



PAYING FOR YOUR EDUCATION: RESOURCES FOR ADULT LEARNERS

This is a list of resources for adult learners who want to continue their education, but have concerns about how to pay for it. It applies to part-time and full-time enrollment at the University of Minnesota-Twin Cities in classroom or distance learning courses. The list includes options for students enrolled in noncredit programs and courses, non-admitted students enrolled in credit courses, and students admitted to a University of Minnesota, Twin Cities degree or eligible certificate program. Highlights include requirements for each program and information about the type of application used, deadlines, and how to apply. If you are interested in distance learning correspondence or online courses, see p. 2 for information about possible restrictions on some types of financial aid, including aid administered by the University of Minnesota Office of Student Finance (OSF).

There are four major sources of financial aid—grants, scholarships, loans, and work-study. Grants and scholarships are the most desirable because they do not have to be repaid. All grants require financial need. Scholarships may be need-based or merit only (no need requirement). Loans may be need-based or no-need. All loans must be repaid, but interest rates and terms vary among the various loan programs. Work-study is a form of student employment that is need-based and is awarded as part of the financial aid package. For additional information, see *Grants and Scholarships* (pp. 3-6), *Loans* (pp. 6-7), and *work-study* (p. 4). For information about other options for financing your education, refer to *Other Resources, Education Tax Credits and Deductions, Minnesota College Savings Plan, and Continuing Your Financial Aid Search* (pp. 8-12). Most students find it necessary to work part-time or full-time in order to pay for a portion of their educational expenses. Employers are often an important source of assistance (see *Employer Tuition Benefits* (p. 7). If you are unemployed and need to retrain or upgrade your job skills, see *Dislocated Worker Programs* (p. 8, #1).

Financial resources for students enrolled in noncredit programs and courses

Aid options for students enrolled part-time or full-time in CCE Continuing Professional Education and Personal Enrichment Program noncredit programs and courses include the *CCE Tuition Assistance Grant Program* (p. 4, #4) and *CCE Scholarships* (p. 5, #1). Program-specific scholarships or grants are available for Split Rock Arts Program, Elder Learning Institute, Elderhostel, and University of Minnesota Career and Lifework Center offerings. Students enrolled in CCE Info Tech courses and programs and Business Management certification programs may apply for *CitiAssist Loan* or *Academic Funding Group (AFG) Loan* (p. 7, #3). Also see *Employer Tuition Benefits, Other Resources* that match your individual situation, and *Education Tax Credits and Deductions*. If you are paying for your education yourself, discounts are available for some CCE offerings. A half payment plan is available for Split Rock Arts Program tuition. Payment by credit card is also an option for CCE offerings.

Financial resources for non-admitted students enrolled in credit courses

If you are not admitted to a degree or eligible certificate program (non-degree status) and are enrolled part-time through CCE in courses for undergraduate credit, your financial aid options may include the *CCE Tuition Assistance Grant Program* (p. 4, #4) and *CCE Scholarships* (p. 5, #1). If you are enrolled in classroom or term-based online courses for undergraduate or graduate credit through CCE or another U of M college, *Academic Funding Group (AFG) Loan* or *CitiAssist Loan* may be an option (p. 7, #3-4). If you are registered for extended term IDL online or correspondence courses, look into the *Wells Fargo Education Connection Education Loan*. Also see *Employer Tuition Benefits, Other Resources* that match your individual situation, and *Education Tax Credits and Deductions*. If you are paying for your education yourself, you may choose to pay your tuition and fees for credit courses in three installments during the fall and spring terms (some restrictions apply to extended term IDL courses); an installment plan fee will be charged to your account. There is no installment plan available in the summer, with the exception of summer Split Rock Arts Program workshops (half payment plan for tuition may be available). Payment by credit card is an option if you are enrolled in Split Rock workshops or are enrolled exclusively in IDL courses.

Financial resources for students admitted to a degree or eligible certificate program

Students admitted to a degree or eligible certificate program at the University of Minnesota, Twin Cities have a wide range of financial aid options available to them. Although some aid programs require full-time enrollment, there are a number of options for part-time enrollment. Each financial aid program has its own criteria, and the process of exploring options involves matching your situation with individual program requirements.

Requirements are subject to change from year to year. If you have never applied for aid, **we urge you to do so.** If you have had difficulty qualifying for financial aid in the past, **we encourage you to try it again!**

The *CCE Tuition Assistance Grant Program* (p. 4, #4) and *CCE Scholarships* (p. 5, #1) are intended for students admitted to CCE undergraduate certificate and degree programs and CCE post-baccalaureate certificate programs. Students admitted to the Master of Liberal Studies program will be considered for CCE scholarships.

Students admitted to undergraduate degree and eligible undergraduate certificate programs in CCE and other colleges at the University of Minnesota, Twin Cities who complete the Free Application for Federal Student Aid (FAFSA) will be considered for Federal Pell Grant, Minnesota State Grant, Federal Supplemental Opportunity Grant (FSEOG), Federal Perkins Loan, work-study, and other grants, scholarships and loans administered by the Office of Student Finance (OSF).

The primary source of financial aid for students who have completed a bachelor's degree may be loans. Students admitted to graduate/professional programs and eligible post-baccalaureate certificate programs who complete the FAFSA will be considered for loans, work-study, and other programs administered by OSF. Assistantships and fellowships may be available for students admitted to advanced degree programs. For additional information about graduate study, see *Financial aid for students admitted to Graduate School and departmental master's degree programs* (p. 9, #14) and *Financial aid for other students enrolled for graduate credit* (p. 10, #15).

The FAFSA can be completed online at *FAFSA on the Web* at <http://www.fafsa.ed.gov> or on paper. The paper FAFSA is available at the U of M One Stop and at many public libraries. The Federal School Code for the University of Minnesota, Twin Cities is 003969. The 2003-04 FAFSA deadline is June 30, 2004. Be sure to check the online U of M One Stop at <http://onestop.umn.edu/Student> regularly for up-to-date information about the financial aid process, important deadlines, types of aid, eligibility requirements, forms that may be required to complete your financial aid file at OSF, disbursement dates, satisfactory academic progress, and other information for which financial aid recipients are responsible. Also check the comprehensive list of scholarships and grants to help students finance their education at the University of Minnesota, Twin Cities.

Since processing times and application deadlines vary, don't delay! You are encouraged to complete the FAFSA as close to January 1 preceding the start of the academic year as possible. OSF-administered campus-based grants, scholarships, loans, and work-study require considerable advance planning. Federal Pell Grant and loans are available during the academic year. If you plan to enroll for Summer Term, see *Financial Aid for Summer* on p. 9, #13.

If you've already completed the FAFSA and the University of Minnesota, Twin Cities does not appear in the listing of colleges on your Student Aid Report (SAR), call the Federal Student Aid Information Center toll-free at 1.800.433.3243 to have your record sent to OSF. Be sure to have your Student Aid Report (SAR) in hand before you make the call. You will be asked to provide the PIN number from your Student Aid Report.

If you are admitted to a certificate program, be sure to consult the *CCE Catalog* or your college to make sure your certificate is eligible for all types of financial aid. Several certificate programs do not meet the requirements for OSF-administered aid. If OSF aid is not available, look into other types of aid that may apply to your program.

For additional options for undergraduate and graduate study, see *Employer Tuition Benefits, Other Resources* that match your individual situation, *Education Tax Credits and Deductions*, and *Continuing Your Financial Aid Search*. If you are paying for your education yourself, you may choose to pay your tuition and fees for credit courses in three installments during the fall and spring terms (some restrictions apply to extended term IDL courses). There is no installment plan available for summer credit courses, with the exception of summer Split Rock Arts Program workshops (half payment plan for tuition may be available). Payment by credit card is an option for Split Rock workshops and for exclusive enrollment in IDL courses.

Enrollment in distance learning courses

There are no restrictions on **term-based (semester-length) online telecommunications courses** for any type of financial aid; they are automatically counted in enrollment. Tuition Assistance Program grants (p. 4, #4) and CCE Scholarships (p. 5, #1) are applicable to CCE Independent and Distance Learning (IDL) courses of all types and terms. PIL/ICP Scholarships and Carol Macpherson Memorial Scholarships may be options if you meet the other eligibility requirements. Another option may be the Wells Fargo Education Connection Education Loan, a private loan program. Also see *Employer Tuition Benefits, Other Resources* that match your individual situation, and *Educational Tax Credits and Deductions*. **Office of Student Finance-administered aid programs and**

some other types of financial aid place restrictions on all extended term online telecommunications courses and extended term correspondence courses (allow nine months for completion). If you are paying for your education yourself, you may choose to pay your tuition and fees for credit courses in three installments during the fall and spring terms (some restrictions apply to extended term IDL courses); an installment plan fee will be charged to your account. If you are enrolled exclusively in IDL courses, credit card payment is an option. For additional information, contact CCE Student Services, 101 Wesbrook Hall, 77 Pleasant St. S.E., Minneapolis, MN 55455; phone 612.624.4000 or 1.800.234.6564; or email adv@cce.umn.edu

Financial aid consortium agreements

If you are receiving financial aid from another school (your home institution) and you need to enroll at the University of Minnesota, contact the Financial Aid Office at your home institution to inquire about a Financial Aid Consortium Agreement. If they are willing to count the U of M credits toward enrollment for financial aid, they will give you a financial aid consortium agreement form. Forward the form to: Financial Aid Adviser, CCE Student Services, 101 Wesbrook Hall, 77 Pleasant Street S.E., Minneapolis, MN 55455. If you have questions, call 612-624-4000 or 1.800.234.6564, or email adv@cce.umn.edu

If you are admitted to a CCE Bachelor of Applied Science degree program and you need to enroll in community college courses to complete degree requirements, contact a CCE financial aid adviser for a Financial Aid Consortium Agreement form (see contact information above).

Hope and Lifetime Learning Tax Credits and education tax deductions

Two federal education tax credits—the Hope Tax Credit and the Lifetime Learning Tax Credit—and several education tax deductions are available. Tax breaks are an excellent way to reduce the cost of your education! For additional information, refer to pp. 10-11, #1-3.

Additional information about financial aid options

If you have questions about financial aid for College of Continuing Education enrollment, contact a CCE financial aid adviser by phone at 612.624.4000 or 1.800.234.6564 or email at adv@cce.umn.edu

Continuing your financial aid search

This is not an exhaustive list of resources. Aid programs which are very restrictive as to age, residency, level or field of study were not included (e.g., targeted exclusively to graduating high school seniors, require residency outside the Twin Cities metropolitan area, limited to master's or doctoral candidates, or limited to a specific major). For additional information about references and websites, refer to *Continuing Your Financial Aid Search* on pp. 11-12.

GRANTS

- (1) **Federal Pell Grant** - Must be a U.S. citizen, permanent resident, or eligible non-citizen. Students who have completed a bachelor's degree are not eligible. Maximum Pell award for two semesters of full-time study is \$4,050 for the 2003-04 academic year. Semester award is pro-rated by the number of credits (12 or more credits per semester = full award; 9-11 credits = $\frac{3}{4}$ award; 6-8 credits = $\frac{1}{2}$ award; 1-5 credits = $\frac{1}{4}$ award or \$200/semester, whichever is more. Must be admitted to a degree or eligible certificate program and be making satisfactory academic progress. Pell eligibility is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. Students whose circumstances have changed significantly may appeal to OSF. Applicants use the FAFSA application (see p. 2). To obtain an estimate of your Pell Grant eligibility, go online to <http://www.mheso.state.mn.us> Click on *Students and Parents/How to Pay/Financial Aid Estimator*. The estimated Pell award is based on the federal calculation of your Estimated Family Contribution and the tuition and fees for the Minnesota institution you select. Pell Grant is applicable to classroom courses and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.
- (2) **Minnesota State Grant** - For eligible students enrolled for a minimum of 3 credits per semester. Must be a U.S. citizen, permanent resident or eligible non-citizen and a Minnesota resident; be admitted to a degree or eligible certificate program; maintain satisfactory academic progress; and be an undergraduate student who has not completed more than the equivalent of 4 years of full-time post-secondary enrollment. Eligibility is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. Students whose circumstances have changed significantly may appeal to

OSF. The maximum combined Federal Pell Grant and Minnesota State Grant award for 2003-04 is \$6,776 based on estimated cost of tuition and fees for 15 credits for two semesters of full-time enrollment; minimum annual award is \$100. Maximum award requires 15 credits per semester. Students registered for 3-14 credits will have their awards adjusted to match the exact number of credits for which they are enrolled. Applicants use the FAFSA application (see p. 2). The FAFSA must be received by the federal Central Processing System no later than Sept. 15, 2003 for students to receive an award for Fall Semester 2003; Spring Semester 2004 deadline is Feb. 2, 2004. To obtain an estimate of your Minnesota State Grant eligibility, go online to <http://www.mheso.state.mn.us> Click on *Students and Parents/How to Pay/Financial Aid Estimator*. The estimated Minnesota State Grant award is based on the federal calculation of your Estimated Family Contribution and the tuition and fees for the Minnesota institution you select. Minnesota State Grant is applicable to classroom courses and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.

- (3) **OSF-administered campus-based grants, scholarships, loans, and work-study** - By completing the FAFSA, full-time students will be considered for Federal Supplemental Educational Opportunity Grant (FSEOG), Federal Perkins Loan, work-study, and OSF-administered grants, scholarships and loans. Since this aid is limited, it is advisable to apply as far in advance of the start of the new academic year as possible. Check the U of M One Stop at <http://onestop.umn.edu/Student> for the 2004-05 priority deadlines for new students and continuing students. Admission to a degree or eligible certificate program and satisfactory academic progress is required. Most campus-based aid is restricted to full-time students who are working on their first undergraduate degree or certificate. Work-study, Federal Perkins Loan and some University scholarships, grants and loans are open to both undergraduate and graduate students. Eligibility is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. Students whose circumstances have changed significantly may appeal to OSF. Applicants use the FAFSA application (see p. 2). Applicable to classroom courses and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.
- (4) **CCE Tuition Assistance Grant Program (TAP)** – Funds are intended for adult learners who have a CCE connection: students enrolled in CCE noncredit courses or programs part-time or full-time; students admitted to CCE undergraduate degree or certificate programs or CCE post-baccalaureate certificate programs who are enrolled part-time or full-time; and non-admitted students who are enrolled part-time (maximum 11 credits per semester) through CCE in courses for undergraduate credit. Applicants need to have a delay or interruption in their education totaling three years or more or be a non-traditional student by another definition. Years counted in the gap do not need to be consecutive. For students who have financial need but are ineligible for other grants, scholarships or tuition reimbursement or whose financial aid falls short of covering tuition, fees and books. Recipients must reside in Minnesota and be U.S. citizens or eligible non-citizens. Eligibility is based on current income, household size and special expenses. Admission to a degree or certificate program is not required, but students need to have academic records consistent with their educational goals. TAP grants may be used for tuition, fees and books; maximum award is \$1,100 per term. Applications may be accepted up to three weeks before the term or program begins if funds remain available; earlier application is advised. Applications available online at <http://www.cce.umn.edu/gateway/financial> Or contact CCE Student Services, 101 Westbrook Hall (612.624.4000 or 1.800.234.6564). TAP grants are applicable to CCE credit and noncredit programs and courses, including all types and terms of Independent and Distance Learning courses.
- (5) **University of Minnesota Career and Lifework Center (CLC) scholarships and grants** – Grants and several scholarships for CLC fee-based offerings are available to adults seeking to increase their skills or find more meaningful lifework. Applicants must be U.S. citizens or eligible non-citizens, have financial need, and have a delay or interruption in education of three years or more or be a non-traditional student by another definition. Years counted in the gap do not need to be consecutive. Applications are available online at <http://www.lifework.umn.edu> Or request an application by email: lifework@umn.edu or by phone: 612.626.7222.
- (6) **Post Secondary Child Care Grants** – Grants are sponsored by the Minnesota Higher Education Services Office to assist parents admitted to an undergraduate degree or eligible certificate program with child care expenses. To be eligible, student parents must: receive Minnesota State Grant; not receive MFIP (Minnesota Family Investment Program) assistance; be taking at least 6 credits per semester; and meet income

guidelines. Call 612.625.0825 or go online to http://www.gen.umn.edu/programs/help_center/grants.htm
For additional information, contact the Student Parent Help Center, 133 Appleby Hall.

- (7) **Student Parent HELP Center Private Child Care Grants** - Student Parent HELP Center Private Child Care Grants provide child care assistance for undergraduate students who are not eligible for the Post Secondary Child Care Grant Program. Requires financial need, admission to a degree or eligible certificate program, and enrollment for at least 6 credits per semester. Call 612.626-6015. For additional information, contact the Student Parent HELP Center, 133 Appleby Hall.

SCHOLARSHIPS

- (1) **College of Continuing Education (CCE) Scholarships** are intended for adult students who have a CCE connection: students enrolled in CCE noncredit courses or programs part-time or full-time; students admitted to CCE undergraduate degree or certificate programs or CCE post-baccalaureate certificate programs who are enrolled part-time or full-time; Master of Liberal Studies admits; and non-admitted students who are enrolled part-time (maximum 11 credits per semester) through CCE for undergraduate credit. Applicants need to have a delay or interruption in their education totaling three years or more or be a non-traditional student by another definition. The years counted in the gap do not need to be consecutive. For students who have financial need but are ineligible for other grants, scholarships or tuition reimbursement or whose financial aid falls short of covering tuition, fees and books. Recipients must reside in Minnesota and be U.S. citizens or eligible non-citizens. Eligibility is based on current income, household size, and special expenses. Admission to a degree or certificate program is not required, but students need to have academic records consistent with their educational goals. Awards are based on academic ability, financial need, and a statement of personal, educational, and career goals. Scholarships are applicable to CCE noncredit and credit programs and courses, including all types and terms of CCE Independent and Distance Learning courses. Funds may be used for tuition, fees, and books. The maximum annual award is \$1,500 unless otherwise indicated. Applications are accepted up to three weeks before the term or program begins if funds remain available; earlier application is advised. Applications are available at CCE Student Services, 101 Wesbrook Hall (phone 612.624.4000 or 1.800.234.6564) or online at <http://www.cce.umn.edu/gateway/financial> Additional requirements specific to each scholarship are listed below. When you complete the application and submit all of the required materials, you will be matched with funds for which you are eligible. The number of scholarships available annually is contingent upon available funding.

Nolte-Miller Scholarship--Funds are available to all students enrolled in all CCE courses and programs. Approximately 50 scholarships available.

Ingrid Lenz Harrison Scholarship for Continuing Education—To encourage women with a significant gap to participate in lifelong learning. May be used for noncredit courses or programs; undergraduate credit; and graduate credit for students admitted to a CCE post-baccalaureate certificate program or the Master of Liberal Studies program. Over 20 twenty scholarships available.

SEED (Staff Endowed Educational Development) Fund — Funds are open to all students enrolled in all CCE courses and programs. SEED Fund scholarships are funded by contributions from CCE staff. Several scholarships available.

Minority Access and Retention Scholarship—For students of color. Several scholarships available.

Kate Dunwoody-WCA Scholarship—For women with dependent children. Several scholarships available.

Women's Fund for Scholarships—For women with dependent children. Several scholarships available.

Remington Scholarship--Priority is given to students in art, history, education, or audio-visual. 1-2 scholarships available.

Mucke/Roff Scholarship—For CCE credit or noncredit courses or programs. Approximately 10 scholarships available.

- (2) **Program for Individualized Learning (PIL) and Inter-College Program (ICP) Scholarships**—For students admitted to PIL and ICP degree programs. Requirements include completion of an approved degree plan on or before the scholarship application deadline; a strong record of academic achievement; and a record of regular and consistent progress toward degree completion; part-time or full-time enrollment. Financial need is not required. Applicants need to submit an application essay and letter of recommendation. The 2003-04 application deadline has passed; the 2004-05 deadline is expected to be late May 2004. Maximum award is \$1,000. Typically, 6-8 scholarships are available. To request an application by phone, call 612-624-4000. Applicable to classroom courses and all types and terms of Independent and Distance Learning courses.

- (3) **Split Rock Arts Program Scholarships**—Scholarships are applicable to credit or noncredit Split Rock Arts Program (SRAP) workshops. Students who reside outside Minnesota may apply. Admission to a degree or certificate program is not required. Scholarships are awarded based upon a combination of merit and financial need and require examples of creative work. Scholarships range from \$250 to \$750 and must be used to help pay the costs of workshop fees and on-campus housing. A limited number of scholarships are available. Summer 2003 application deadline was May 16, 2003; a similar deadline is expected for Summer 2004. Applications are available at SRAP, 360 Coffey Hall, 1420 Eckles Avenue, St. Paul, MN 55108-6084; phone 612.625.8100; online at <http://www.cce.umn.edu/splitrockarts/forms.shtml> or email at srap@cce.umn.edu
- (4) **Thielen Family Scholarship** – Requirements include admission to a University of Minnesota, Twin Cities degree program, junior or senior year, part-time enrollment, employed, financial need, and 3.0 GPA (B average) or above. The 2003-04 application deadline has passed. Check the U of M One Stop at <http://www.onestop.umn.edu/Student> for information about 2004-05 application deadlines and application forms. Applicable to classroom courses and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see *Enrollment in IDL/Distance Education courses* on p. 2 for additional information.
- (5) **Carol E. Macpherson Memorial Scholarships** - For women 28 years of age or older who have a gap in their education of at least five consecutive years. Must be admissible to a degree program in the U of M system and be a Minnesota resident. Applicable to tuition, fees and books for full-time or part-time undergraduate or graduate study. Applicants for Macpherson Scholarships are also considered for the Minnesota Alumnae Society Scholarship, which has the same criteria. The 2003-04 application deadline has passed. The 2004-05 deadline is expected to be late January 2004. Contact the Minnesota Women's Center at 112 Klaeber Court (612.625.9837) or visit their website at <http://www.umn.edu/mnwomen/programs.html> Applicable to classroom courses and all types and terms of distance learning courses.
- (6) **Campus-wide, collegiate, and departmental scholarships** – Many scholarships—both no-need and need-based—are available throughout the University, in addition to need-based scholarships administered by the Office of Student Finance. A comprehensive list is available on the U of M One Stop. Although a number of scholarships require full-time enrollment and are intended for students working on their first undergraduate degrees, there are exceptions. Students who have been admitted to degree programs and have a 3.0 GPA (B average) or above should also check with their college advising office and their academic department about existing or planned scholarship programs.
- (7) **ElderLearning Institute (ELI) Scholarships** – For older adults. Scholarships are available for ELI membership dues. Contact Steve Benson, ElderLearning Institute, 250 McNamara Alumni Center; phone 612.624.7847; web <http://www.cce.umn.edu/eli>
- (8) **Elderhostel Scholarships** – For people age 55 and over. For information about scholarships, contact Minnesota Elderhostel, 340 Coffey Hall, St. Paul campus; phone 612.626.1231; web <http://www.cce.umn.edu/elderhostel>

LOANS

- (1) **Ford Federal Direct Loan Program**—Federal Direct Loans include Subsidized Loan, Unsubsidized Loan, and Parent Loan for Undergraduate Students (PLUS)—Undergraduate students need to enroll for six or more credits per semester; graduate students must enroll for three or more credits. Borrowers need to maintain satisfactory academic progress and be admitted to a degree or eligible certificate program (except for a special provision for students working on prerequisites for a graduate or professional program or an undergraduate degree and teachers in endorsement-only programs). Eligibility for the Subsidized Loan is based primarily on household size, current assets (excluding home equity), and prior year federal adjusted gross income and untaxed income. The Unsubsidized Loan does not require financial need and may be available to students who do not qualify for a need-based Subsidized Loan or who are eligible for less than the loan limit on a Subsidized Loan. The same terms and conditions apply for both loans except the treatment of interest. Interest on the Subsidized Loan does not accumulate while the student is in school. The borrower accrues interest on the Unsubsidized Loan while in school. Repayment begins 6 months after the borrower drops below half-time enrollment or graduates. The interest rate is variable, not to exceed 8.25%. For information on annual loan maximums and aggregate limits, visit the One Stop at

<http://onestop.umn.edu/Student> Applicants use the FAFSA (see p. 2) Applicable to classroom and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.

- (2) **SELF Loan** – Student Educational Loan Fund (SELF) loan may be a desirable alternative to Ford Federal Direct Unsubsidized and/or PLUS loan for students admitted to a degree or eligible certificate program. Undergraduate students need to enroll for six or more credits per semester; graduate students must enroll for three or more credits. Financial need is not required. Applicants must have a credit-worthy co-signer. Requires completion of the FAFSA and the Student Loan Supplement Form available online at <http://onestop.umn.edu/Forms> Applicable to classroom and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.
- (3) **Academic Funding Group (AFG) Loan and CitiAssist Loan**—AFG Loan (Provincial Bank) and CitiAssist Loan (Citibank) are available for CCE noncredit Information Technology courses and programs and Business Management certification programs. Eligibility is based on ability to repay the loan—credit history, income, and income-to-debt ratio. For additional information about applying for AFG or CitiAssist Loan for CCE Info Tech courses or Business Management and Human Resources certification programs, go online to <http://www.cce.umn.edu/business> Click on Financial Aid. These loans are also available to non-admitted students in undergraduate or graduate credit courses and to students admitted to a degree or eligible certificate program who need to consider additional borrowing beyond state and federal loan programs. For information about the loans for credit courses, check the Provincial Bank AFG website at <http://www.academicfundinggroup.com> and the Citibank CitiAssist website at <http://www.studentloan.com> Applicable to classroom and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.
- (4) **Wells Fargo Education Connection Education Loan**—For admitted and non-admitted students for any number of credits in extended term Independent and Distance Learning courses. Also for students who need to consider additional borrowing beyond state and federal loan programs. Eligibility is based on ability to repay the loan--credit history, income, and income-to-debt ratio. For information about the Wells Fargo Education Loan, go online to <http://www.wellsfargo.com/per/student/loans/undergrad/education.jhtml>
- (5) **Other educational loans**—Other private and alternative loan programs may be options. Most programs require admission to a degree or eligible certificate program and half-time enrollment (six or more credits per semester for undergraduates and three or more credits for graduate students). Financial need is not required. Eligibility is usually based on credit history, income, and income-to-debt ratio. Requirements vary by loan program. For additional information, contact your bank or its website. Applicable to classroom and term-based online telecommunications courses. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information.
- (6) **Bank loans** - Most banks offer a “line of credit” service to handle small intermittent loan needs. A home equity loan may be another option. Contact your bank for more information.

EMPLOYER TUITION BENEFITS

- (1) **Employer tuition benefits/reimbursement** - Many employers are willing to help subsidize the education of their employees. Before registering, students are urged to talk with a company personnel officer about possible tuition payment that may be available.
- (2) **Regents’ Scholarships** - For University of Minnesota civil service and union-represented staff enrolled in credit courses. Includes staff working at least 75% time. Employees on continuing, probationary, or temporary appointments or approved leave of absence from qualifying appointments are also eligible. Scholarships cover only tuition for approved classes. Most fees (course, special, lab, late fees) must be paid by the student. Information is available online at <http://hrss.umn.edu/benefits/Special%20Discounts> and in University departments.
- (3) **Academic Staff Tuition Benefit** – University of Minnesota faculty and professional administrative employees holding faculty appointments of 75% or more may register tuition-free in credit classes in which space is available. Only tuition is waived; other fees and books must be paid for by the faculty member. Approval and employment verification from the faculty member’s department head is required. Certification forms are available online at <http://hrss.umn.edu/benefits/Special%20Discounts> and in academic departments.

- (4) **Graduate Assistant Tuition Benefit Program** - University of Minnesota graduate students and professional trainees who hold appointments as teaching assistants, research assistants, administrative fellows, and certain other professional school student positions may receive tuition benefits for credit classes. For eligibility information, go online to <http://www.umn.edu/ohr/gao> or contact the Graduate Assistant Employment Office, 170 Donhowe Building; phone 612.624.7070.

OTHER RESOURCES

- (1) **Dislocated Worker Programs** - Training funds may be available to help individuals who have lost their jobs. These programs focus on upgrading current job skills, retraining workers whose skills are not marketable, and providing support services. For additional information, go online to <http://www.dted.state.mn.us/06x01f.asp> or call 1.888.GET.JOBS. For information about Dislocated Worker Programs service providers, go online to <http://www.lifework.umn.edu/dwp>
- (2) **Aid for students with disabilities** – Information about resources and accommodations for students with disabilities is available at Disability Services, McNamara Alumni Center, Suite 180, 200 Oak Street; phone 612.626.1333 (V/TTY); fax 612.626.9086; or web at <http://ds.umn.edu/Student/> Another source of assistance and services is Minnesota Vocational Rehabilitation Services at http://www.mnwfc.org/rehab/vr/main_vr/htm In addition, refer to Financial Aid for the Disabled and Their Families by Gail Schlacter and David Weber, Reference Service Press. It lists grants, scholarships, loans, fellowships, awards and internships for individuals with disabilities. Some programs also include family members. Visually impaired students may call the One Stop regarding tuition exemption (612.624.1111). Counseling regarding other financial assistance is available through Minnesota State Services for the Blind and Visually Handicapped, 2200 University Ave. W., Suite 240, St. Paul MN 55114-1840 (651.642.0500; toll-free 1.800.652.9000).
- (3) **Financial aid for minorities/students of color** - See CCE Scholarships--Minority Access and Retention Scholarship (p. 5, #1). Also refer to the list of multicultural student scholarships on the U of M One Stop. Reference books include Directory of Financial Aids for Minorities by Gail Schlacter and Sandra Goldstein and Minority Financial Aid Directory, by Lemuel Berry, Jr. Also refer to *Financial Aid for Minority Students* online at <http://www.finaid.org/sitemap> Many programs are open to all minorities equally; others are set aside for specific minorities, such as Asian Americans or African Americans. Some programs do not require need and/or admission. Many programs fund coursework beyond the bachelor's degree, especially master's or doctoral programs.
- (4) **Financial aid for women** - See CCE Scholarships, which include the Ingrid Lenz Harrison Scholarship for Continuing Education, Kate Dunwoody-WCA Scholarship, Women's Fund For Scholarships, and Mucke/Roff Scholarship (p. 5, #1). Also see Carol Macpherson Memorial Scholarships (p. 6, #5). Community and national organizations which sponsor scholarships for women include: Business and Professional Women's Foundation, American Business Women's Association, Soroptimist Club, General Federation of Women's Clubs, and Lutheran Church in America. Also look into the Talbot's Women's Scholarship Fund and scholarship and loan programs administered by P.E.O. International, a women's group that promotes educational opportunities for women. The 2003-04 Talbot's scholarship application deadline has passed. The 2004-05 deadline is expected to be early March 2004. Information is available online at <http://www.talbots.com/about/scholar/scholar.asp> and at Talbot's stores. Applicants for P.E.O. scholarships and loans need to be sponsored by a P.E.O. chapter. Additional information and applications are available at the P.E.O. Executive Office; contact information is online at www.peointernational.org Other sources of information are trade unions, professional societies such as Society of Women Engineers, and women's resource centers/action groups. In addition, refer to Directory of Financial Aids for Women, by Gail Schlacter, Reference Service Press, which lists financial aid resources for women. It includes grants, scholarships, fellowships, loans, awards, prizes in recognition of creative work and public service, and internships. It contains many references which apply to specific schools, geographic areas, particular courses of study and post-baccalaureate study (master's and doctoral programs). Some programs do not require need and/or admission.
- (5) **Veterans Administration benefits** - Students who have performed active military service may be eligible for several Veterans' Administration educational assistance programs. Refer to the *CCE Catalog* for information or go on-line to <http://www.gibill.va.gov>

- (6) **Army and Air National Guard** - The National Guard has several educational financial aid programs for students. Contact your local Army National Guard recruiter.
- (7) **AmeriCorps awards** – Participants receive education awards upon completion of a term of national service in an approved AmeriCorps program. Awards are applicable to credit or noncredit courses; admission to a degree or certificate program is not required. AmeriCorps awards can also be used to repay federally-backed student loans. For additional information, go online to <http://www.americorps.org>
- (8) **Discounts for College of Continuing Education (CCE) noncredit offerings** - Requirements for discounts vary by program. Contact information:
 Compleat Scholar <http://www.cce.umn.edu/scholars/> phone 612.625.7777
 Business Management, Human Resources, Information Technology <http://www.cce.umn.edu/business/>
 phone 612.624.1228
 Split Rock Arts Program weeklong summer retreats www.cce.umn.edu/splitrockarts/ phone 612.625.8100
 U of M Elderhostel learning vacations <http://www.cce.umn.edu/elderhostel/> phone 612.626.1231
 Great Conversations <http://www.cce.umn.edu/conversations/> phone 612.624.2345
 U of M Minnesota Career and Lifework Center <http://www.lifework.umn.edu/> phone 612.626.7222
- (9) **Senior Citizen Education Program** - Minnesota residents 62 and older may audit credit courses free of charge or take courses for credit at \$9 per credit whenever space is available after the first day of class. Some noncredit courses may be available at reduced cost on a space-available basis. For more information about credit courses, consult the *CCE Catalog* or class schedule, or call the Student Services Center at 612.625.5333. For information about CCE noncredit courses, see #8 Discounts above.
- (10) **Wards of the state** - Students who are wards of the state are eligible for tuition exemption. Students are responsible for late fees. A letter on agency letterhead with an authorizing signature is necessary. For questions, contact the U of M One Stop, 200 Fraser Hall (612.624-1111).
- (11) **Religious affiliation** - Several organizations sponsor or administer scholarship programs. Two examples are Aid Association for Lutherans (fraternal life insurance organization) which sponsors the AAL Vocational-Technical School program and Jewish Vocational Service, which administers several scholarships. Some scholarships may fund coursework beyond the bachelor's degree and/or may not require admission. If you have a religious connection, inquire about scholarship possibilities.
- (12) **Foundations, community organizations, corporations** - A few corporations have established scholarships for adult students. In addition, there are many local scholarship sponsors who restrict their funds to graduating high school seniors or to young, traditional full-time students. If you welcome a challenge, contact them and persuade them to broaden their horizons! Some scholarships may not require need, may fund coursework beyond the bachelor's degree, and may not require admission.
- (13) **Financial aid for summer** - A number of financial aid programs have funds available for Summer Term credit courses, which includes May Session and Summer Session. Visit the online U of M One Stop for information about OSF-administered aid, which requires filing the 2003-04 Free Application for Federal Student Aid (FAFSA) no later than June 30, 2004. Other aid for summer includes the CCE Tuition Assistance Grant Program (p. 4, #4) and CCE Scholarships (p. 5, #1). Scholarships are available for enrollment in Split Rock Arts Program courses, p. 5, #3. These programs use separate applications and have different deadlines. If you plan to enroll through Independent and Distance Learning, see p. 2 for additional information. For information about financial aid for CCE noncredit programs and courses, see p. 1.
- (14) **Financial aid for students admitted to Graduate School and departmental master's degree programs** – The primary sources of aid for students admitted to a master's or doctoral program are graduate assistantships, fellowships, and loans. Graduate assistantships (teaching assistant, research assistant, administrative fellow) are academic appointments offered through various departments; tuition benefits are included. Fellowships are stipends that are awarded on academic merit; they often include tuition support. Application for assistantships and fellowships should be made through the graduate program office in the department in which you plan to study. Other sources of information are the Graduate Assistant Employment Office in 170 Donhowe Building (612.624.7070); website <http://www.umn.edu/ohr/gao> and the Graduate School Fellowship Office, 321 Johnston Hall (612.625.7579); website <http://www.grad.umn.edu/fellowships> Also inquire about the availability of traineeships in your academic department. Work-study, Ford Federal Direct Subsidized and Unsubsidized Loans, Student Educational Loan Fund (SELF), and several private loans are available through OSF, 200 Fraser Hall (612.624.1111 or 1.800.400.8636). Other options may

include employer tuition benefits, AmeriCorps awards, Veteran's Administration benefits, Army and Air National Guard financial aid program, foundations, community and professional organizations, and religious affiliation. Also look into the Lifetime Learning Tax Credit and education tax deductions on pp. 10-11. Reference books, such as the Graduate Scholarship Book by Daniel Cassidy, Prentice Hall, may be helpful. See *Continuing Your Financial Aid Search* on pp. 11-12 for information about additional resources.

- (15) **Financial aid for other students enrolled for graduate credit** – Students enrolled for graduate credit in post-baccalaureate certificate programs should contact the college or program that offers the certificate about financial aid options. Options may include loans and work-study. Non-admitted students (non-degree status) may be eligible for AFG, CitiAssist, Wells Fargo Education Loan and other private or alternative loans. Some loan programs require minimum enrollment of 6 credits per semester. Also look into employer tuition benefits, the Lifetime Learning Tax Credit and education tax deductions on pp. 10-11.
- (16) **Financial aid for study abroad** - Many financial aid programs can be used for study abroad. Some programs do not require need and are open to students who have already earned a bachelor's degree. For information about choosing a study abroad program and assistance with financial aid, go online to <http://www.umabroad.umn.edu> or contact Global Campus at 230 Heller Hall on the U of M West Bank (phone 612.626.9000).
- (17) **Tuition reciprocity** - Residents of Wisconsin, North Dakota, South Dakota, Manitoba, Kansas, Michigan, Missouri, and Nebraska may be eligible for resident tuition rates or reduced non-resident tuition rates at the University of Minnesota. Admission is not required. Reciprocity may be available for full-time, part-time, undergraduate, graduate and professional study. Information is available at Residence Classification and Reciprocity, 240 Williamson Hall (phone 612.625.6330) or online at <http://admissions.tc.umn.edu> Click on Cost and Aid.
- (18) **Tuition installment plans** - If you are enrolled in credit courses, you may choose to pay your tuition and fees in three installments during the fall and spring terms (some restrictions apply to extended term Independent and Distance Learning courses); an installment plan fee will be charged to your account. There is no installment plan available in the summer, with the exception of the Split Rock Arts Program (half payment plan for tuition may be available).
- (19) **Credit card payment** - Credit card payment is accepted for CCE non-credit offerings, including Information Technology courses and Business Management seminars offered by Continuing Professional Education, Compleat Scholar, ElderLearning Institute, Elderhostel, Split Rock Arts Program, and the University of Minnesota Career and Lifework Center. Credit cards may also be used for exclusive enrollment in Independent and Distance Learning courses and for Split Rock Arts Program credit courses.
- (20) **Other ways to cut educational costs** - Don't overlook credit by exam, distance learning courses to cut transportation and child care costs, child care credits allowed on federal and state income taxes for a full-time student married to a working spouse, living in low-rent student housing or rent-subsidized housing. The child care tax credit and rent-subsidized housing are tied to income.

EDUCATION TAX CREDITS AND DEDUCTIONS

- (1) **Hope Tax Credit** - Students or parents of dependent students may be eligible for the Hope Tax Credit. Requirements include: enrolled in first or second year of undergraduate education; admitted to a degree or eligible certificate program; and enrolled for six credits or more during at least one academic term beginning during the calendar year. Applicable to tuition and course fees not paid by scholarships, institutional waivers, grants, tax-free employer tuition benefits, or other agencies; tax credit is phased out for single taxpayers with modified federal adjusted gross incomes between \$41,000 and \$51,000 (\$82,000 to \$102,000 for joint returns). Income ranges may be adjusted annually for inflation. Maximum tax credit is \$1,500 per student per year. The U of M mails out 1098-T Tuition Payments Statements in January to students enrolled in credit courses during the preceding calendar year. For an estimate of the Hope Tax Credit you may qualify for, go online to <http://www.mheso.state.mn.us> Click on *Students and Parents/How to Pay/Financial Aid Estimator*. For information about additional eligibility criteria, go online to <http://onestop.umn.edu> Go to *Finances* and click on *Education tax benefits*. For applicability to your individual situation, contact the IRS or your tax adviser.
- (2) **Lifetime Learning Tax Credit** - Students or parents of students may be eligible for the Lifetime Learning tax credit, which differs substantially from the Hope tax credit above. The Lifetime Learning Tax Credit applies to

tuition and course fees students are required to pay out-of-pocket (or to taxable employer tuition benefits). For non-admitted students enrolled in undergraduate, graduate, or noncredit courses to acquire or improve job skills. Also for students admitted to an undergraduate or graduate degree, certificate, or other program leading to a recognized educational credential. May be claimed by students not eligible for the Hope Tax Credit or by students who have used up their two years of Hope eligibility; requires high school diploma or its equivalent; tax credit is phased out for single taxpayers with modified federal adjusted gross incomes between \$41,000 and \$51,000 (\$82,000 to \$102,000 for joint returns); maximum Lifetime Learning tax credit is \$2,000 per taxpayer per year spread over any number of years. The U of M mails out 1098-T Tuition Payments Statements in January to students enrolled in credit courses during the preceding calendar year. Students enrolled in noncredit courses are advised to save fee statements or other documentation of tuition and fees they have paid; 1098-T's are not produced for noncredit enrollment. For an estimate of the Lifetime Learning Tax Credit you may qualify for, go online to <http://www.mheso.state.mn.us> Click on *Students and Parents/How to Pay/Financial Aid Estimator*. For information about additional eligibility criteria, go online to <http://onestop.umn.edu> Go to *Finances* and click on *Education tax benefits*. For applicability to your individual situation, contact the IRS or your tax adviser.

- (3) **Tax-deductible education expenses – Tax deduction for college tuition and required fees:** Taxpayers whose incomes are too high to qualify for or receive significant benefit from the Hope or Lifetime Learning Tax Credits may be eligible for an above-the-line tax deduction of \$2,000 to \$4,000; taxpayers cannot claim both a tax credit and a tax deduction for the same student. Income eligibility may be adjusted annually for inflation. Applicable to most credit courses.

Interest on qualified private or government-backed student loans: May be tax deductible up to \$4,000 per tax year. The income phase-out ranges are \$50,000 to \$65,000 for single taxpayers and \$100,000 to \$130,000 on joint returns. Income eligibility limits may be adjusted annually for inflation.

Tax-free employer-provided tuition benefits: Students may exclude up to \$5,250 of employer-provided tuition assistance from their annual income for undergraduate or graduate course work.

Tax deduction for education required by your employer or the law, or education needed to maintain or improve skills needed in your current job: This long-standing, but complicated, itemized deduction is still available. Deductible expenses may include tuition, books, supplies, lab fees, and similar items; certain travel and transportation costs; and certain other educational expenses. For additional information, consult IRS Publication 508.

1098-T Tuition Payments Statement: The U of M mails out 1098-T Tuition Payments Statements in January to students enrolled in credit courses during the preceding calendar year. Students enrolled in noncredit courses are advised to save fee statements or other documentation of tuition and fees they have paid; 1098-T's are not produced for noncredit enrollment.

For information about additional eligibility criteria for education tax deductions, go online to <http://onestop.umn.edu> Go to *Finances* and click on *Education tax benefits*. For applicability to your individual situation, contact the IRS or your tax adviser.

MINNESOTA COLLEGE SAVINGS PLAN

The Minnesota College Savings Plan allows individuals to save for qualified college expenses in accounts managed by the State of Minnesota. The Plan is designed to take advantage of federal tax law, which enables taxpayers to receive favorable tax treatment of savings for higher education expenses made under a "qualified tuition plan" as defined by Section 529 of the Internal Revenue Code. The earnings portion of the withdrawal is not included in the beneficiary's federal or Minnesota taxable income when used for qualified higher education expenses. Eligible Minnesota resident families with incomes of up to \$80,000 per year may be eligible for a matching grant from the state of Minnesota up to a maximum of \$300 per year, depending on the size of their contributions and their incomes. There are no income restrictions on opening an account. If the beneficiary's family income is greater than \$80,000, the family is not eligible for a matching grant. Admission to a degree or certificate program is not required; the Plan applies to students enrolled in undergraduate, graduate, or noncredit courses. For additional Minnesota College Savings Plan information and enrollment materials, go online to <http://www.mnsaves.org> or call 1.877.338.4646.

CONTINUING YOUR FINANCIAL AID SEARCH

Avoid commercial scholarship searches. Materials available online and in public libraries provide a database as extensive as those of any of the private companies. According to several studies, commercial searches are not a good investment. Conducting your own financial aid search will save you money and should result in better matches with program requirements. Learn more about what financial aid is and how it works. A highly

recommended book that will help to “demystify” the process is Don't Miss Out: The Ambitious Student's Guide to Financial Aid by Robert Leider, published by Octameron Associates and updated yearly. Visit these websites:

How to Pay on the Minnesota Higher Education Services Office website at <http://www.mheso.state.mn.us>

The MHESO website includes a Financial Aid Estimator which will help you estimate your eligibility for a Federal Pell Grant, Minnesota State Grant, and federal education tax credits. The estimator is based on the federal calculation of your Estimated Family Contribution (EFC) and tuition and fees for the Minnesota institution you select.

SmartStudent Guide to Financial Aid at <http://www.finaid.org/sitemap>

Keep in mind that reference books become quickly outdated. Many of the programs are restricted to high school seniors who will attend college full-time upon graduation or to graduate students in master's or doctoral level programs. Other funds may be restricted to specific schools or to students who reside in a particular geographic area (for example, Itasca County). If you find a source that applies to your course of study and if you feel especially well qualified, by all means apply! If you write a sponsor to request additional information and an application, be sure to enclose a stamped, self-addressed envelope. Many of the least restrictive programs are included in this resource list. If you discover funding sources that should be added to this list, or if you encounter a program on the list that is no longer funding students, please share this information with your fellow students by contacting CCE Student Support Services. Good luck with your search!

FINANCIAL RESOURCES WIZARD

We encourage you to check out the Financial Resources Wizard online at <http://www.cce.umn.edu> Click on Financial Aid. It is a user-friendly, interactive web tool that will ask you a series of questions and identify options that match your situation. The Wizard applies to both credit and noncredit courses at the University of Minnesota, Twin Cities. Resources may include grants; scholarships; work-study; employer tuition benefits; funding from government agencies and community, religious, and professional organizations; federal education tax credits and deductions; discounts; tuition installment plans; credit card payment, and Minnesota College Savings Plan. Help may be just a few clicks away!

For more information, contact:

CCE Student Services, 101 Wesbrook Hall, 77 Pleasant St. SE, Minneapolis, MN 55455

Phone 612.624.4000 or 1.800.234.6564; fax 612.625.1511

Website <http://www.cce.umn.edu> ; email adv@cce.umn.edu

The online version of *Paying for Your Education: Resources for Adult Learners* is available at <http://www.cce.umn.edu/gateway/financial>

The University is an equal opportunity educator and employer. This publication is available in alternative formats upon request. Please contact Julie Chuba, College of Continuing Education Student Services, 101 Wesbrook Hall (612-624-4000).

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