



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/guardians, 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.gov or call the Federal Student Aid Information Center at 800-433-3243 or 800-730-8913 (TTY). An online application can be found at studentaid.gov/h/apply-for-aid.

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 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 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 askearn.org/state-vocational-rehabilitation-agencies or search online for your state's vocational rehabilitation services.

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.



General Scholarships and Awards

Scholarships and awards provide monetary gifts based on a student's achievements, interests, background, or other criteria. A good first step in your scholarship search is to check with your parents' employers, local organizations, your high school guidance counselor, your college or university's financial aid office, the department chairman at your chosen school, and the local library. Below you'll find other resources and tips that may help you locate financial aid.

Employers. Parents can check with personnel administrators to see if their employers offer financial aid, tuition reimbursement, or scholarships for employees' children. If you are employed or volunteering, ask your company if they offer scholarships.

Organizations. Many professional or social organizations offer scholarships. The Elks Club, for example, offers millions of dollars each year in scholarships for graduating high school students. Some labor unions (AFLCIO, Teamsters, etc.) offer scholarships for members and their dependent children. If you are not a member of an organization, check with organizations that are related to your chosen field of study. For example, if you plan to study aeronautical engineering, check with the American Institute of Aeronautics and Astronautics regarding college scholarships.

Religious Groups. Your church, mosque, synagogue or temple may have scholarships available. Also check with the headquarters of your religious affiliation.

Chamber of Commerce. Your local Chamber of Commerce may offer small grants or scholarships to local students, often to those pursuing a career in business.

Take the PSAT. The Preliminary SAT/National Merit Scholarship Qualifying Test is co-sponsored by the College Board and National Merit Scholarship Corporation (NMSC). The PSAT/NMSQT gives you practice for the SAT, as well as a chance to qualify for scholarship and recognition programs.

AmeriCorps is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. AmeriCorps jobs are open to U.S. citizens, nationals, or lawful permanent residents aged seventeen or older. Members serve full- or part-time over a ten- to twelve-month period. Participants receive an education award to pay for college or graduate school, or to pay back student loans. For more information, call 1-800-942-2677 (TTY 1-800-833-3722) or consult nationalservice.gov/programs/ameriCorps.

Search the web! Run searches for "scholarships," "financial aid," "grants," etc.

Disability-Related Scholarships and Awards

The following opportunities are specifically available to students with disabilities.

General

Disabled World

disabled-world.com/disability/education/scholarships/

Incight Scholarship

Incight

971-244-0305

incight.org/education/scholarship



Disability Care Center Scholarships
The Disabled Student Scholarship and The Special
Education Scholarship
disabilitycarecenter.org/giving-back/scholarships/

Paul G. Hearne Leadership Award
American Association of People with Disabilities
800-840-8844
aapd.com/aapd-paul-g-hearne-leadership-awards/

Student Award Program
Foundation for Science and Disability
stemd.org/

Autism Spectrum Disorders
The Autistic Self Network (ASAN) Autism
Campus Inclusion Scholarship:
autisticadvocacy.org/projects/education/acil/

Hearing Loss/Deafness
AG Bell Financial Aid and Scholarship Program
202-337-5220
202-337-5221 (TTY)
agbell.org/Connect/AG-Bell-College-Scholarship-Program

Graduate Fellowship Fund
Gallaudet University Alumni Association
202-250-2099 (Voice / TTY)
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
<https://helpamericahear.org/scholarship/>

Visual Impairments
American Council of the Blind
202-467-5081

American Foundation for the Blind
212-502-7600

Partnered ACB and AFB Scholarship
afb.org/about-afb/events-and-awards/afb-scholarships

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/

The Holman Prize for Blind Ambition
LightHouse for the Blind and Visually Impaired
holman.lighthouse-sf.org/

College Bound Scholarship
Graduate School Scholarship
Lighthouse Guild
lighthouseguild.org/programs-services/scholarships/

Mary P. Oenslager Scholastic Achievement
Awards
609-452-0606
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
<https://cclvi.info/scheigert/>

Physical/Mobility Impairments
1800Wheelchair
800-320-7140
1800wheelchair.com/Scholarship

National MS Society Scholarship Program
National Multiple Sclerosis Society
800-344-4867
<https://www.nationalmssociety.org/Living-Well-With-MS/Work-and-Home/Scholarship-Resources>



SBA Scholarships
Spina Bifida Association of America
202-944-3285 ext. 23
sbaneny.org/chapter-programs/financial-scholarships/

Health Impairments
HFA Educational Scholarship
Hemophilia Federation of America
800-230-9797
hemophiliafed.org/programs/educational-scholarships/

IDF Scholarship Programs
Immune Deficiency Foundation
800-296-4433
primaryimmune.org/services/idf-academic-scholarship-programs/

Kevin Child Scholarship
National Hemophilia Foundation
212-328-3700
hemophilia.org/community-resources/financial-assistance/scholarships

Scholarships for Survivors Program
Patient Advocate Foundation
800-532-5274
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
301-966-2234
ncld.org/what-we-do/scholarships/anne-ford-scholarship/

Hydrocephalus Association
hydroassoc.org/scholarships/

Marion Huber Learning Through Listening Awards
learningally.org/NAA

Joseph James Morelli Scholarship
The Joseph James Morelli Legacy Foundation
<https://morelli.foundation/scholarship/>

Mental Health
Baer Reintegration Scholarship
<https://reintegration.com/>

Disabled Veterans & Military Families
AFCEA Disabled War Veterans Scholarship
afcea.org/site/?q=foundation/scholarships/war-veterans

Scholarships for Disabled Veterans
fastweb.com/directory/scholarships-for-disabled-veterans

Resources

The resources listed provide current information about financial aid opportunities.

Financial Aid Information

- studentaid.gov/h/understand-aid/how-aid-works
- collegeboard.org
- ed.gov
- studentaid.gov
- finaid.org



Scholarship Lists

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

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