds guarantees loans of up to \$3000, with interest rates below 9%.

#### Eligibility:

Parents and students must be recommended by one of the participating schools as in need of financial assistance.

#### Application:

For further information contact the United Student Aid Funds, Inc., 5259 North Takoma Avenue, Indianapolis, Indiana 46220.

### 4 *California Regents Loans*

#### Description:

Loans are used primarily to supplement outright grants, but are made in other cases as well. They carry a 3% interest rate, and are repayable within five years after withdrawal or completion of studies.

You apply for these loans through the campus of the University of California which you plan to attend.

### D. *Work Assistance*

#### 1. *College Work Study Program*

##### Type and Amount of Assistance:

Students work on or off-campus for an approved nonprofit organization. Participants in the Work Study Program earn on the average approximately \$550 during the nine month-long academic year. They work at least the minimum wage and frequently more, but at no more than \$3.50 per hour, and for no more than an average of forty hours per week. The participant cannot earn more than his specified need. Part-

time employment under the Work Study Program is also available in community-related problem-solving projects.

**Eligibility:**

An applicant must be in need of financial assistance as determined by the *Parents Confidential Statement* (PCS) and the Work Study Application Form. Applicants must be enrolled as full or part-time students in a college, vocational school, or proprietary school, and maintain good academic standing.

**Application:**

Applications are submitted directly to your school. To apply, contact the Financial Aid Office or Student Employment Office at your school. For further information write to the Work Study Branch, Division of Student Support and Special Programs, Bureau of Postsecondary Education, U.S. Office of Education, Washington, D.C. 20202.

**E. Federal Agency Cooperative Education Program**

**Type and Amount of Assistance:**

Salaried employment with the Federal Government is available to complement the scholastic phase of the participant's education. This work phase is included in the cooperating school's requirements for a degree. (Summer internships are also available in many Congressional offices. Write to your Congressman and Senators for more information.)

**Eligibility:**

The program is open to students regardless of financial need. Students attending a college or university participating in the cooperative education work study program are eligible. (All students interested in politics are encouraged to apply for Congressional Internships; selections are made by the individual Congressional Offices.)

**Application:**

For further information about the Federal Agency Cooperative Education Program, contact the Student Employment Office or Financial Aid Office at your school, or write the Job Information Center, U.S. Civil Service Commission, Eastern Columbia Building, 851 South Broadway, Los Angeles, California 90014.

**E. Educational Assistance for Minority Groups**

**1. The National Scholarship Service and Fund for Negro Students (NSFFNS)**

**Description:**

The National Scholarship Service and Fund for Negro Students is a free college advisory and referral service primarily for black high school juniors and seniors who can use guidance about any aspect of their post secondary education, including financial aid. NSFFNS makes a limited number of scholarships available to students who it has counseled; they average \$300 and do not exceed \$600. For further information, write the National Scholarship Service and Fund for Negro Students, 1776 Broadway, New York, N.Y. 10019. Guidance application forms are available from your high school guidance counselor, or can be obtained by check-



ing the appropriate box on the Preliminary Scholastic Aptitude Test (PSAT) or American College Test (ACT).

2. *The National Achievement Scholarship Program for Outstanding Black Students*

Description:

This is part of the National Merit Scholarship Program; eligibility and amount of assistance are similarly determined. For further information and applications, contact the Financial Aid Office at your school or write the National Merit Scholarship Corporation, 990 Grove Street, Evanston, Illinois 60201 (specifying your interest in their program for black students.)

3. *The Bureau of Indian Affairs Higher Education Program*

Type and Amount of Assistance:

The Bureau of Indian Affairs runs a higher education grant and loan program (the average 1973 grant was \$1300), and brings students into contact with many other sources of scholarships for American Indians.

Eligibility:

Students who are more than one-quarter Indian, Eskimo, or Aleut, and of a tribal group being served by the Bureau, and who are working toward a degree at an accredited school. Financial need must be established by the student.

Application:

Write to the attention of the Assistant Area Director for Education, Bureau of Indian Affairs, 2800 Cottage Way, Sacramento, California 95825; or to the attention of Mr. Leroy Falling, Division of Post-Secondary and Adult Education, I.E.R.C., P.O. Box 1788, Albuquerque, New Mexico 87103, if you are not a resident of California.

F. *Educational Assistance to Veterans and Their Families*

1. *Assistance for Children, Wives, or Widows of Deceased or Disabled Veterans*

Type and Amount of Assistance:

Educational assistance allowances of the following monthly amounts: Full-time school work — \$270 Three-quarter-time — \$203 Half-time — \$135 Less than half-time — Assistance is limited to a one-time tuition payment not to exceed \$270. Those enrolled in full-time cooperative courses receive \$217.

Eligibility:

Assistance is available if the veteran is either deceased or 100% disabled as a result of service-connected injuries. Specifically, aid is available to each son and daughter, aged 18-26, and wives or widows of service-connected deceased, or 100% disabled veterans, or of servicemen missing in action for more than ninety days. The period of eligibility for a child extends until his or her 26th birthday; for a wife or widow it extends eight years from the date of discovery of the service-con-

nected disability, or date of death, or date first listed as missing in action.

**Application:**

For further information contact your nearest local Veterans Administration Office, or write the Veterans Administration, Washington, D.C. 20420.

**2. *Veterans Educational Assistance:***

**Type and Amount of Assistance:**

Educational assistance allowances of the following monthly amounts:

**Full-time student —**

- \$270 (if the veteran has no dependents)
- \$321 (if the veteran has one dependent)
- \$366 (if the veteran has two dependents)
- \$ 22 (each additional dependent)

**Three-quarter student —**

- \$203 (no dependents)
- \$240 (one dependent)
- \$275 (two dependents)
- \$ 17 (each additional dependent)

**Half-time student —**

- \$135 (no dependents)
- \$160 (one dependent)
- \$182 (two dependents)
- \$ 11 (each additional dependent)

**Cooperative education student —**

- \$217 (no dependents)
- \$255 (one dependent)
- \$289 (two dependents)
- \$ 17 (each additional dependent)

**Eligibility:**

Servicemen who have served on active duty for more than 180 days. Veterans of service after 1/31/55 generally can receive four full academic years (or thirty-six months) of assistance if they have served on active duty for more than 1½ years. Otherwise, assistance is available at the rate of one and one-half months' assistance for each month of service.

**Application:**

For further information contact your nearest local Veterans Administration Office, or write the Veterans Administration, Washington, D.C. 20420.

**3. *Veterans Educational Assistance Offered by the State of California***

(Eligibility is similar to the above. For further information on amounts of assistance, write the Veterans Administration Regional Office, 49 4th Street, San Francisco, California).

#### 4. *Veterans Vocational Rehabilitation Assistance*

##### Type and Amount of Assistance:

Up to four years in part-time or full-time training, as follows:

##### *In School*

##### Full-time student —

\$170 (if the veteran has no dependents)

\$211 (one dependent)

\$248 (two dependents)

\$ 18 (each additional dependent)

##### Three-quarter time student —

\$128 (no dependents)

\$159 (one dependent)

\$187 (two dependents)

\$ 14 (each additional dependent)

##### Half-time student —

\$ 85 (no dependents)

\$106 (one dependent)

\$124 (two dependents)

\$ 9 (each additional dependent)

##### On-farm, on-the-job, or full-time apprentice training —

\$148 (no dependents)

\$179 (one dependent)

\$207 (two dependents)

\$ 14 (each additional dependent)

##### Eligibility:

The veteran's disability must be service-connected, rated at 30% or more, or shown to have produced a pronounced employment handicap.

##### Application:

For further information contact your local Veterans Administration Office, or write the Veterans Administration, Washington, D.C. 20420.

#### G. *Military Assistance*

##### 1. *Reserve Officers Training Corps Scholarships*

##### Type and Amount of Assistance:

Scholarships are offered on a two, three, and four year basis, and generally cover tuition, textbooks and a monthly miscellaneous expense allowance. Details differ somewhat for each service.

##### Eligibility:

Students must be at least 17 years old, and enrolled or planning to enroll in a school where a Reserve Officers Training Corps (ROTC) program is offered. A standard military physical examination is taken upon entering the program.

##### Application:

For further information, write:

— Army ROTC, Fort Monroe, Virginia 23651

— Air Force ROTC, Advisory Service, Maxwell AFB, Alabama 36112, or the Air Force detachment on a particular campus.

— The Commander, Navy Recruiting Command (Code 314), 4015 Wilson Boulevard, Arlington, Virginia 22203, or visit a Navy or Marine Corps Recruiting Station.

## 2. *United States Service Academies*

### Type and Amount of Assistance:

Students follow a four-year tuition-free course of study leading to a Bachelor of Science degree at the U.S. Air Force Academy, the U.S. Military Academy (Army), the U.S. Naval Academy, and the U.S. Merchant Marine and the Maritime Academies (two of the five maritime academies offer a three year program of study). Students at all of the academies receive medical care and room and board. At the Air Force, Military, Naval, and Coast Guard Academies students also receive a monthly allowance to cover personal expenses. At the maritime academies they receive a subsidy of not more than \$600 per year and at the Merchant Marine Academy they receive a \$400 allowance for the first three years and \$1700 for the final year. All students receive a commission in their respective service upon graduation and must serve 5-years of active duty.

### Eligibility:

Applicants must be between 17 and 22 years of age by July 1st of their entering year, U.S. citizens, and unmarried. Except for the Merchant Marine, all services are available to both men and women.

### Application:

For further information write:

- the Registrar, U.S. Air Force Academy, Colorado Springs, Colorado 80840;
- Director of Admissions, U.S. Military Academy, West Point, N.Y. 10966;
- Dean of Admissions, U.S. Naval Academy, Annapolis, Maryland 21402;
- Director of Admissions, U.S. Coast Guard Academy, New London, Conn. 06320;
- Maritime Administration, U.S. Department of Commerce, Washington, D.C. 20230;
- Director of Admissions, U.S. Merchant Marine Academy, Kings Point, N.Y. 11024

## II. *Health Education Assistance*

### 1. *Undergraduate Training in Psychiatric-Mental Health Nursing*

#### Type and Amount of Assistance:

Grants which cover tuition and fees plus a living allowance of \$1800.

#### Eligibility:

Students in basic nursing programs may apply. They should be full-time trainees, and must be planning to study psychiatric-mental health nursing at the graduate level.

#### Application:

For further information write the nursing school of your choice, or the Psychiatric Nursing Training Branch, Division of Manpower and

Training Programs, National Institute of Mental Health, 5600 Fishers Lane, Rockville, Maryland 20852.

2. *The Nursing Student Scholarship Program*

Type and Amount of Assistance:

Scholarships of up to \$2000, depending upon the availability of funds and the extent of need.

Eligibility:

Evidence of financial need, as determined by the individual nursing school. The applicant must be enrolled in an accredited school of nursing at the undergraduate or graduate level.

Application:

For further information write to the nursing school of your choice, or the Student Loan and Scholarship Section, Bureau of Health Resources Development, Health Resources Administration, Bethesda, Maryland 20014.

3. *The Nursing Student Loan Program*

Type and Amount of Assistance:

Loans of up to \$2500 per year with a limit of \$10,000 total assistance. Repayment of the loan begins nine months after studies are either completed or discontinued. An interest rate of 3% is charged, beginning with the commencement of the repayment period. Nursing students who go into public service after training may have some part of their repayment obligation cancelled.

Eligibility:

Financial need, as determined by the individual nursing school.

Application:

For information write to the nursing school of your choice, or to the Nursing Education Branch, Division of Nursing, Bureau of Health Resources Development, Health Resources Administration, 9000 Rockville Pike, Bethesda, Maryland 20014.

4. *Health and Allied Health Personnel Training*

Type and Amount of Assistance:

Training with pay (including a living expense allowance), offered by the U.S. Navy, Army, and Air Force.

Eligibility:

Usually, at least two years of college study are required.

Application:

Write the U.S. Army Recruiting Command, Fort Monroe, Hampton, Virginia 23369; Office of the Surgeon General, Department of the Army, Forrestal Building, Washington, D.C. 20314; Bureau of Naval Personnel, Navy Department, Attn: Pers-B623, Washington, D.C. 20370.

5. *The Health Professions Scholarship Program*

Type and Amount of Assistance:

Scholarships are available of up to \$3500 per year, covering a portion of tuition, fees, living expenses and books. The individual school

determines the exact amount, based upon its evaluation of the applicant's need.

**Eligibility:**

Full-time students in good academic standing, whom the school determines are in need of such aid. Medical students who agree to practice primary care in certain disadvantaged areas can "repay" their scholarships at the rate of one year of service for each year of financial aid.

**Application:**

For further information write to the Department of Health, Education, and Welfare, Region 9, Federal Office Building, 50 Fulton Street, San Francisco, California 94102. Applications are available from the individual medical schools.

**6. *Public Health Training Awards***

**Type and Amount of Assistance:**

The awards pay for tuition and fees, a travel allowance, and an allowance of \$500 per dependent.

**Eligibility:**

Students who need graduate or specialized training in order to prepare for a career in public health.

**Application:**

For further information write to the Department of Health, Education, and Welfare, Region 9, Federal Office Building, 50 Fulton Street, San Francisco, California 94102.

**7. *National Medical Fellowships***

**Type and Amount of Assistance:**

Scholarships from \$500-\$2400 (1973 average was \$1400), depending upon the extent of financial need as established by the application. They are renewable for one year.

**Eligibility:**

Black students, mainland Puerto Ricans, Mexican Americans, and American Indians, entering their first or second year of study in medical school.

**Application:**

For further information write the National Medical Fellowships, Inc., 3935 Elm Street, Downers Grove, Illinois 60515.

**8. *Dental Scholarships for Undergraduate Disadvantaged Minority Students***

**Type and Amount of Assistance:**

Five-year scholarships, which begin in the final year of pre-dental studies and continue through the four years of dental school. Amounts of up to \$2500 are awarded, depending upon the individual school's determination of the extent of the applicant's financial need. There is a \$12,500 maximum for the entire five year period.

**Eligibility:**

Minority students from disadvantaged backgrounds who are interested in a dental career.

**Application:**

Write to the dental school of your choice, or to the American Fund for Dental Education, 211 East Chicago Ave., Suite 1630, Chicago, Illinois 60611.

9. *The Health Professions Student Loan Program*

**Type and Amount of Assistance:**

Loans are made of up to \$3500 per year. They are repayable over a ten year period which begins one year after the termination or completion of full-time studies. An interest rate of 3% is charged from the beginning of the repayment period. In some cases the repayment may be deferred, or the obligation to repay cancelled.

**Eligibility:**

Students who need financial assistance in order to pursue their health-related studies.

**Application:**

For further information, write to the Department of Health, Education and Welfare, Region 9, Federal Office Building, 50 Fulton Street, San Francisco, California 94102. Applications are available from the medical schools themselves.

10. *Student Work Experience and Training Program (SWEAT)*

**Type and Amount of Assistance:**

Living expense allowances which permit full-time student employment in the field of developmental disabilities.

**Eligibility:**

Completion of the junior year of high school.

**Application:**

For further information write to the attention of the Assistant Regional Commissioner for Rehabilitation Services, S.R.S., Department of Health, Education and Welfare, Federal Office Building, 50 Fulton Street, San Francisco, California 94102.

I. *Assistance for Science-Related Education*

1. *Undergraduate Scientific Research Participation*

**Type and Amount of Assistance:**

Up to twelve weeks of full-time summer study which involve students in research topics of a publishable nature. Living expense allowances are available.

**Eligibility:**

Full-time undergraduate students familiar with the basic concepts and methods of science are eligible. Preference is given to those who are planning careers in teaching and research.

**Application:**

For further information write to the Division of Undergraduate Education in Science, National Science Foundation, Washington, D.C. 20550. (The Foundation also awards a number of fellowships for work in a science-related field. Write to the above address for details.)

2. *University Research and Training in Urban Mass Transportation*

**Type and Amount of Assistance:**

Living expense allowances of up to \$6500 a year, plus allowances for dependents and for travel, may be awarded to qualified applicants.

**Eligibility:**

Students enrolled in an undergraduate or graduate program relating to mass transportation management or research. Recipients of a research grant may not receive other Federal financial assistance.

**Application:**

For further information write to the Administrator, Urban Mass Transportation Administration, U.S. Department of Transportation, Washington, D.C. 20591.

3. *Student Originated Studies in Science*

**Type and Amount of Assistance:**

Expense allowances of up to \$80 a week for ten to twelve weeks are awarded for summer student-originated projects.

**Eligibility:**

Full-time undergraduate or graduate students, who should in most cases be natural science, or science-related majors. Participants are required to devote full-time attention to their projects.

**Application:**

For further information, write the Undergraduate Education in Science Division, National Science Foundation, Washington, D.C. 20550.

J. *Financial Assistance for Training in the Field of Education*

1. *Preparation of Professional Personnel to Educate Handicapped Children*

**Type and Amount of Assistance:**

Expense allowances of up to \$800 per year are available for full-time undergraduate students who want to train with handicapped or exceptional children.

**Eligibility:**

Applicants must be junior or senior undergraduate students enrolled full-time in a program with primary emphasis on work with the handicapped. All applicants must be employed, or planning employment in the education of the handicapped or exceptional children.

**Application:**

For further information write the Division of Training Programs, Bureau of Education for the Handicapped, U.S. Office of Education, Washington, D.C. 20202.



## 2. *Teacher Corps*

### Type and Amount of Assistance:

After training, teacher-interns are employed by schools at the lowest starting salary, or with an expense allowance of \$75 per week plus an additional allowance for dependents. Teacher Corps members serve for two years while also continuing their university studies toward a degree and/or teacher certification.

### Eligibility:

The applicant must have already completed two years of undergraduate study and be interested in a teaching career.

### Application:

For further information check with the school you attend, or the local or state education agency, or write the Corps Member Branch, Teacher Corps., Bureau of Educational Personnel Development, U.S. Office of Education, Washington, D.C. 20202.

## 3. *Higher Education Personnel Fellowships*

### Type and Amount of Assistance:

Training assistance fellowships, which are awarded by the schools themselves.

### Eligibility:

Persons serving or preparing to serve as teachers, administrators, or education specialists can apply.

### Application:

For further information, a booklet listing the various programs and the participating schools may be obtained from the Division of Training and Facilities, Bureau of Postsecondary Education, U.S. Office of Education, Washington, D.C. 20202.

## K. *Financial Assistance for Education in Other Areas*

### 1. *The Newspaper Fund*

#### Description:

The Fund operates two internship programs, as well as journalism workshops and special summer workshops. It offers its own scholarships, publishes the "Journalism Scholarship Guide", and offers counseling to students interested in journalism careers. For more information on these programs, write The Newspaper Fund, P.O. Box 300, Princeton, New Jersey 08540.

### 2. *The Council of the Graphic Arts Industry*

#### Description:

The Council offers services similar to those mentioned above, for those students interested in the graphic arts. For further information, write The Educational Council of the Graphic Arts Industry, Inc., 4615 Forbes Ave., Pittsburgh, Pennsylvania 15213.

3. *The National Wildlife Federation*

Description:

The Federation offers a limited number of fellowships for graduate study in the field of natural resources conservation. For further information write the Executive Vice President, National Wildlife Federation, 1412 16th Street, N.W., Washington, D.C. 20036.

4. *The American Association for Health, Physical Education and Recreation*

Description:

The Association sponsors a program of scholarship assistance for high school seniors of unusual promise who desire to enter the field of physical education. A special program for women is also available. For more information, write to the American Association for Health, Physical Education and Recreation, 1201 16th Street, N.W., Washington, D.C. 20036.

5. *Students with a particular interest in a foreign language*

Description:

The Institute of International Studies offers the Summer Languages and Area Program, which awards expense allowances for undergraduate and graduate study in an intensive language program. Students are *first* accepted by a particular program, and *then* apply for a National Defense Foreign Language Fellowship. For further information about the *programs offered* write the Language and Area Centers Section, Division of Foreign Studies, Institute of International Studies, U.S. Office of Education, Washington, D.C. 20202. For information about the *fellowships* write the Fellowships Section, Division of Foreign Studies, same address as above.

6. *Law Enforcement Program*

Description:

Grants, at a maximum of \$400 per semester, and loans at a maximum of \$2200 per academic year, are extended to selected individuals who attend an institution designated by the Law Enforcement Assistance Administration, and who are following a program related to law enforcement. Only persons employed by a law enforcement-related agency may be eligible for a *grant*; full-time students are however eligible for *loans*. For more information write the Law Enforcement Education Program, Manpower Development Assistance Division, U.S. Department of Justice, 633, Indiana Avenue N.W., Washington, D.C.

7. *Computer Training*

Description:

The National Science Foundation offers salaried training in computer-related activities. Interested students contact colleges or other organizations which submit the project proposals themselves. For further information contact the school of your choice, or write the Office of Computing Activities, National Science Foundation, 1800 G Street, N.W., Washington, D.C. 20550.