

# 2011-12 FINANCIAL AID

## state and federal programs and resources

Pursuing education and training beyond high school is one of the best investments you can make for your future. And the good news is, there are many federal, state, institutional and local financial aid programs to help pay for your education.

### FEDERAL PELL GRANT

The Federal Pell Grant is a need-based grant awarded to students who demonstrate a financial need. Award amounts are based on your family's financial situation and your enrollment status.

**Basic program requirements:** Students must:

- ✓ Complete and submit the Free Application for Federal Student Aid (FAFSA); and
- ✓ Demonstrate a financial need.

**To apply:** Complete the FAFSA as soon as possible after January 1, 2011. For a complete list of program requirements, visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov).

**Award amount:** Between \$555 and \$5,550 for the 2011-12 academic year.

### WEST VIRGINIA HIGHER EDUCATION GRANT PROGRAM

The West Virginia Higher Education Grant Program is a need-based financial aid program designed to ensure that West Virginians who need help paying for education and training beyond high school are given an opportunity to pursue postsecondary education. Awards are based on demonstrated financial need (as determined by the information students provide on the FAFSA).

**Program requirements:** Students must:

- ✓ Be a citizen of the United States;
- ✓ Be a West Virginia resident for at least 12 months prior to applying;
- ✓ Be a high school graduate or have earned a General Education Development (GED) diploma;
- ✓ Demonstrate a certain level of financial need (as determined by information reported on the FAFSA);
- ✓ Demonstrate academic promise;
- ✓ Enroll as a full-time undergraduate student at a participating institution in West Virginia or Pennsylvania; and
- ✓ Have not previously earned a bachelor's degree.

**To apply:** You must complete the FAFSA so that it is received prior to April 15, 2011. Awards are made to eligible students on a first-come, first-serve basis, so you should submit your FAFSA as early as possible (after January 1, 2011).

**Award amount:** The award amount varies each year, based on a number of factors including the financial need of applicants and the amount of funds available. Maximum annual awards for the 2010-11 academic year are \$2,100.

**Can be used at:** The award can be used at eligible institutions within West Virginia and Pennsylvania. Students may transfer the grant from one eligible institution to another. For a complete list of eligible institutions, visit [www.CFWV.com](http://www.CFWV.com) and click on "Cash for College."

### WEST VIRGINIA PROMISE SCHOLARSHIP PROGRAM

The PROMISE Scholarship Program is a merit-based financial aid program available to West Virginia students who meet certain academic standards.

**Program requirements:** Students must:

- ✓ Have a core and cumulative grade point average (GPA) of 3.0 or higher;\* and
- ✓ Meet the minimum test score requirements on either the ACT or the SAT (see chart below for minimum scores).

ACT (national test only)	SAT (reasoning test only)		
Composite	22	Combined Score	1020
English	20	Critical Reading	490
Math	20	Math	480
Science	20		
Reading	20		

\* If the standard grading scale is not used, a student must have earned whatever is locally considered to be a "B" average, in both the core courses and overall coursework (weighted grades may be used). The core GPA includes all core courses, but does not include electives. For a complete list of courses, visit [www.CFWV.com](http://www.CFWV.com). GED and home-schooled students must attain a 2,500 minimum score on the GED for scholarship consideration.

**Award amount:** Eligible high school graduates will receive annual awards up to \$4,750 to cover the cost of tuition and mandatory fees at public or independent institutions in West Virginia.

**To apply:** Complete the West Virginia Application for State-Level Financial Aid Programs online at [www.CFWV.com](http://www.CFWV.com) (under the PROMISE Scholarship link) or complete a paper application (available from your guidance counselor) and submit it to the PROMISE Scholarship Program office. The application period opens November 1, 2010.

**Deadlines:**

**March 1, 2011:** Students must submit either the paper or electronic version of the Application for State-Level Financial Aid Programs.

**March 1, 2011:** Students must complete and submit the 2011-12 FAFSA. The FAFSA must be received by the state financial aid office prior to this date, so, when possible, apply at least a few days before the deadline.

**June 4, 2011:** Last date to take the SAT to establish scholarship eligibility (reasoning test only). Scores will not be accepted for any SAT taken after June 4, 2011.

**June 11, 2011:** Last date to take the ACT to establish scholarship eligibility (national test only). Scores will not be accepted for any ACT taken after June 11, 2011.

**Renewal requirements:** The PROMISE Scholarship will be automatically renewed if the scholar has a minimum overall 2.75 GPA on completed college coursework at the end of the first 12-month period of enrollment. Thereafter, a 3.0 cumulative GPA is required. A student must also earn 30 credit hours over each 12-month period of enrollment to be considered for scholarship renewal.\*\*

\*\* A student may use subsequent summer sessions at his or her expense to complete the 30-hour credit requirement. Any college credits earned (as well as the GPA for those credits) prior to fall semester enrollment as a degree seeking student at a college do not negatively or positively affect the student's eligibility for renewal of the scholarship. Only those credits earned while the student is a PROMISE Scholar count for the purpose of determining renewal eligibility. Please remember that students who lose their PROMISE Scholarship will NOT be able to regain it at a later time.

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

## WEST VIRGINIA ENGINEERING, SCIENCE AND TECHNOLOGY SCHOLARSHIP PROGRAM

The West Virginia Engineering, Science and Technology Program is designed to enable academically talented students to pursue careers in West Virginia in the fields of engineering, science and technology. Scholarships are awarded on the basis of academic qualifications and interest in the science, engineering and technology fields.

**Program requirements:** Students must:\*

- ✓ Agree to work full-time in an engineering, science or technology field in West Virginia for one year for each year the scholarship was received.

**To apply:** Submit an application prior to March 1, 2011. Applications are available at [www.CFWV.com](http://www.CFWV.com) under the scholarships link.

**Award amount:** Not to exceed \$3,000 per academic year.

\* Students who fail to meet the work requirements are required to repay the scholarship received plus interest and any required collection fees. In extreme circumstances, a student may be approved to substitute a program of community service related to engineering, science or technology in place of the work requirement.

## UNDERWOOD-SMITH TEACHER SCHOLARSHIP PROGRAM

The Underwood-Smith Teacher Scholarship Program was created to enable and encourage students to pursue teaching careers in West Virginia at the preschool, elementary, middle or secondary school level. Undergraduate and graduate scholarships are awarded on the basis of academic qualifications and interest in teaching.

**Program requirements:** \*

- ✓ Students must agree to teach at the preschool, elementary, middle or secondary school-level in West Virginia for two years after graduation for each year of scholarship assistance.
- ✓ If a scholar enters a teacher shortage area, an exceptional children's program, a school having less than average academic results or a school in an economically disadvantaged area as designated by the West Virginia Board of Education, the scholar must only teach for one year per each year the scholarship was received.

**To apply:** Submit an application prior to March 1, 2011. Applications are available at [www.CFWV.com](http://www.CFWV.com) under the scholarships link.

**Award amount:** Not to exceed \$5,000 per academic year.

\* Students who fail to meet the teaching or alternative service requirements are required to repay the scholarship received plus interest and any required collection fees. In extreme circumstances, a student may be approved to substitute an alternative work program in place of the standard work requirement.

## MEDICAL STUDENT LOAN PROGRAM

The Medical Student Loan Program enables medical students with financial need to apply for loans to pursue a degree of Medical Doctor (M.D.) or Doctor of Osteopathic Medicine (D.O). Loans may then be forgiven, if students meet certain work requirements after graduation.

**Program requirements:**

- ✓ Students must be accepted for enrollment or be enrolled full-time at an eligible West Virginia school of medicine. Priority consideration is given to residents of West Virginia; and
- ✓ Loan indebtedness (principal and accumulated interest) may be forgiven at the rate of up to \$10,000 for each 12 consecutive months of full-time practice in West Virginia in qualifying medically under-served areas or in a qualifying medical specialty.

**To apply:** Contact your institution's financial aid office.

**Eligible institutions:** Marshall University School of Medicine, West Virginia School of Osteopathic Medicine and West Virginia University School of Medicine.

**Award amount:** Not to exceed \$10,000 per academic year.\*

\* The first payment is due one year following the date the borrower ceases to be a full-time student. Students are not required to make payments during periods of authorized deferrals, such as required military service or approved additional medical training, including internships, residencies and fellowships for a period not to exceed five years.

## ROBERT C. BYRD SCHOLARSHIP PROGRAM

The Robert C. Byrd Scholarship Program is a merit-based program designed to promote student excellence and achievement and to recognize exceptionally able students.

**To apply:** Talk to your school counselor to obtain and submit an application. \*

**Award amount:** \$1,500, with the opportunity to renew for four years.

\* High schools with a senior class of 1-199 may submit one application per academic year. Schools with a senior class of 200+ may submit two applications.

## WEST VIRGINIA HIGHER EDUCATION ADULT PART-TIME STUDENT GRANT PROGRAM

The West Virginia Higher Education Adult Part-Time Student (HEAPS) Program enables students who demonstrate a financial need to pursue postsecondary education on a part-time basis.

**To apply:** Submit a FAFSA and a HEAPS application at the institution you plan to attend.

**Award amount:** For students enrolled at a public college or university, the maximum grant is based on the actual credit hour tuition and required fees charged. For students enrolled at other eligible institutions, the award is based on the average per credit hour tuition and fees charged by public undergraduate institutions of higher education. Total aid, including a HEAPS award, may not exceed the recipient's total cost of education.

**Program requirements:** Students must:

- ✓ Be a West Virginia resident for at least 12 months prior to applying;
- ✓ Be a citizen of the United States;
- ✓ Submit the FAFSA;
- ✓ Demonstrate financial need;
- ✓ Not be in default on higher education loans;
- ✓ Not be incarcerated in a correctional facility; and
- ✓ Comply with the Military Selective Service Act.

**Award criteria:** Recipients are selected each year by institutions based on the student's eligibility and the availability of funds.

**Can be used at:** West Virginia's community colleges, state colleges and universities and independent colleges and universities.

## WEST VIRGINIA HIGHER EDUCATION ADULT PART-TIME STUDENT GRANT PROGRAM - WORKFORCE DEVELOPMENT COMPONENT

The West Virginia Higher Education Adult Part-Time Student (HEAPS) Program Workforce Development Component is awarded to students who demonstrate a financial need, enroll in a post-secondary certificate, industry-recognized credential or other skill development program in demand in West Virginia.

**To apply:** Applicants must submit the HEAPS Workforce Development Application, which is available at your institution's financial aid office and online at [www.CFWV.com](http://www.CFWV.com).

**Award amount:** The cost of the program, not to exceed \$2,000. Students enrolled in multiple programs for a single academic year can receive a maximum of \$2,000 total for all programs.

**Program requirements:** Students must:

- ✓ Be a West Virginia resident for at least 12 months prior to applying;
- ✓ Be a citizen or permanent resident of the United States;
- ✓ Submit the HEAPS Workforce Development application;
- ✓ Have a high school diploma, GED or be pursuing the GED;
- ✓ Not be in default on a higher education loan;
- ✓ Not be incarcerated in a correctional facility;
- ✓ Be enrolled or accepted for enrollment in a postsecondary certificate, industry-recognized credential or other skill development program; and
- ✓ Demonstrate financial need.

**Award criteria:** Recipients are selected each year by institutions based on the student's eligibility and the availability of funds.

**Renewal:** Because this grant is specifically for programs lasting fewer than 12 months, students cannot be awarded the grant for the same course more than once.

**Can be used at:** Many community colleges, state colleges and universities, independent colleges and universities and proprietary institutions in West Virginia. To see if an institution participates in the HEAPS Workforce Component, please contact the institution's financial aid office.

**Can be used for:** Eligible programs for funding reimbursement are non-credit skill upgrade programs that complement West Virginia Development Office initiatives for targeted industries or targeted employers, promote job creation or retention, or assist in developing skills for new economy jobs or high performance workplaces. The West Virginia Council for Community and Technical College Education, with input from the West Virginia Development Office, annually sets programmatic funding priorities.

Want more info? Visit [www.CFWV.com](http://www.CFWV.com)