

know that funds are available. The unfortunate catch here is the word “loan.” That’s exactly what it is and it must be paid back. Payments generally begin 6 months to one year after graduation. Sometimes

payments can be deferred if the borrower is not employed. Some Stafford Loans can be forgiven if the borrower agrees to work in certain areas, such as teaching inner city or rural areas.



Check with your college or university for more information.

Work - Study Program

Most colleges and universities offer Work-Study programs. This gives the student the opportunity to earn some extra money while away from home. The student may work for the university or for a private firm contracted through the school. Portions of the earnings go toward paying off the student loan.

Now, consider a person with a disability - one who might have special needs. Often, it is difficult for one using a wheelchair or walker, being blind or deaf, physically or mentally

impaired - whatever the case may be, to keep up academically and socially with their peers. When disability does hamper the academics, naturally the scores on the ACT and SAT will suffer. When this happens, the likelihood of obtaining a scholarship is diminished.

Our website (www.maysmission.org) contains information about our own scholarship program along with links to other scholarship programs and searches. Please visit and tell others about our scholarships.

We wish you the best in your search for scholarships and grants.

You can help disabled people in your area obtain a college education by contacting colleges and universities in your area to ensure that any financial resources available to nondisabled students are available to disabled students as well.

This is an Equal Opportunity Program

A program of



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Preparing for College - Grants & Scholarships



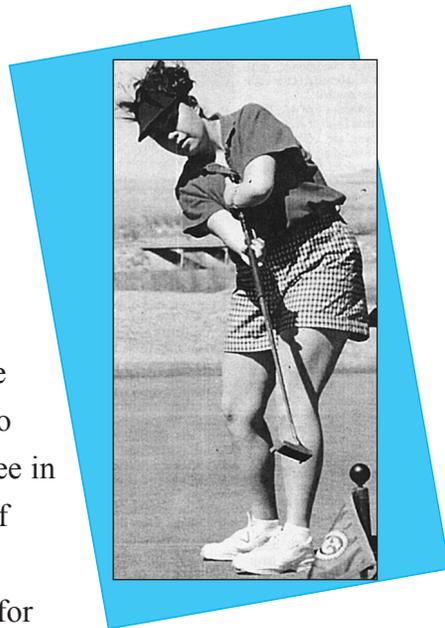
*Paula Wilson,
scholarship recipient*

Produced by employees with disabilities at Mays Mission

Not much can better prepare a child to enter the “real world” than a college education. Studies show that at least some college or vocational/technical training is needed to land even a mediocre position.

As more and more of our youth are determined to attain a degree in the subject of their choice, competition for entry into both public and private institutions of higher education has become fierce. According to the College Board, the 2003-2004 average costs were \$4,694 for students attending public colleges and universities, and \$19,710 for students at private colleges and universities. Out of state students attending public colleges and universities pay an average total cost of \$7,046.

There are several ways to prepare for the onslaught of high tuition costs. Start saving money now for your child’s education.



Putting away \$25 per week when your child starts kindergarten might pay for their first two years (about \$18,000).

Encourage your child to study and do their best. This will pay off when they take their ACT (American College Testing) or SAT (Scholastic Aptitude Test) tests. Good scores on these standardized tests will usually pay off with at least a partial, if not “paid in full” scholarship.

Scholarships and Grants

Scholarships and grants are plentiful - but you have to take the time to search for them. Start preparing early - the first year of high school usually gives you plenty of time. Ask your Guidance Counselor or Academic Advisor for assistance. They usually have catalogs full of both common and unusual scholarships that might be available to you. Remember, too, that scholarships are not always based on academic performance. Financial assistance may be obtained based on interests, career choice, ethnic origin, sex, marital status, etc. Get the catalog and request



applications for all that apply to you. The least they can do is turn you down - but you will never know unless you apply.

Pell Grants

Being federally funded and based on income, the Pell Grant is available to the neediest students. Today, the maximum Pell Grant covers approximately one-third the average cost of attending a public, four-year college and one-seventh the cost of a private, four-year college. A Pell Grant does not have to be paid back. Everyone should apply for a Pell grant.

FSEOG Grants

A Federal Supplemental Educational Opportunity Grant (FSEOG) is for undergraduates with exceptional financial need—that is, students with the lowest Expected Family Contributions (EFCs)—and gives priority to students who receive Federal Pell Grants. An FSEOG doesn’t have to be paid back.

Student Loans

Stafford Loans are available to most college students, both undergraduate and beyond. When that added or unexpected expense arises, it is always comforting to