



College Funding for Students with Disabilities

DO-IT

Federal and state aid, scholarships, and awards

Attending college can be an exciting and enriching experience. It can also be a costly one. In addition to tuition, fees, books, and supplies, other expenses to think about include room and board, health insurance, transportation, and spending money. A combination of financial aid and other outside funding resources can help you meet college costs.

Common forms of financial aid include grants, loans, work-study, and scholarships. Some are available specifically to students with disabilities. Many students use a combination of these financial aid resources. It is important to remember that financial aid results in a partnership of the student, parents, postsecondary educational institutions, state and federal governments, and/or private organizations. Such a partnership requires cooperation, communication, and an understanding by each of their responsibilities within the financial aid process.

The financial aid office at the school you plan to attend is a good place to begin your search for financial aid information. An administrator there can tell you about student aid available from your state, the school itself, and other sources.



Federal Student Aid Programs

The programs described below are administered by the U.S. Department of Education and provide billions of dollars each year to students attending postsecondary schools. Not all schools participate in all federal student aid programs. Check with your high school guidance counselor or the financial aid officer at a postsecondary institution to make sure your destination school participates in the federal program(s) you are interested in.

Federal Pell Grants are available to undergraduate students only and they do not have to be repaid.

Federal Stafford Loans are based on financial need, are available to both undergraduate and graduate students, vary in maximum value each year of study, and must be repaid. The interest rate is variable. If you qualify (based on need) for a subsidized Stafford loan, the government will pay the interest on your loan while you are in school, during grace periods, and during any deferment periods.

Federal PLUS Loans are unsubsidized loans made to parents. If you are independent or your parents cannot get a PLUS loan, you are eligible to borrow additional Stafford Loan funds. The interest rate is variable.

Campus-Based Programs are administered by participating schools. Three of these programs are described below.

- **Federal Supplemental Educational Opportunity Grants** are grants available for undergraduates only and range in value.
- **Federal Work Study** provides jobs to undergraduate and graduate students, allowing them to earn money to pay education expenses.
- **Perkins Loans** are low-interest loans; the maximum annual loan amount is greater for graduate students than for undergraduate students.



For more information on federal student aid programs consult studentaid.ed.gov/sa/ or call the Federal Student Aid Information Center at 800-433-3243 or 800-730-8913 (TTY). An online application can be found at www.fafsa.ed.gov.

Supplemental Security Income (SSI) and Plan for Achieving Self Support (PASS)

SSI is a program that pays monthly benefits to people with low incomes and limited assets who are sixty-five years of age or older, are blind, or have other disabilities. Children can qualify if they meet Social Security's definition of disability for SSI children and if their income and assets fall within the eligibility limits.

As its name implies, Supplemental Security Income supplements a person's income up to a certain level. The level varies from one state to another and may increase each year to reflect cost-of-living changes. Your local Social Security office can tell you about SSI benefit levels in your state.

Parent income and assets are considered when deciding if a child under eighteen qualifies for SSI. This applies to children who live at home or who are away at school but return home occasionally and are subject to parental control. When a child turns eighteen, parent income and assets are no longer considered when determining eligibility for SSI. Therefore, a child who was not eligible for SSI before his or her eighteenth birthday may become eligible at age eighteen.

The Social Security Administration may also approve a Plan for Achieving Self Support (PASS), in which a student is able to set aside income and resources that are being used toward a specific vocational goal (such as college tuition) and still receive SSI payments. However, be aware that earnings from employment may affect SSI benefits.

For more information on SSI and PASS, contact your local Social Security Administration office or consult www.ssa.gov/disability.

State Vocational Rehabilitation Services

Your state vocational rehabilitation (VR) office helps people with disabilities prepare for, obtain and retain employment. Vocational rehabilitation programs are custom-designed for each individual. Typically, you may be eligible for services if a VR counselor determines that you meet the following three conditions:

1. You have a physical or mental disability. The VR counselor must verify the disability by getting copies of medical records or by having you complete tests, examinations, or evaluations to verify the disability.
2. Your disability prevents you from getting or keeping a job.
3. You require vocational rehabilitation services to get or keep a job that matches your strengths, resources, priorities, concerns, abilities, capabilities, interests, and choices.

A state VR agency provides a wide range of services for helping clients get or keep jobs. VR services include assessment services, counseling and guidance, training (school), job related services, rehabilitation technology (assistive technology), independent living, and a variety of support services.

To locate a state vocational rehabilitation office near you, consult the state government listings in your phone book under "Vocational Rehabilitation," or consult www.parac.org/svrp.html.

Other State Programs

Nearly all states offer financial assistance in the form of state grants and loans. Details and information can be obtained from a college financial aid office or a high school guidance counselor. To find out which agency in your state may offer financial assistance for higher education, consult www2.ed.gov/about/contacts/state/index.html.



Lime Scholarship

Google & Lime

www.limeconnect.com/opportunities/page/google-lime-scholarship-program

Paul G. Hearne Leadership Award

American Association of People with Disabilities

800-840-8844

www.aapd.com/aapd-paul-g-hearne-leadership-awards/

Student Award Program

Foundation for Science and Disability

www.stemd.org/

Autism Spectrum Disorders

Ben's Fund Autism Grant for children under 18

www.featwa.org/grants/

Hearing Loss/Deafness

AG Bell Financial Aid Programs

Alexander Graham Bell Association for the Deaf and Hard of Hearing

202-337-5220

202-337-5221 (TTY)

www.agbell.org/document.aspx?id=478

Graduate Fellowship Fund

Gallaudet University Alumni Association

202-250-2099 (Voice/TTY)

www.gallaudet.edu/alumni/alumni-association/the-centennial-funds/graduate-fellowship-fund

Hard of Hearing and Deaf Scholarship

Sertoma International

816-333-8300

sertoma.org/what-we-do/scholarships/

Help America Hear Scholarship

The Foundation for Sight and Sound

www.foundationforsightandsound.org/scholarship.php

Visual Impairments

ACB Scholarship

American Council of the Blind

202-467-5081

www.acb.org/scholarship

AFB Scholarships

American Foundation for the Blind

800-232-5463

www.afb.org/info/afb-2017-scholarship-application/5

Anne Lowe Scholarship

Christian Record Services for the Blind

christianrecord.org/client-services/scholarship/

Ferrell Scholarship

Association for Education and Rehabilitation of the Blind and Visually Impaired

877-492-2708

aerbvi.org/resources/aer-scholarships/

Help America See Scholarship

The Foundation for Sight and Sound

www.foundationforsightandsound.org/scholarship.php

Lighthouse Scholarships

Lighthouse Guild

www.lighthouseguild.org/programs-services/scholarships/

Mary P. Oenslager Scholastic Achievement Awards

609-452-0606

www.learningally.org/NAA

NFB Scholarships

National Federation of the Blind

410-659-9314, Ext. 2415

nfb.org/scholarships

Scheigert Scholarship

Council of Citizens with Low Vision International

www.cclvi.org/scheigert-scholarship

Physical/Mobility Impairments

1800Wheelchair

800-320-7140

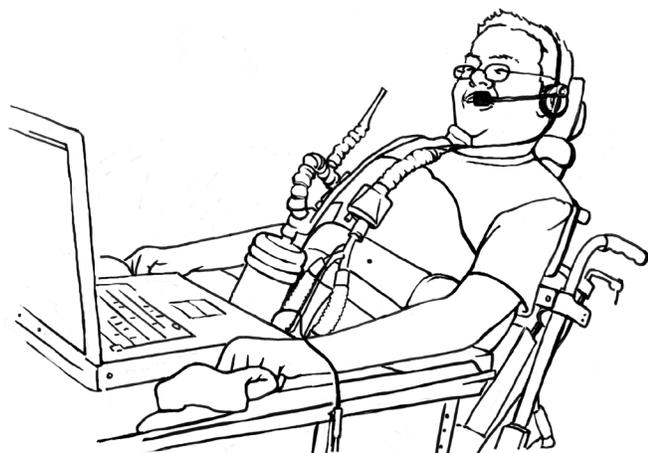
www.1800wheelchair.com/Scholarship

National Chair Scholars Scholarship

ChairScholars Foundation

813-391-1003

www.chairscholars.org



National MS Society Scholarship Program
National Multiple Sclerosis Society
800-344-4867
[www.nationalmssociety.org/
Living-Well-With-MS/Work-and-Home/Insurance-
and-Financial-Information/Financial-Resources/
Scholarship-Program](http://www.nationalmssociety.org/Living-Well-With-MS/Work-and-Home/Insurance-and-Financial-Information/Financial-Resources/Scholarship-Program)

Mobility Scooters Direct Scholarship Program
Mobility Scooters Direct
www.mobilityscootersdirect.com/scholarship

SBA Scholarships
Spina Bifida Association of America
202-944-3285 ext. 23
spinabifidaassociation.org/scholarships/

Health Impairments
HFA Educational Scholarship
Hemophilia Federation of America
800-230-9797
[www.hemophiliafed.org/programs/
educational-scholarships/](http://www.hemophiliafed.org/programs/educational-scholarships/)

IDF Scholarship Programs
Immune Deficiency Foundation
800-296-4433
[primaryimmune.org/services/
idf-academic-scholarship-programs/](http://primaryimmune.org/services/idf-academic-scholarship-programs/)

Kevin Child Scholarship
National Hemophilia Foundation
800-424-2634 ext. 3700
[www.hemophilia.org/Community-Resources/
Scholarships/Kevin-Child-Scholarship](http://www.hemophilia.org/Community-Resources/Scholarships/Kevin-Child-Scholarship)

Scholarships for Survivors Program
Patient Advocate Foundation
800-532-5274
www.patientadvocate.org/events.php?p=69

Ulman Cancer Fund for Young Adults
888-393-3863 (FUND)
ulmanfund.org/scholarships/

Learning Disabilities

Anne Ford and Allegra Ford Scholarship
National Center for Learning Disabilities
888-575-7373
apply.nclld.org/

Hydrocephalus Association
www.hydroassoc.org/scholarships/

Marion Huber Learning Through Listening
Awards
www.learningally.org/NAA

RiSE Scholarship Foundation, Inc
risescholarshipfoundation.org/rise-award/apply-now/

Mental Health

Baer Reintegration Scholarship
www.reintegration.com/scholarship-program/

Disabled Veterans & Military Families
AFCEA Disabled War Veterans Scholarship
[www.afcea.org/site/?q=foundation/scholarships/war-
veterans](http://www.afcea.org/site/?q=foundation/scholarships/war-veterans)

Scholarships for Disabled Veterans
[www.fastweb.com/directory/scholarships-for-disabled-
veterans](http://www.fastweb.com/directory/scholarships-for-disabled-veterans)



Resources

The resources listed provide current information about financial aid opportunities.

Financial Aid Information

- www.salliemae.com/college-planning/
- www.collegeboard.org
- www.ed.gov
- www.fafsa.ed.gov
- www.finaid.org

Scholarship Lists

- www.uw.edu/doit/resources/scholarships
- bigfuture.collegeboard.org/pay-for-college/grants-scholarships
- www.collegenet.com/mach25
- www.fastweb.com
- www.internationalscholarships.com
- www.unigo.com/scholarships#/fromscholarshipexperts
- www.scholarship-page.com

About DO-IT

DO-IT (Disabilities, Opportunities, Internetworking, and Technology) serves to increase the successful participation of individuals with disabilities in challenging academic programs and careers, such as those in science, engineering, mathematics, and technology. Primary funding for DO-IT is provided by the National Science Foundation, the State of Washington, and the U.S. Department of Education.

For further information, to be placed on the DO-IT mailing list, request materials in an alternate format, or to make comments or suggestions about DO-IT publications or web pages, contact:

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Grants and gifts fund DO-IT publications, videos, and programs to support the academic and career success of people with disabilities. Contribute today by sending a check to DO-IT, Box 354842, University of Washington, Seattle, WA 98195-4842.

Your gift is tax deductible as specified in IRS regulations. Pursuant to RCW 19.09, the University of Washington is registered as a charitable organization with the Secretary of State, State of Washington. For more information, call the Office of the Secretary of State, 800-322-4483.



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