



SOUTHERN
CAREERS
INSTITUTE

Affording School: Programs That Can Help

A Southern Careers Institute Publication

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Is Career Training Out of the Question Because You Can't Afford It?

Think again. There could be many options to help you pay for school, you'll just need to find out which ones you qualify. In the following pages are examples of the different options to help you afford your education. There are all kinds of organizations that are invested in you going to school and earning gainful employment: the government, military, private lenders, charity and other non-governmental organizations, and even the school itself. The issue isn't whether programs exist to help you pay for school, because there absolutely are. The question is which ones you will qualify for and how they can benefit you in the long run. In this eBook you'll get an idea of how you can use existing assistance programs to your advantage.



Federal Pell Grant



Pell Grants are awarded to undergraduate students who have not earned a bachelor's or professional degree. You can receive only one Pell Grant in an award year. How much you get will depend not only on your Expected Family Contribution but also on your cost of attendance, whether you're a full-time or part-time student, and whether you attend school for a full academic year or less. But keep in mind that you may not receive Pell Grant funds from more than one school at a time.

Curious if you'll qualify? Check out the link below!
<https://studentaid.ed.gov/sa/fafsa/next-steps/receive-aid>

Federal Stafford Loans

Subsidized and Unsubsidized loans are federal student loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. The U.S. Department of Education offers eligible students at participating schools Direct Subsidized Loans and Direct Unsubsidized Loans. (Some people refer to these loans as Stafford Loans or Direct Stafford Loans.)

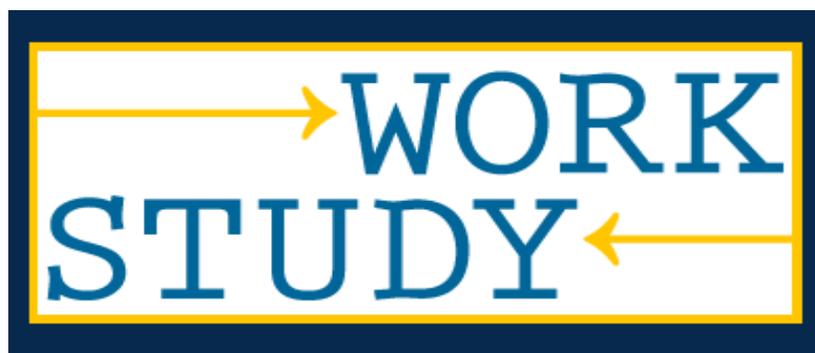
What is a Federal Stafford Loan?

[Learn how student loans work](#)



Federal Work Study

The Federal Work-Study Program provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to the course of study. The Federal **Work Study** program is a federally funded program that helps students earn financial funding through a part-time **work** program.



Federal Supplemental Education Opportunity Grant

A Federal Supplemental Educational Opportunity Grant (FSEOG) is a grant for undergraduate students with exceptional financial need. To get an FSEOG, you must fill out the FAFSA (*Free Application for Federal Student Aid*) so your college can determine how much **financial need** you have. The FSEOG doesn't need to be repaid, but make sure you apply for student aid as soon as you can. Each school sets their own deadlines for "campus-based funds."



US Department of Veterans Affairs



VA administers a variety of benefits and services that provide financial and other forms of assistance to service members, Veterans, their dependents and survivors. These are offered federally, so there won't be inconsistencies across states. Veterans simply need to see if they qualify and file the proper paperwork. Your local veteran's affairs office, as well as your school, should be able to help.

For more information on Veteran Affairs click here:
<http://www.benefits.va.gov/gibill/>

Employer/Corporate Scholarships

Private/Corporate Grants and Scholarships provide financial aid that does not have to be repaid. Some grants and scholarships require the student to maintain a certain grade point average (GPA) or take certain courses. Most grants are awarded on the basis of financial need or when an employer sees the value in your continued education. In order to gain one of these you'll want to make sure to see if they are something your employer offers, and then create a compelling case for why you deserve them and how it will benefit the company.



Need help finding Employer/Corporate Scholarships? Click Below
<http://www.schoolsoup.com/scholarship-directory/corporate/>

Private Loans



Private Student Loans are for qualifying student who are attending a non-degree-granting institution for career training. For those who qualify, credit-worthy student loans can help finance the education with competitive interest rates and a choice of repayment options.



SCI provided me with the opportunity to brush up on my skills, extend my accounting knowledge, and they boosted my self-confidence. I went to work two days after my last day of school.

- *Annette, Corpus Christi Grad & Invoice Coder/Processor at a Staffing Agency*



Interested in Going Back to School?

SCI has offers multiple grants and programs, for those who qualify, that will help you go back to school for Medical, Business, or Trade careers. For more information call 844-921-0030 or click the button below.

[CLICK HERE](#)

