

Student Financial Aid

for North Carolinians | 2009



CFNC.org

Helping you plan, apply, and pay for college

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A service of the State of North Carolina provided by Pathways, CFI, and NCSEAA

About This Publication

This booklet is published by the College Foundation of North Carolina, which administers many grant, scholarship and loan programs in North Carolina. Use it to locate sources of financial aid available to North Carolina students. This book does not include every scholarship available, but does include many of the major programs available across the state.

You will find printed copies of this booklet in high school guidance offices, university financial aid offices, and in North Carolina public libraries. This publication is also available on the Web at: CFNC.org/fabook.

PLEASE NOTE:

Unless otherwise stated, College Foundation of North Carolina does not distribute applications for the various scholarship programs listed in this booklet. Grant, scholarship, and loan applications can be obtained through the addresses, phone numbers, and websites listed in each entry's description.

Every effort has been made to insure the accuracy of the information contained for the various scholarship, grant, loan and work programs. However, we are not responsible for program deadlines, requirements, and other characteristics of scholarships that may have changed, and you should contact the administrators of the programs in which you are interested in order to obtain the most current information.

This booklet is intended as a guide to help students identify many of the programs for which they may be eligible, and services that may be available to them. Other possible financial aid sources not included in this publication are:

- Private or institutional scholarships offered on individual campuses
- Scholarships, which require no special application or procedure in order for the student to be considered by the campus
- Scholarships and grants provided by some community-based organizations and charities on a local level.

Please check with your high school counseling office for information on programs available specific to your area.

This publication is prepared annually by the Grants, Training and Outreach Division of the North Carolina State Education Assistance Authority.

Please direct questions about this publication to Nicole Roach at nroach@ncseaa.edu.

Need help completing your federal financial aid form?

FAFSA Day, Saturday, February 13, 2010

Each February College Foundation of North Carolina, in partnership with the North Carolina Association of Student Financial Aid Administrators, sponsors "FAFSA Day." On that day students and their families meet with college financial aid officers who help them complete and submit their Free Application for Federal Student Aid (FAFSA) forms. FAFSA forms are the standard forms required for federal and state need-based aid and for consideration for many other scholarships and grant opportunities. FAFSA Day service will be available in most North Carolina counties.

FAFSA Day is Saturday, February 13, 2010, from 9 am until 12 noon at most locations. **Please visit CFNC.org/fafsaday after October 15th for details.** North Carolinians who plan to enroll at ANY college during the 2010-11 academic year are invited to attend a FAFSA Day program at one of the many host sites conveniently located across the state. Family members are also encouraged to attend.

Program details, a list of sites and registration information will be available at CFNC.org/fafsaday or by calling the College Foundation of North Carolina, toll-free, at 866-866-CFNC beginning October 2009.

Note: Think COLLEGE® & Career Center will also host additional FAFSA Day programs in Charlotte. The complete list of dates and locations will be posted at www.cischarlotte.org

FAFSA Day is a service of College Foundation of North Carolina and the North Carolina Association of Student Financial Aid Administrators.

If you believe that you have a disability as defined in the Americans with Disabilities Act, and that you may need an accommodation to participate in FAFSA Day, you may request a reasonable accommodation. To request a reasonable accommodation, please contact College Foundation of North Carolina 866-866-CFNC or robbie@ncseaa.edu by January 29, 2010. Requests received after this date will be considered to the fullest extent possible.

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An Overview of Financial Assistance for Students

“What are you going to do after high school?”

For many students that question is difficult to answer when there is no money to pay for vocational or technical training, or for a two-year or four-year college. Fortunately, there is a lot of money available to help students reach their dreams of a college education or training beyond high school. The following information briefly describes the types of aid available and how to apply for financial aid.

Types of Financial Aid

There are three types of financial aid available to students:

- 1) Scholarships or Grants:** Money that does not have to be repaid or earned; it is sometimes referred to as “free money.” Scholarships and grants are available based on the student’s financial need (need-based) or based on the student’s academic achievements or special talents (merit-based).
- 2) Loans:** Funds that must be repaid either in cash, usually with interest, or through service. Loans made with a service option usually require that the student repay the loan after graduation by working a specified number of years in a specific field. Loans that must be repaid with cash usually begin repayment after the student is out of college.
- 3) Work:** Funds that a student earns through a job on or off the college campus. The student has the opportunity to work and earn money to assist with the expenses associated with college.

Applying for Financial Aid

In order to be considered for financial aid, students must apply using the Free Application for Federal Student Aid (FAFSA) which is available in a paper format from any college financial aid office or high school guidance office. The application is also available at the following website: www.fafsa.gov or you may call 800-4-FedAid. As the name implies, there is no charge to complete this application and by doing so, the student will be considered for all types of federal financial aid. It is important to complete this form as soon as possible after January 1 of the year you plan to go to college, and definitely before the deadlines published by the college you wish to attend.

All students who want to be considered for financial aid should complete the FAFSA; however, some colleges and universities, as well as some separate scholarship programs, require additional forms. Students should check with the college they wish to attend to see if there are additional forms to be completed.

Financial Aid Resources

- After the FAFSA has been submitted, the college(s) that the student listed on the FAFSA will receive an estimate of how much the student’s family can pay toward the cost of college. The financial aid office will use that information to put together a financial aid “package,” consisting of one or more grants, scholarships, loans, and/or work opportunities to help cover the difference between what it costs to attend the college and what the family can pay. Students will be notified of the type and amount of each source of aid and information about how the student will receive the funds. The student should then respond back to the college regarding whether or not he/she wants to accept the funds that have been offered.
- In many communities, local service clubs, civic organizations, employers, churches, and others have college scholarships available. Usually your high school counselor will have information on how to apply for these scholarships.
- Students may want to explore other sources of financial aid by completing a scholarship search program on the Internet. It is generally not advisable for students to pay for a search, especially with so many free searches available on the internet. Your school counselor or the financial aid office at the college you wish to attend can recommend websites for your use.
- To assist prospective students in learning more about the state’s many institutions of higher education, a listing of North Carolina colleges and universities can be found near the back of this publication.
- The best and most comprehensive online source for free financial aid information for North Carolina residents is College Foundation of North Carolina, CFNC.org. The website also provides comprehensive information to help students plan for and apply to college.
- You may also call the toll-free number for College Foundation of North Carolina, 866-866-CFNC to speak with a college planning specialist who will provide information and answers to your questions about planning, applying and paying for college.

College Foundation of North Carolina

As part of its commitment to help more students obtain an education beyond high school, the State Education Assistance Authority actively participates in a partnership called “College Foundation of North Carolina” (CFNC). This collaborative effort involves working with CFI and Pathways of North Carolina (a partnership of the University of North Carolina, the North Carolina Community College System, North Carolina Independent Colleges and Universities, and the Department of Public Instruction) in providing a comprehensive website and a call center, staffed with college planning and financing specialists. Fiscal year 2009 marked the eighth full year of CFNC.

The service provides, in one place, the information North Carolina students and families need to plan, apply and pay for college. The CFNC service helps communicate through a single, one-stop resource that higher education is available and possible for all North Carolinians, creating greater opportunities to go to college than ever before.

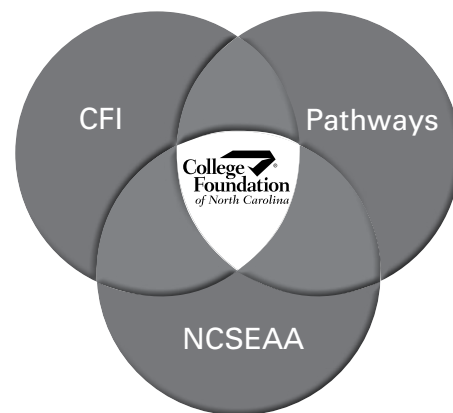
Via CFNC.org, students can use a wide range of career exploration and planning tools; maintain a personal portfolio to record courses taken, test scores and accomplishments; visit a virtual “College Fair” to compare, explore and link to more than 110 North Carolina colleges and universities; apply online for college admission and financial aid; and access financial planning, college savings, loan, grant and scholarship information. Among recent additions to the site are a transfer articulation module, a financial aid estimator, a “smart borrower” calculator to help limit debt to an amount that is within reason, and courses on financial literacy for high school and for college students.

The CFNC Call Center, accessed toll-free at **866-866-CFNC**, offers specialists in career counseling, academic advising, and financial resources for college. Students, families, and counselors are encouraged to call with individual questions or to request more information.

With CFNC’s expanded services, families with young children are able to start early in their financial and academic planning for college. For those families with high school students or adults soon anticipating college enrollment, CFNC provides detailed guidance on both college admission and financial aid.

CFNC Usage Statistics, FY 2008

- CFNC.org on June 30, 2009 had more than 2.4 million user accounts and had averaged almost 10,000 unique visitors a day for the year, with an average visit time of about 13 minutes.
- The CFNC Call Center responded to over 154,349 phone calls on paying for college and 13,072 on careers and college admission. They also responded to 12,964 emails on financial aid and 4,489 emails with questions or publication requests on college admission and careers.
- CFNC Regional Representatives located across the state made a total of 2,740 college access presentations to 79,900 people in schools and community groups.
- North Carolina students submitted 354,482 college applications using CFNC.org.
- CFNC has implemented electronic transcript transmission for 265 North Carolina high schools, and has processed over 100,000 electronic high school transcripts.
- Most recent market awareness study (2006) indicated 93% awareness of CFNC among high school students in North Carolina and 88% awareness among parents of North Carolina middle and high school students.



Glossary of Financial Aid Terms

Academic Year – An academic year requires a minimum of 30 weeks of instructional time for a program that measures its length in credit hours or a minimum of 26 weeks of instructional time for a program that measures its length in clock hours. For an undergraduate program, at least 24 semester or trimester hours, or 36 quarter hours for a course of study that measures its program length in credit hours or 900 clock hours for a course of study that measures its program length in clock hours. All programs must define an academic year that conforms to the minimum requirements even if the program itself is shorter than those minimum requirements. The statute continues to authorize the Secretary to allow a reduction in the minimum of 30 weeks of instructional time to not less than 26 weeks for good cause as determined on a case-by-case basis for two-year or four-year programs of instruction for which an institution awards an associate or baccalaureate degree.

Award Notification/Letter – An official notice, issued by the financial aid office, that lists all the financial aid awarded to the student. This communication may be online and generally provides the expected family contribution, cost of attendance and the terms of the aid awarded.

Capitalization – The process of adding unpaid interest to the principal balance of an educational loan, increasing the principal amount of the loan that must be repaid.

Consolidation – A loan program that allows a borrower to combine several educational loans into one new loan.

This process extends the repayment period and allows for a single monthly payment. It simplifies the repayment process and usually lowers the monthly payment though it may result in higher overall interest payments.

Cost of Attendance (COA) – The total cost of an education, which is usually expressed as a yearly amount. COA includes tuition and fees, room and board, an allowance for books and supplies, transportation, and miscellaneous expenses, dependent care, study abroad expenses, disability expenses, employment expenses for co-op study and loan fees. The amount is determined by the financial aid office of the institution.

Default – Failure to repay a student loan according to the terms of a promissory note signed by the student. The organization that holds the loan (the state or the federal government) can take action to recover the money, including notifying national credit bureaus of the default. Wages and/or tax refunds of the defaulter may be garnished, and the borrower will no longer be eligible to receive federal financial aid until the defaulted loan is repaid or the borrower has made six full, on-time, consecutive monthly payments.

Deferment – An authorized period of time during which a borrower may postpone principal and interest payments. Deferments are available to borrowers who are in school at least half-time, enrolled in a graduate fellowship program, experiencing periods of unemployment or economic hardship, and in some cases, while teaching in shortage areas or low income schools, or for volunteering with the Peace Corps, VISTA, etc.

Dependent Student – For financial aid purposes, an undergraduate student is usually classified as a dependent and is expected to have access to parental financial resources if he/she is not married, does not have legal dependents, including children that he/she supports more than 50%, is not a veteran, is not currently serving on active duty (including National Guard or Reserves activated by Federal Authority) in the U.S. Armed Forces for purposes other than training, was not an orphan, ward of the court, or foster child at the age of 13 or any time thereafter, is not an emancipated minor, in legal guardianship, or unaccompanied youth who is homeless or is self-supporting and at risk of homelessness and is under 24 years of age.

Entrance/Exit Interviews – Counseling sessions for borrowers are required before their first loan disbursement can be released and before the borrower leaves school.

Expected Family Contribution (EFC) – Determined by a formula, this figure indicates how much of a family's financial resources should be available to help pay for the student's education. The EFC is used in determining eligibility for financial aid. Both FM (federal methodology) and IM (institutional methodology) use the EFC concept, although the calculated EFC under the two methodologies may differ.

FAFSA (Free Application for Federal Student Aid) – The federal aid application that must be completed by students who want to be considered for federal and many state need-based aid.

FDSLPL (Federal Direct Student Loan Program) –

Under this program, education loans are made available directly from the U.S. Government. Participating schools serve as agents for subsidized and unsubsidized Stafford Loans, Parent PLUS loans, and Graduate/Professional PLUS loans.

FFELP (Federal Family Education Loan Program) –

Education loans made by private lenders and guaranteed by the state-designated guaranty agencies on behalf of the federal government. The North Carolina State Education Assistance Authority is the guarantor under the North Carolina FFELP. Subsidized and Unsubsidized Federal Stafford Loans, Parent PLUS, and Graduate/Professional PLUS loans are included in this program.

FM (federal methodology) – An eligibility formula, mandated by the US Congress, that determines the student's and the family's "expected family contribution" (EFC). This formula is used in making allocations of federal aid and, at some colleges and universities, for making institutional aid decisions as well.

Financial Aid Package – The total financial aid a student receives to meet educational expenses is called the "financial aid package." It may include federal, state and private aid such as grants, loans, work study, and scholarships.

Financial Need – The difference between the Cost of Attendance and the Estimated Family Contribution. It is used in determining what the student's aid package will be.

Forbearance – A period of time during which the borrower is permitted to temporarily cease making payments or reduce the amount of payments. The borrower is liable for the interest that accrues on the loan during the forbearance period.

Full-Time Student – For undergraduate students, this is usually a minimum of 12 semester hours of enrollment in a degree-granting program.

General Education Development (GED)

Certificate – A certificate students receive if they've passed a specific, approved high school equivalency test. Students who don't have a high school diploma but who have a GED may still qualify for federal and state student aid.

Grace Period – Period of time when a borrower leaves school or drops below half-time and the borrower is not obligated to begin repayment of his/her loans – usually six or nine months.

Grant – Financial aid awarded on the basis of need or merit that the student is not obligated to repay.

Guaranty Agency – The state-designated organization that administers the Federal Family Education Loan Program (FFELP), including the Federal Stafford Loan and Federal PLUS Loan programs. In this state, the agency is the North Carolina State Education Assistance Authority.

IM (institutional methodology) – A need-analysis formula developed by College Board's College Scholarship Service. It determines the student's and the family's capacity to pay for college each year, and is used by some postsecondary institutions for awarding institutional and private financial aid.

Independent Student – For financial aid purposes, a student is classified as an independent student if at least one of the following applies: he/she is 24 years of age or older, is married, is enrolled in a graduate or professional educational program (beyond a bachelor's degree), has legal dependents other than a spouse, was an orphan, foster child, or ward/dependent of the court at any time since the age of 13, is an emancipated minor, in legal guardianship or was determined at any time since July 1, 2009, to be an unaccompanied youth who was homeless or was self-supporting and at risk of being homeless, is a veteran of the US armed forces ("A veteran is a student who has engaged in active service in the U.S. Army, Navy, Air Force, Marines or Coast Guard and was released under a condition other than dishonorable—including a student who attended a U.S. military academy but withdrew in good standing—or a student who is not a veteran now but will be a veteran by June 30) – or is currently serving on active duty in the U.S. Armed Forces for purposes other than training and activated by Federal Authority.

Interest – The charge made to a borrower for use of a lender's money.

Institutional Student Information Record (ISIR) –

An electronic record for schools that contains a student's Expected Family Contribution (EFC), as calculated by the Central Processing System, as well as all the financial and other data submitted by the student on the FAFSA.

Need Analysis – The process of reviewing a student's aid application to determine the ability of the family to contribute to the costs of education. Completing a need analysis form (e.g., FAFSA or PROFILE) is the required step in applying for most types of financial aid.

North Carolina State Education Assistance Authority (NCSEAA) –

The state agency in North Carolina that insures federal student loans (guaranty agency) and is authorized by the

North Carolina General Assembly to administer more than 45 postsecondary financial aid programs funded by federal, state, and private sources (including FFELP). NCSEAA is involved in outreach projects providing opportunities for North Carolina school counselors so that they can better assist students and their families in planning for college. NCSEAA administers the state's 529 program to assist North Carolina families in paying for their children's education (see North Carolina's National College Savings Program, page 52). NCSEAA also maintains an aggressive student loan collection system for recovery of defaulted and matured student loan obligations.

Origination Fee – A fee charged by the federal government and deducted from the loan before disbursement to offset part of the administrative costs of the Federal Family Education Loan Program (FFELP).

Principal – The initial amount of the student loan. Interest is charged on this amount, and guarantee and origination fees are deducted from the principal prior to disbursement.

PROFILE – A need-analysis form required by some institutions for non-federal aid and processed through the College Board's College Scholarship Service (CSS). This form can be found at <https://profileonline.collegeboard.com>.

Promissory Note – The legal document that a borrower must sign when he/she receives an educational loan that lists conditions under which the money is borrowed and the terms under which he/she agrees to repay the loan with interest.

Residency – In North Carolina, a person does not necessarily have to be a US citizen in order to be classified as a North Carolina resident for tuition purposes. However, a person must reside in this state for at least 12 months prior to the date of enrollment or re-enrollment in a postsecondary institution. Each postsecondary institution makes its own determination regarding in-state residency. Some factors used in determining domiciliary intent include place of abode, place where one votes, place of jury service, place of car registration or license, driver's license, place of employment, state where income tax is paid, location of personal property, and location where one spends vacation time. Minors residing in North Carolina are considered residents of the state where their parents reside. A North Carolina resident who leaves the state is granted a 12-month grace period during which time he/she is treated as an in-state resident for tuition purposes. State law also allows military personnel and their dependents to be treated as North Carolina residents for tuition purposes while stationed in North Carolina.

Satisfactory Academic Progress (SAP) – A student must be making satisfactory academic progress in order to continue receiving federal aid. Each institution develops its own satisfactory academic progress standards for financial aid eligibility.

Scholarship – A form of financial aid given to students on the basis of need or merit (or a combination of both) to help pay for their education expenses. Some scholarships have community service requirements and geographic, institutional or academic major restrictions. Most scholarships require the student to maintain satisfactory academic progress for renewal.

Scholarship-Loan – A form of financial aid that has a service and/or cash repayment obligation as a condition for receiving the funds. A student must promise to repay the money upon graduation or withdrawal from the program within a specified time period either through service in a certain geographical and /or subject area or in cash at a predetermined interest rate.

Selective Service Registration – A male student must register with the Selective Service to receive federal and/or state student aid. The requirement applies to males who were born on or after January 1, 1960, are at least 18 years old and are not currently on active duty in the armed forces.

Student Aid Report (SAR) – A federal "output" document sent to a student by the Central Processing System. The SAR contains financial and other information reported by the student on the FAFSA. A student receives a paper SAR if he or she files a paper FAFSA and does not provide a valid e-mail address. The student receives a link to online SAR information if he or she provides a valid e-mail address on the FAFSA. The student's Expected Family Contribution (EFC) is included on the SAR. All information reported on the SAR is also sent to schools the student listed on the FAFSA.

Subsidized Loan – A need-based loan on which the interest is paid by the federal government while the borrower is enrolled in school or during grace and deferment periods.

Unsubsidized Loan – A non need-based loan for which borrowers are responsible for interest from the date the loan is disbursed.

Verification – A review process to determine the accuracy of the information on a student's financial aid application. If a student is selected for verification, he/she is required to submit documentation (such as federal tax returns) to support information on his/her FAFSA application.

Government Programs

Academic Competitiveness Grant

This grant program was created by the Higher Education Reconciliation Act of 2005. The Academic Competitiveness Grant Program (ACG) awards grants to eligible financially needy students who complete a rigorous secondary school program of study. An ACG is available during a student's first and second academic years of undergraduate education in an eligible undergraduate program.

Eligibility: Applicant must meet the following eligibility requirements

- Be a U.S. citizen or eligible non-citizen
- Be enrolled at least half-time in a certificate (must be at least one year in length) or degree program offered at a two- or four-year degree granting institution
- Be Pell eligible; awards are in addition to Pell Grant
- Have successfully completed rigorous high school program, as determined by the state and graduated after January 1, 2006
- Have maintained a cumulative GPA of at least 3.0, if second year student
- Awards based on student's grade level with only one award for each grade level

Value: \$750 first-year awards and \$1,300 second-year awards.

Application Procedure: Complete the Free Application for Federal Student Aid (FAFSA) and self-identify as being potentially eligible by certifying graduation from a rigorous secondary school program. A student eligible for a Pell Grant and meeting the requirements listed above may be considered.

Appropriated Grants

These grants consist of funds for undergraduate students administered through the financial aid offices of the constituent institutions of The University of North Carolina and funds for graduate and first year professional students in those institutions administered by other institutional offices as determined by the chancellors.

Eligibility: North Carolina residents enrolled in good standing in the regular or summer sessions as full- or part-time undergraduate, graduate, or first professional degree candidates in constituent institutions of The University of North Carolina are eligible to apply.

These awards are based on financial need as determined by the respective constituent institutions.

Value: Awards vary, depending upon the cost of education at the institution, other available financial aid, and the financial resources of the student and/or family.

Application Procedure:

- Undergraduate level: There is no separate application. Apply for need-based financial aid as indicated by the institution; eligible students will automatically be considered for grants.
- Graduate or first professional level: Contact the graduate dean of the program of your choice to obtain information.

Certain Private Education Institutions Grant (CPEI)

The CPEI Grant program provides funding for North Carolina residents who are enrolled in an Approved Institution as defined by NCSG 116-43.5, (a), (1). The program is administered by the State Education Assistance Authority.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled full time or three- fourths time for the entire academic year
- Be enrolled at an Approved Institution on the certification date
- Not be eligible for a similar State Grant under another State program for the same academic year
- Must be registered or exempt from Selective Service registration

Value: The maximum amount of the CPEI Grant payable to each student who qualifies for the grant for any academic year will be determined based upon the appropriations made available to the program by the General Assembly and the amount of the North Carolina Legislative Tuition Grant award. The 2008-09 academic year award is \$1,850 for full-time enrollment and prorated for part-time enrollment. In the event there are insufficient funds to provide the maximum state grant to each student who qualifies for the grant, each student shall receive a prorate share of the available funds. The grant will be reduced by 25% if the qualified student has completed more than 140 hours of instruction.

For more information contact the financial aid office at the institution you plan to attend.

Federal Direct Student Loan Program

The Federal Direct Student Loan Program (FDSLP) has been in operation since 1994. Under this program, funding for student loans is provided by the US Department of the Treasury, and participating colleges and universities act as agents for the Department of Education in making educational loans to students for college expenses. This program is used by some colleges and universities instead of the Federal Family Education Loan Program (FFELP). Contact the college of your choice in order to determine in which program the college participates. See pages 14-16 for North Carolina's Family Education Loan Program, which includes Federal Stafford Loans and Federal PLUS Loans.

While the amounts available for students under the FFELP and FDSLP are identical, the interest rate, loan fees, and repayment benefits may differ, as well as the method of repaying the loans. The student's obligation is between the borrower and the federal government. Interest on subsidized Undergraduate loans is 5.6%, on unsubsidized Undergraduate, subsidized and unsubsidized Graduate loans is 6.8% and on new PLUS loans first disbursed on or after July 1, 2006 to is 7.9%. Existing variable rate loans originated between July 1, 1998 and June 30 2006 have rates adjusted each July 1.

Federal Pell Grant Program

This program awards grants directly to students with payment made through the institutions. Federal Pell Grants are the "foundation" of student aid to which aid from other sources may be added.

Eligibility: Student's eligibility is determined by using a formula established by Congress which takes into consideration family financial circumstances. The formula produces an Expected Family Contribution (EFC) number that is used by the institution to determine the amount of the Federal Pell Grant.

Eligible students must

- Be undergraduates enrolled as either part-time or full-time students in an approved postsecondary institution who have not already earned a bachelor's or professional degree
- Be citizens or permanent residents of the United States

Value: Amounts vary and are awarded on the basis of need, enrollment status, length of enrollment, and cost of education at the school the student attends. The maximum annual award for 2009-10 is \$5,350; the minimum Pell award is \$488.

Application Procedure: Student applies for a Federal Pell Grant by filling out the Free Application for Federal Student Aid (FAFSA). The Federal Pell Grant is included as part of his/her total financial aid package. Call CFNC at 866-866-CFNC if you have questions about applying for a Federal Pell Grant. You may learn more about this program and other federal programs of assistance by visiting the federal government website at: <http://studentaid.ed.gov/guide>.

Federal Perkins Loan Program

Created in 1958, this program was formerly known as the National Direct or National Defense Student Loan.

Eligibility: Applicants must

- Be enrolled full or part-time in an undergraduate or graduate program at a postsecondary institution participating in the Federal Perkins Loan Program
- Be a citizen or permanent resident of the United States. Priority is given to students with the greatest financial need

Value: The Federal Perkins Loan is a low interest loan based entirely on need, as determined by the financial aid office. The annual loan maximum is \$5,500 per year for undergraduate students and \$8,000 per year for graduate students. The amount the student borrows depends upon need and the availability of funds.

Application Procedure: Students apply for a Federal Perkins Loan by filling out the Free Application for Federal Student Aid (FAFSA). The Federal Perkins Loan may be included as part of the student's total financial aid package developed by the institution the student attends. An annual application is required.

Repayment: The current interest rate is fixed at 5% per year. Student signs a master promissory note (MPN) and must begin repayment nine months after graduation or leaving school, or upon enrollment status dropping below half-time. A student has up to ten years to repay the loan. Part of the Federal Perkins Loan maybe canceled for each year the recipient is: a teacher in a school designated as serving a low-income population, or a full-time special education teacher, a teacher of mathematics, science, foreign language, or bilingual education; a full-time nurse or medical technician; a full-time employee of a family service agency providing services to high-risk children; a Peace Corps volunteer; or a member of the US Armed Forces serving in an area of hostility. See the following web link for additional cancellation provisions: http://studentaid.ed.gov/students/publications/student_guide/index.html

Federal PLUS Loans for Graduate or Professional Students

These loans are part of North Carolina's Federal Family Education Loan Program. Principally available through the central loan originator and servicer, College Foundation Inc. (CFI). Graduate or professional students are now eligible to borrow under the PLUS Loan Program up to their cost of attendance minus other estimated financial assistance in both the FFEL and Direct Loan programs for loans certified or originated on or after July 1, 2006.

Eligibility: Applicant must meet the following eligibility requirements

- Be a US citizen or eligible noncitizen with a valid Social Security number
- Be a graduate or professional student enrolled at least half-time
- Complete the FAFSA although applicant does not have to demonstrate need
- Have either a good credit history or no credit history
- Have applied for annual loan maximum eligibility under Federal Stafford Loan Program
- CFI eligibility requires a North Carolina connection:
 - A resident of North Carolina; **or**
 - Enrolled or accepted for enrollment at a North Carolina college or university that is eligible to participate in the Federal Family Education Loan Program; **or**
 - A previous CFI borrower; **or**
 - A current or former participant or beneficiary in the North Carolina 529 college savings plan; provided that, the savings account was active on or before June 1, 2008 and not closed due to a rollover to another qualified tuition program.

Value: The student may borrow up to the estimated cost of attendance for the period of enrollment, minus other estimated financial assistance.

Interest Rate and Repayment Terms: The interest rate is fixed 8.5%. Repayment begins on the date of the final disbursement of the loan, and the first payment is due within 60 days after the date the loan is fully disbursed. A graduate or professional Federal PLUS Loan borrower may receive a deferment while he or she is enrolled on at least a half-time basis at an eligible school. Upon dropping to less than half-time enrollment status, the borrower is not entitled to a grace period.

Borrower Benefits: Benefits on a PLUS Loan from CFI first disbursed on or after October 1, 2008 include zero federal default fee and an interest rate reduction of .25% for making monthly payments by automatic draft.

Federal PLUS Loans to Parents

These loans are part of North Carolina's Federal Family Education Loan Program. Principally available through the central loan originator and servicer, College Foundation Inc. (CFI), these loans are for parents of dependent students enrolled in undergraduate programs of study. Federal PLUS Loans do not require the determination of eligibility for the Federal Pell Grant or Federal Stafford Loan; however, parent borrowers must not have an "adverse credit history" as defined in federal regulations. Repayment normally starts once funds are disbursed. However, parents may defer payments on a PLUS loan until six months after the date the student ceases to be enrolled at least half-time. Interest must be paid monthly or quarterly, or capitalized quarterly.

Eligibility: To borrow a Parent PLUS loan from CFI, the prospective borrower must have a North Carolina Connection as well as meet federal loan requirements. The required connection is established by the parent meeting at least one of the following

- A resident of North Carolina; **or**
- Borrowing for a student who is enrolled, or accepted for enrollment, at a North Carolina college or university eligible to participate in the Federal Family Education Loan Program; **or**
- A previous CFI borrower; **or**
- A current or former participant in the North Carolina 529 college savings plan; provided that, the savings account was active on or before June 1, 2008 and not closed due to a rollover to another qualified tuition program; **or**
- Borrowing for a student who is a current or former beneficiary in the North Carolina 529 college savings plan; provided that, the savings account was active on or before June 1, 2008 and not closed due to a rollover to another qualified tuition program.

Value: A parent of a dependent student may borrow up to the difference in the estimated cost of attendance and other financial aid for each son or daughter meeting the eligibility requirements.

Interest Rate and Repayment Terms: The interest is a fixed rate of 8.5% for loans disbursed on or after July 1, 2006. The repayment period depends on the total amount borrowed, but normally does not exceed 10 years.

Borrower Benefits: Benefits on a PLUS Loan from CFI first disbursed on or after October 1, 2008 include zero federal default fee and interest rate reduction of .25% for making monthly payments by automatic draft.

Application Procedure: Parents are advised to consider determining first if the student will qualify for an interest-subsidized Federal Stafford Loan, by submitting a Free Application for Federal Student Aid (FAFSA). The Federal PLUS Loan application and information may be obtained via website: CFNC.org or by calling 866-866-CFNC.

Federal Stafford Loans (formerly Guaranteed Student Loans)

Federal Stafford Loans are either subsidized or unsubsidized, depending on whether the student has demonstrated financial need. Subsidized means that the federal government pays the interest on the loan for the student while the student is in school and for six months after the student ceases enrollment; such loans are available to students who demonstrate sufficient financial need. Unsubsidized means that the student does not demonstrate financial need and is responsible for the interest for the entire life of the loan.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled at least half-time during the loan period
- Be enrolled in a program of study that leads to a degree or certificate
- Have received a determination of eligibility or ineligibility for a Federal Pell Grant
- Be a US citizen or a permanent resident alien of the United States

Value: The amount a student can borrow through the Stafford Loan Program depends on the student's collegiate grade level and dependency status as noted below:

Annual Loan Limits

Dependent Students

Freshmen

\$5,500 (including up to \$3,500 subsidized)

Sophomores

\$6,500 (including up to \$4,500 subsidized)

Juniors & Seniors

\$7,500 (including up to \$5,500 subsidized)

Independent Students

Freshmen

\$9,500 (including up to \$3,500 subsidized)

Sophomores

\$10,500 (including up to \$4,500 subsidized)

Juniors & Seniors

\$12,500 (including up to \$5,500 subsidized)

Graduate Students

\$20,500 (including up to \$8,500 subsidized)

The cumulative lifetime amount that any student can borrow through the Stafford Loan Program (subsidized & unsubsidized) is indicated below:

Dependent Undergraduate

\$31,000 (no more than \$23,000 subsidized)

Independent Undergraduate

\$57,500 (no more than \$23,000 subsidized)

Graduate/Professional Students

\$138,500 (no more than \$65,500 subsidized) (including undergraduate Stafford loans)

Repayment: Repayment of a Stafford Loan begins six months after the student ceases enrollment as at least a half-time student and usually extends up to ten years. In certain situations, students may delay repayment by requesting a deferment, which is granted under a variety of conditions set forth in federal regulations, and outlined at CFNC.org/paying/loan/info_stafford.jsp. You may also ask your financial aid officer for additional information.

Interest Rates: Interest on subsidized Stafford Loans for July 1, 2008 through June 30, 2009 is at a fixed rate of 6.0%. Interest on unsubsidized Stafford Loans for July 1, 2008 through June 30, 2009 is at a fixed rate of 6.8%. For interest rates on loans made earlier, check on CFNC. Interest on subsidized Undergraduate loans is 6.0% for 2008-2009 and 5.6% for 2009-2010.

Borrower Benefits: While there are many lenders in the Federal Stafford Loan Program and all operate within federal regulations, there are differences in the lenders and the benefits they offer to students. In North Carolina, CFI, as a not-for-profit organization, is committed to making affordable loans to students.

- Zero origination fee
- Zero federal default fee
- Interest rate reduction of .25% for making monthly payments by automatic draft

Application Procedure: Complete the Free Application for Federal Student Aid (FAFSA), available at www.fafsa.gov or obtain a paper form by calling 800-4-FedAid. Follow the instructions of your college financial aid office for obtaining a Stafford Loan Application Promissory note, or visit CFNC.org/Stafford on the Internet to complete the application or to print the form. Some colleges use an electronic process while others use paper forms. Indicate Lender Code 807037 on the application-promissory note to designate CFI as the lender, and follow the directions from your college for submitting the application.

Federal Supplemental Educational Opportunity Grant Program (FSEOG)

Eligibility: A student must be an undergraduate and have exceptional financial need to qualify for an FSEOG award. The amount of financial need is determined by the educational institution the student attends. Recipients must be citizens or permanent residents of the United States. Priority is given to students who receive Federal Pell Grants.

Value: The value of the award is determined by the need of the recipient and the available funds. An award may not be less than \$100, and the maximum award is usually \$4,000 per year.

Application Procedure: Student applies for an FSEOG award by filling out the Free Application for Federal Student Aid (FAFSA). The FSEOG will be included as part of the student's total financial aid package developed by the college the student attends. Annual application is required. See the webpage at: <http://studentaid.ed.gov/guide>.

Federal Work-Study Program (FWS)

This program provides jobs to students who qualify for financial assistance and encourages them to participate in community service activities.

Eligibility: Applicant must meet the following eligibility requirements

- Demonstrate financial need
- Be enrolled at an approved postsecondary institution
- Be a citizen or permanent resident of the United States

Value: Amounts vary and are determined by the financial aid office of the institution. Eligible students may work up to the maximum number of hours per week set by the institution. Jobs usually range from 8 to 15 hours per week and pay at least minimum wage. Employment may be on or off campus.

Application Procedure: Students apply for a Federal Work-Study award by filling out the Free Application for Federal Student Aid (FAFSA). The FWS will be included as part of the student's total financial aid package developed by the college the student attends. Annual application is required. Recipients are selected by the financial aid office at the institution. See the webpage at: <http://studentaid.ed.gov/guide>.

John B. McLendon Scholarship Fund

The John B. McLendon Scholarship Fund was established to provide two leadership scholarships, one for a male student athlete and one for a female student athlete, at each of North Carolina's Historically Black Colleges and Universities. Bennett College

for Women will receive two scholarships for female athletes. Participating campuses must be accredited by the Southern Association of Colleges and Schools (SACS).

The ten qualifying campuses are: Bennett College for Women, Elizabeth City State University, Fayetteville State University, Johnson C. Smith University, Livingstone College, North Carolina A&T State University, North Carolina Central University, Shaw University, St. Augustine's College and Winston-Salem State University.

Eligibility: Applicant must meet the following eligibility requirements

- Be North Carolina residents for tuition purposes
- Be varsity athletes at the participating campuses
- Have been enrolled in your institution for at least two semesters
- Demonstrate outstanding leadership qualities
- Maintain high academic standards, and
- Be involved in the institution's community

Value: Recipients will be awarded \$1,250 per academic year.

Application Procedure: Recipients will be selected by their colleges. For more information about this program, contact a participating campus.

National SMART Grant (National Science and Mathematics Access to Retain Talent Grant)

This grant program was also created by the Higher Education Reconciliation Act of 2005 signed by President Bush on February 8, 2006. The National SMART Grant Program awards grants to eligible financially needy students who are pursuing majors in the physical, life, or computer sciences, mathematics, technology, engineering, or foreign languages critical to the national security of the United States. The National SMART Grant award is in addition to the student's Pell Grant award.

Eligibility: Applicant must meet the following eligibility requirements

- Be a U.S. citizen or eligible non-citizen
- Be enrolled at least half-time as a third, fourth or fifth year student in a baccalaureate degree program
- Be Pell eligible, awards are in addition to Pell Grant
- Have a 3.0 cumulative grade point average
- Be majoring in one of the following categories: Physical, Life or Computer Science, Mathematics, Technology, Engineering, Critical Foreign Language, Natural Resources and Conservation, Psychology or Multidisciplinary Studies

To view the complete list of eligible majors, visit:
<http://www.ifap.ed.gov/dpclletters/GEN0909.html>

Value: \$4,000 for each of the third, fourth or fifth (if required for program) year of undergraduate study in baccalaureate degree program

Application Procedure: Student applies for a National SMART Grant by completing the Free Application for Federal Student Aid (FAFSA). A student eligible for a Pell Grant and meeting the requirements listed above may be considered.

NC Reach (Child Welfare Postsecondary Support Program)

NC Reach, also known as the Child Welfare Postsecondary Support Program, was established by the 2007 North Carolina General Assembly to provide funding for college students who have either aged out of North Carolina public foster care or whose adoption from North Carolina public foster care was finalized on or after their twelfth birthday.

Eligibility: Applicant must meet the following eligibility requirements

- By age 18 - 25 students who either aged out of North Carolina public foster care or whose adoption from North Carolina public foster care was finalized on or after the student's 12th birthday
- Enroll at either a North Carolina Community College or one of the 16 constituent institutions of The University of North Carolina System, on at least a half time basis; pursuing an undergraduate degree, diploma, or certificate
- Make satisfactory progress toward the completion of undergraduate study
- Comply with registration requirements for military service unless they are exempt from registration
- May not be in default or owe a refund under any federal or state loan or grant program

Value: Award amounts vary. Benefits are determined based on federal and state grants and scholarships, including the Pell Grant, the Education Training Voucher and state scholarships such as the North Carolina Education Lottery Scholarship which are applied first to the predetermined costs of attendance at the qualifying school. The NC Reach Scholarship will pay up to the balance of the predetermined costs of attendance.

Application Procedure: To apply for this program, please visit www.ncreach.org. Additional information may be obtained by calling the NC Reach team at (800) 585-6112, or by clicking the "Contact Us" on the NC Reach homepage.

North Carolina Community College Grant and Loan Program

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet the Satisfactory Academic Progress requirements of the institution

Eligibility is determined based on the same criteria as the Federal Pell Grant; students not eligible for the Federal Pell Grant may be considered for this grant based on their estimated family contribution as determined on the Student Aid Report (SAR). Students who have earned baccalaureate (four-year) college degrees are ineligible.

Value: The value per grant will vary according to information that is generated from the Pell Grant application.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA) which is also used to qualify for Federal Pell Grants. Please contact the financial office at your local community college for more specific information regarding procedures, etc.

North Carolina Education Lottery Scholarship (ELS)

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident for tuition purposes
- Enroll for at least six credit hours per semester in a curriculum program
- Meet the Satisfactory Academic Progress requirements of the institution
- Be admitted, enrolled and classified as an undergraduate student in matriculated status in a degree, certificate or diploma program at an eligible North Carolina institution (UNC campuses, Community College Campuses, Independent College Campuses and certain other private colleges)

Eligibility is determined based on the same criteria as the Federal Pell Grant with one exception; students not eligible for the Federal Pell Grant with an estimated family contribution of \$5,000 or less will be eligible for an Education Lottery Scholarship. Students who have earned baccalaureate (four-year) college degrees are ineligible.

Value: The value per grant will vary according to information that is generated from the Free Application for Federal Student Aid application. Grants range from \$100 to \$3,400 for the year.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA) which is also used to qualify for Federal Pell Grants. This form can be completed at www.fafsa.gov

North Carolina Education and Training Voucher Program (NCETV Program)

The NCETV Program is designed to help foster youth and former foster youth through college or vocational/technical training.

Eligibility: Applicants must meet these requirements

- Be eligible for the NC LINKS program – you must have been in foster care as a teenager and be a citizen or qualified non-citizen. Have personal assets of less than \$10,000
- Have aged out of the foster care system at age 18 or were adopted from foster care with adoption finalization after your 16th birthday
- Be 18, 19, or 20 years of age to enter the ETV program
- Accepted into or are enrolled in a degree, certificate or other accredited program at a college, university technical or vocational school and show progress toward completing that degree or certificate

Value: Recipients are eligible to receive up to \$5,000 per school year to be used for tuition, books, and qualified living expenses.

Application Procedure: Scholarship applications are available online at statevoucher.org. Click on North Carolina, and on the left-hand side of the page you will see the link to the application form. Applicants must submit an essay between 250-500 words explaining their goals for furthering their education.

North Carolina Legislative Tuition Grant Program (NCLTG)

The NCLTG Program was created by the 1975 General Assembly to provide tuition assistance to NC resident students attending eligible nonprofit colleges and institution located within NC. The North Carolina State Education Assistance Authority (NCSEAA) administers the NCLTG Program as directed by the General Assembly. Each Approved Institution administers the program on behalf of its students. Funds for the support of the program are contingent each year upon appropriations made to the NCSEAA by the General Assembly.

Eligibility: Applicant must meet the following eligibility requirements

- Be eligible for in-state tuition rates under the terms and conditions of the current Residence Manual of The University of North Carolina

- Be enrolled as a full-time or part-time first time undergraduate in a degree-granting program at an eligible independent, nonprofit institution in North Carolina
- Cannot be enrolled in a program of study designed primarily for career preparation in a religious vocation
- Be registered or exempt from Selective Service registration
- Be certified as eligible under NCLTG Rules
- Cannot have a prior bachelor's degree

Licensure Student must:

- Have a Bachelor's degree
- Be enrolled in an approved institution in a licensure program for teachers or nurses
- Be enrolled in undergraduate classes on a full or part-time basis
- Meet the in-state residency requirement

Value: The award amount is determined by the North Carolina General Assembly and is \$1,850 for full-time enrollment and prorated for part-time enrollment for the 2009-2010 academic year. Full-time students are enrolled for twelve or more credit hours and part-time students are enrolled for nine or more credit hours per term. This program is not based on financial need.

Application Procedure: Applications are available from the financial aid offices of the eligible independent nonprofit institutions in North Carolina. Questions should be addressed to the private institution.

North Carolina Student Incentive Grant (NCSIG)

This program is offered by the North Carolina State Education Assistance Authority through College Foundation Inc.

Eligibility: Applicant must meet the following eligibility requirements

- Be a US citizen and a North Carolina resident for tuition purposes
- Be enrolled or accepted for enrollment on a full-time basis at a North Carolina postsecondary institution
- Not be enrolled in a program designed primarily for career preparation in a religious vocation
- Maintain satisfactory academic progress Awards are available to undergraduates who demonstrate "substantial financial need."

Value: Awards for the 2009-10 academic year are \$700.

Application Procedure: Student must: 1) complete and file the Free Application for Federal Student Aid (FAFSA); 2) show on the form that North Carolina is his/her state of legal residence; and 3) list at least one North Carolina college, university, technical or vocational school in the release section of the form. No deadline for applying; however, funds are typically exhausted by the end of February.

Robert C. Byrd Honors Scholarship Program

This federally-funded scholarship program was established to promote student excellence and academic achievement. Financial need is not a criterion.

Eligibility: Applicant must meet the following eligibility requirements

- Must be a U.S. Citizen
- Must be a legal resident of North Carolina
- Must provide assurance that he/she will graduate from a public/charter or non-public secondary school during the 2009-2010 academic year
- Must be selected and recommended by his/her high school
- Must not be in default on a Federal student loan
- Must enroll full-time at an accredited institution of higher education for the 2010-2011 academic year
- Must indicate the congressional district in which you reside on your application. This information can be obtained from the local board of elections or www.house.gov/writerep.
- Have a SAT score in which the combined total is at least 1860 (ACT scores of 28 or greater)
- Have a minimum high school GPA of 3.5 (must be reported on a 4.0 scale)

Value: Approximately 200 awards of \$1,500 are made annually in North Carolina. The scholarship may be renewed for up to four years of undergraduate study, subject to continued funding by the US Congress.

Application Procedure: Applications are ONLY available to high school seniors through high school guidance departments. Applications are available to guidance departments in October/November and are due in February of each year. Awards are announced in May. For additional information on this program visit the website at <http://www.dpi.state.nc.us/recruitment/scholarships/byrd/>.

State Contractual Scholarship Fund (SCSF)

The SCSF Program was created by the General Assembly to provide financial assistance to needy NC resident students attending eligible nonprofit private colleges and institutions located in NC. The North Carolina State Education Assistance Authority (NCSEAA) administers the SCSF Program as directed by the General Assembly. Each approved institution administers the program for the eligible students and licensure students that it enrolls. Funds for the SCSF program are contingent each year upon the appropriations made available to the NCSEAA by the General Assembly.

Eligibility: Applicant must meet the following eligibility requirements

- Be eligible for in-state tuition rates under the terms and conditions of the current Residence Manual of The University of North Carolina
- Be enrolled as a full-time or part-time first time undergraduate in a degree-granting program at an eligible independent, nonprofit institution in North Carolina
- Not be enrolled in a program of study designed primarily for career preparation in a religious vocation
- Have financial need as determined by the approved institution
- Be making satisfactory academic progress
- Be registered or exempt from Selective Service registration
- Not be in default or owe a refund, under any federal or state loan or grant program
- Be certified as eligible under SCSF Rules

Licensure Student must:

- Have a Bachelor's degree
- Meet the in-state residency requirements
- Be enrolled in an approved institution in a licensure program for teachers or nurses
- Be enrolled in undergraduate classes on a full or part-time basis
- Have financial need as determined by the approved institution
- Be making satisfactory academic progress;
- Be registered or exempt from Selective Service registration
- Not be in default or owe a refund, under any federal or state loan or grant program
- Be certified as eligible under SCSF Rules

Value: Each approved institution will determine the value of the SCSF award based on the student's financial need, the institutional financial aid packaging policy and the appropriated funds disbursed to the institution.

Application Procedure: Applicants should complete the financial needs analysis required by the institution. Recipients are chosen by the financial aid offices of the eligible independent nonprofit institutions in North Carolina. Questions should be addressed to the private institution.

UNC Campus Scholarship Program (CSP – Undergraduate)

This program, established in 2002 by the General Assembly, was created through the consolidation of several programs that previously existed to provide assistance to North Carolinians attending the state's public universities. CSP is designed to promote diversity on the 16 North Carolina public university campuses. A portion of the funds are reserved for American Indian/Native American students and candidates must present their tribal cards to be considered. The program provides funding for undergraduate and for doctoral students.

Eligibility: Applicant must meet the following eligibility requirements

- Must be North Carolina residents for tuition purposes.

Each campus determines eligibility and recipients based on approved criteria established by the institution.

Value: The amount awarded is determined by the campus.

Application Procedure: Students interested in this program should contact the financial aid office at the North Carolina public university they plan to attend.

University of North Carolina System Need-Based Grant

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled in at least 6 credit hours at one of the 16 constituent institutions of The University of North Carolina
- Demonstrate eligibility based on a calculation of need, using income data from the Free Application for Federal Student Aid (FAFSA)

Value: Award amounts vary. For the 2009-10 academic year funds ranged from \$200 to \$3800.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA), listing at least one constituent institution of The University of North Carolina. Consideration for the grant is automatic once the FAFSA is filed; no formal deadline has been established. Applicants should meet priority deadlines established by their institutions. Late applicants may be denied if insufficient funds are available.

Programs for Specific Majors or Careers

Accounting

North Carolina Association of Certified Public Accountants (NCACPA)

The North Carolina Association of CPAs' (NCACPA) charitable foundation, the NCACPA Foundation, Inc., annually awards accounting scholarships, ranging from \$1,000 to \$5,000, to deserving North Carolina accounting students. Also, through the association's 11 chapters, the NCACPA Foundation, Inc. distributes need-based scholarships to North Carolina accounting students in amounts up to \$3,000. To find out more call 800-772-2836 or email chapters@ncacpa.org.

Eligibility: Applicant must meet the following eligibility requirements

- Have a North Carolina residence
- Be enrolled in a North Carolina college or university
- Have completed at least one college or university level accounting course
- Have completed at least 36 semester hours (or equivalent) by the start of the spring semester of the year of application
- Enroll or be enrolled in an academic program leading to a degree in accounting or its equivalent, either currently or during the first semester following the awarding of the scholarship
- Be sponsored by two accounting faculty members who sign the application form
- Provide evidence of academic achievement with GPA (including accounting subjects and overall) of 3.0 or higher on a 4.0 scale.
- Submit typed essay: topic listing is available at <http://csbapp.csb.uncw.edu/nccpa/>
 - The maximum length of the essay is 1000 words. The essay will weigh substantially in the scholarship awarding process. The reviewers (association members) will consider grammar, punctuation, organization, style, content, creativity and appropriate references or citations when applicable. Because the reviewers are CPAs, applications should not include information in the essay with which professionals would already be familiar. Please prepare your essay in Microsoft Word.

Value: Scholarships range from \$1,000 to \$5,000 and are awarded annually at the discretion of the NCACPA Foundation. All qualified applicants receive a complimentary one-year NCACPA membership.

Application Procedure: Applicants must submit transcripts of all course work completed, to include the fall semester of the academic year of application. Transcripts should be sent directly from the Registrar's Office to the NCACPA Scholarship Foundation after grades have been posted for the fall semester. Application, essay, and transcripts must be postmarked by the date specified on the online application.

Visit the following link for the application and additional scholarship details: <http://csbapp.csb.uncw.edu/nccpa/>

NCACPA Minority Accounting Student Scholarship

The North Carolina Association of CPAs (NCACPA) awards scholarships to top performing minority accounting students through the NCACPA Minority Issues Committee. These awards are distributed by the NCACPA Foundation, Inc.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled full-time in an accredited North Carolina college or university and have had a legal residence in North Carolina for the last year.
- Have completed at least four college or university level accounting courses.
- Have completed at least 36 semester hours (or equivalent) by the start of the spring 2010 semester.
- Be enrolled in an academic program leading to a degree in accounting or its equivalent, either currently or during the first semester following the awarding of the scholarship.
- Submit letters of recommendation from:
 - a. An accounting faculty member.
 - b. A professional or community affiliate, or a second accounting faculty member.
- Have evidence of academic achievement, demonstrated by an average (accounting subjects and overall) of at least a 3.0 on a 4.0 scale.
- Submit a typed essay on one of the following topics:
 - a. What can the profession do to educate minorities with regard to understanding the impact of and ways to survive the national financial crisis?
 - b. How will you impact minority communities by becoming a CPA?
 - c. What challenges/issues do minority CPAs face in the profession?

The essay should be at least 500 words in length and will weigh substantially in the scholarship awarding process. The reviewers (NCACPA members) will consider grammar, punctuation, organization, style, content, and creativity. Because the reviewers are CPAs, applicants should not include information in the essay with which professionals would already be familiar.

For the purpose of this program, the Minority Issues Committee defines minority students as those of Black, Native American/Alaskan Native, Middle-Eastern, Asian or Pacific Island races, or of Hispanic ethnic origin.

Value: The top award will be \$3,000 and two second awards will be \$1,000 each. There is a three year maximum limit for NC CPA Foundation awards per student.

Application Procedure: To apply, please visit: <http://csbapp.csb.uncw.edu/nccpa/>.

Criminal Justice

NC Sheriffs' Association Undergraduate Criminal Justice Scholarships (CJS)

The CJS was established by the NC Sheriffs' Association (NCSA) to assist academically talented students who are residents of NC who are seeking degrees in criminal justice at any of the UNC campuses. This scholarship is funded by the NCSA and administered by the NC State Education Assistance Authority (NCSEAA).

Eligibility: Applicant must meet the following eligibility requirements

- Be an undergraduate majoring in criminal justice, one student for each UNC constituent institution that has a criminal justice degree program (see listing below)
- Be a North Carolina resident for tuition purposes
- Establish financial need
- Be enrolled full-time

First priority selection is given to the son or daughter of a sheriff or deputy sheriff or any law enforcement officer killed in the line of duty. Second priority is given to a son or daughter of any sheriff or deputy sheriff who is deceased, retired (regular or disability), or is currently active in North Carolina law enforcement. Third priority is given to any resident criminal justice student meeting the institution's academic and financial need criteria.

The state institutions eligible to participate in the criminal justice program are: Appalachian State University, East Carolina University, Elizabeth City State University, Fayetteville State University, North Carolina Central University, North Carolina State University, The University of North Carolina at Charlotte, The University of North Carolina at Pembroke, The University of North Carolina at Wilmington, and Western Carolina University.

Value: These nonrenewable awards are valued at \$2,000 each (\$1,000 per semester). Ten (10) awards are made per year.

Application Procedure: Applications may be obtained from the financial aid office (FAO) at the eligible institution. Applicants must submit a completed application, an official transcript, and a statement of career goals to the sheriff of the county in North Carolina where he or she permanently resides, and request a letter of recommendation. These materials should be sent by the sheriff's office to the FAO.

Health, Science, and Mathematics

North Carolina Student Loan Program for Health, Science, and Mathematics (HSM)

This program was formerly known as the North Carolina Medical Student Loan Program. HSM is administered by North Carolina State Education Assistance Authority (NCSEAA).

Eligibility: Applicant must meet the following eligibility requirements

- Be residents of the state of North Carolina for tuition purposes
- Have been accepted as full-time students in accredited associate, baccalaureate, master's or doctoral programs leading to degrees in specified health, science, or a mathematics-related field
- Demonstrate financial need

Students may attend a North Carolina institution or an eligible out-of-state institution. Award recipients are chosen according to major, academic capabilities, and financial need.

Value: Maximum loans range from \$3,000 to \$8,500 a year depending on the degree level. Loans are renewable annually on the basis of continued financial need and satisfactory academic progress. Loans must be supported by a promissory note with notarized signatures from the recipient and two sureties (cosigners).

Application Procedure: The application period is from January through May 1 of each calendar year for the fall semester. Applications are available online at CFNC.org/hsm in January of each year.

Repayment: The interest rate is 4% while in school and 10% when no longer enrolled. Cash repayment on an installment basis begins 90 days or less after completion of coursework or licensure. Under specified conditions, loan recipients in qualifying disciplines may have their loans canceled through service in North Carolina.

North Carolina School of Science and Mathematics Tuition Grant (NCSSM)

The NCSSM Program was established to encourage and provide financial assistance tuition grants to graduates of the North Carolina School of Science and Mathematics who attend one of the 16 public universities in North Carolina. This program is administered by the NC State Education Assistance Authority (NCSEAA). The 2009 General Assembly authorized a phase out of the program with the NCSSM graduating class of 2010 being the last class to be funded.

Eligibility: Applicant must meet the following eligibility requirements

- Be a graduate of the NC School of Science and Mathematics
- Be a North Carolina resident for tuition purposes
- Enroll as an undergraduate at a constituent institution of the University of North Carolina on a full-time basis
- Maintain satisfactory academic progress as defined by the campus for financial aid renewal

Value: The grant is equal to the cost of tuition only for attendance at one of the 16 campuses of the UNC system. The grant amount will be reduced or eliminated if a student receives scholarship or grant assistance from other sources that in combination with the NCSSM exceeds the student's cost of attendance as defined by the campus financial aid office.

Application Procedure: NCSSM students must submit the NCSSM Scholarship Release Form to the Counseling Office at NCSSM authorizing NCSSM and NCSEAA to release information to the campus that the student plans to attend.

Hospitality and Tourism

North Carolina Hospitality Education Foundation

The Hospitality Education Foundation of the North Carolina Restaurant Association provides scholarships for individuals pursuing educational programs in hospitality and tourism. Scholarships are awarded in four categories:

Eligibility: Applicant must meet the eligibility requirements per scholarship category

High School Students' Scholarship:

- High school seniors who plan to enroll or students already enrolled in a full-time undergraduate course of study at an accredited two-year or four-year college or university, or vocational-technical school in North Carolina
- Pursue a course of study in culinary arts, hospitality management or tourism
- Be North Carolina residents

Community College or Culinary Students in Two-Year Programs:

- Must be enrolled in a full-time undergraduate course of study at an accredited two-year college or culinary program
- Pursue a degree in culinary arts, hospitality management or tourism
- Be North Carolina residents

Colleges or Universities or Culinary Students in Four-Year Programs:

- Must be enrolled in a full-time undergraduate course of study at an accredited four-year college, university or culinary program
- Pursue a degree in culinary arts, hospitality management or tourism
- Be North Carolina residents

Graduate Student Scholarships:

- Be graduates of four-year hospitality or culinary degree programs who are planning to enroll or are already enrolled in full-time graduate courses of study pursuing graduate degrees in a hospitality related field or pursuing MBAs
- Be North Carolina residents

Value: Scholarships range from \$750 to \$1,500 for the year. Up to 10 High School Students' Scholarships, up to five (5) Two-Year Program scholarships, up to five (5) Four-Year Program scholarships and up to four (4) Graduate Student Scholarships will be awarded for the 2009-10 academic year. Applications for 2010-11 will be available in October 2009.

In addition, two special scholarships are available to juniors enrolled in culinary arts or hospitality programs:

The Golden Corral Scholarship and the Institution Food House Scholarship are available. Each scholarship will be awarded to one rising junior enrolled in a four-year culinary arts or hospitality program. These \$4,000 scholarships are not renewable. The applicant must be a North Carolina resident.

Another special scholarship is available to a high school senior planning to enroll at Johnson & Wales University, Charlotte campus. The scholarship is a \$10,000 renewable scholarship offered to North Carolina residents.

Application Procedure: Applications are available at: Direct questions to – alyssab@ncrla.biz or 1-800-582-8750 <http://www.ncra.affiniscape.com/displaycommon.cfm?an=1&subarticlenbr=95>

Nursing

Nurse Scholars Program (NSP) Undergraduate Program

Created by the 1989 General Assembly, this program was designed to address the shortage of trained nurses practicing in North Carolina. NSP is administered by the North Carolina State Education Assistance Authority (NCSEAA). The Nurse Scholars Program is a competitive, merit-based scholarship-loan program available to students who have chosen to enter the nursing profession. An 11-member Nurse Scholars Commission selects recipients for the award on the basis of superior academics, leadership potential, and desire to practice nursing on a full-time basis in North Carolina.

Information about the Master's Nurse Scholars Program can be found on page 48.

Eligibility: Applicant must meet the following eligibility requirements

- Be North Carolina residents for tuition purposes
- Present an unweighted 3.0 grade point average (GPA)
- Plan to enter a nursing program at a North Carolina college, university, or hospital that offers nurse education programs which prepare students for licensure as Registered Nurses (RNs)

Financial need is not a criterion.

Value: The amount of the award is based upon the type of nurse education sought. Candidates for the Associate Degree in Nursing will receive \$3,000 per year; for the Diploma in Nursing, \$3,000; and for the Bachelor of Science in Nursing, \$5,000 per year. The scholarship is renewable. Subject to legislative funding, approximately 450 scholarships/loans will be awarded annually.

Application Procedure: Applications may be electronically completed by visiting the following website: CFNC.org/NSP. You may also call 866-866-CFNC for information.

Repayment: Recipient enters into a contract with the State of North Carolina to work full-time as a Registered Nurse in North Carolina. Twelve months of service as a full-time nurse cancels one academic year of NSP support. Service repayment must be completed within seven years from graduation. The interest rate for cash repayment is 10% and must be paid within 10 years of graduation.

Nurse Education Scholarship-Loan Program (NESLP)

This program was first funded by the 1989 North Carolina General Assembly as part of a series of initiatives designed to reduce the shortage of practicing nurses in North Carolina. NESLP is administered by the North Carolina State Education Assistance Authority (NCSEAA). NESLP awards are available through the financial aid offices of North Carolina colleges and universities that offer nurse education programs that prepare students for licensure in North Carolina as Licensed Practical Nurses (LPN's or as Registered Nurses (RN's).

Eligibility: Applicant must meet the following eligibility requirements

- Demonstrate financial need as well as academic achievement
- Applicants must be residents of North Carolina for tuition purposes.

Value: NESLP awards range from \$2,000 to \$5,000 depending upon the student's demonstrated financial need, cost of instruction, other financial assistance, and the amount of funding available through NESLP. The maximum award for students enrolled in Associate Degree Nursing (ADN) and Practical Nurse Education (LPN) programs is \$3,000. The maximum award for students enrolled in baccalaureate (BSN) programs is \$5,000.

Application Procedure: Contact the financial aid office at the participating NC college or university offering the level of nurse education instruction desired. Recipients must sign a promissory note.

Repayment: Recipient enters into a contract with the State of North Carolina to work full-time as a licensed nurse in North Carolina. Loans not repaid through service must be repaid in cash. The interest rate for cash repayment is 10% from the date of disbursement. Recipient has up to seven years to repay loans in service or ten years to repay loans in cash.

Teaching

Dottie Martin Teachers Scholarship

This annual scholarship is designed for students presently enrolled in colleges or universities and studying education. Its purpose is to assist aspiring teachers who are particularly interested in child guidance and counseling who want to make a difference in the lives of North Carolina's children. Eligible participants can be considered for the scholarship after approval of their program by the Board of Directors of the Dottie Martin Teachers Scholarship Fund.

Eligibility: Applicant must meet the following eligibility requirements

- Plan to teach in North Carolina once their education is completed
- Presently be in a teacher education program with an established career plan for teaching (high school students or recent high school graduates are not eligible to apply)
- Fully complete a series of background history forms present in the application
- Provide a recent college or university transcript, three letters of recommendation, and a typed essay which includes: reason for applying, career goals, teaching plans, and reasons why the applicant should receive the Dottie Martin scholarship and the financial burden which they would incur without the scholarship

Value: \$500 awards are made annually in early August.

Application Procedure: For an application, contact the financial aid office at the college you are attending, visit http://www.ncfederationofrepublicanwomen.org/The_Dottie_Martin_Teachers_Scholarship_Application2009-Rev.pdf, e-mail fglass@triad.rr.com, or call 336-766-0067. Completed applications must be mailed to: Joyce Glass, 449 Meadows Edge Court, Clemmons, NC 27012. Applications must be mailed no later than June 1.

Epsilon Sigma Alpha Scholarship

The Scholarship Board of the North Carolina Council – ESA provides scholarships to individuals training for work with exceptional children, excluding the academically gifted.

Eligibility: Applicant must meet the following eligibility requirements

- Must be a student enrolled in an accredited college or university, either as an undergraduate student, or as a current NC teacher seeking additional training
- Must be training to work specifically with special needs persons up to age 21, excluding the academically gifted, in any educational setting
- Must agree to teach in a North Carolina Public School system for one year after graduation as a teacher of exceptional children
- Applications must be postmarked no later than April 1st
- All application information must be complete
 - Letter of recommendation
 - Brief essay
 - Financial aid statement filled out by college Financial Aid Director

Value: The amount varies from year to year and multiple recipients may be presented. In recent years, scholarships have ranged from \$500 to \$2500, and have been awarded to multiple candidates each year. Applications available at http://www.esa-nc.org/files/NC_Scholarship_Application.pdf

Future Teachers of North Carolina Scholarship-Loan

The 2009 General Assembly repealed the FTNC statute effective July 1, 2011. As a result of the impending repeal, funding in the amount of \$6,500 for the 2010-11 year will be limited to college seniors who will graduate at the end of the 2010-11 year.

Recipients must agree to teach full-time in a qualifying subject area (math, science, special education or English as a Second Language) in a North Carolina public school for three years within five years after graduation. Recipients who do not fulfill the service obligation must repay the scholarship/loan in cash with 10% per annum interest.

Millennium Teacher Scholarship-Loan Program (MTSLP)

This program was adopted and funded by the 2004 North Carolina General Assembly to provide need-based financial aid to high school seniors interested in preparing to teach in the State's public schools and enrolling in one of three North Carolina public universities that do not participate in the NC Teaching Fellows Scholarship Program.

Eligibility: Applicant must meet the following eligibility requirements

- Be North Carolina residents currently enrolled as high school seniors
- Must have at least \$3,000 worth of financial aid need as determined by the campus financial aid office.
- Have a minimum SAT score of 900 and a minimum 2.5 weighted grade point average
- Be accepted for admission to one of the following postsecondary institutions in North Carolina: Elizabeth City State University, Fayetteville State University or Winston-Salem State University

Value: Subject to continuing legislative appropriations, up to twenty (20) recipients will be selected at each of the three participating campuses. The maximum award is \$6,500 per year and is renewable for a total of four years of college.

Application Procedure: Applicants must apply through the financial aid office at one of the participating institutions. Applicants must sign a promissory note.

Teaching Obligation: Scholarship recipients are required to teach in a North Carolina public school for one year for each year of scholarship assistance received. Recipients have 10 years from the date that cash payment is commenced to repay the loan, either through service or cash repayment at 10% interest.

North Carolina Teaching Fellows Scholarship Program

This program was adopted and funded by the 1986 North Carolina General Assembly as part of a ten-point teacher recruitment plan proposed by the Public School Forum of North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Be North Carolina residents currently enrolled as high school seniors and qualifying high school juniors
- Demonstrate achievement on the basis of high school grades, SAT scores, SAT essays, community service, extracurricular activities, and references from teachers and members of the community

- Be accepted for admission to one of the following postsecondary institutions in North Carolina:

Appalachian State University, Campbell University, East Carolina University, Elon University, Lenoir-Rhyne University, Meredith College, North Carolina A & T State University, North Carolina Central University, North Carolina State University, Queens University of Charlotte, UNC Asheville, UNC Chapel Hill, UNC Charlotte, UNC Greensboro, UNC Pembroke, UNC Wilmington or Western Carolina University.

Applicants must submit references from teachers and members of the community. Interviews at the local and regional levels are required. Applicants are screened by two committees, one from the applicant's local school district, and the other from the educational region in which the applicant lives. Candidates recommended by the local selection committees are interviewed by the Regional Screening Committees. Financial need is not a selection criterion.

Value: Subject to continuing legislative appropriations, up to 500 Teaching Fellows are selected annually from North Carolina high schools. The maximum award is \$6,500 per year and is renewable for a total of four years of college.

Application Procedure: Applications are available online at www.teachingfellows.org after August 15 for high school seniors and qualifying high school juniors. The application deadline is October 16, 2009, and recipients will be named in March 2010.

For more information, you may write or call the North Carolina Teaching Fellows Program, 3739 National Drive, Suite 100, Raleigh, NC 27612, 919-781-6833, email: tfellows@ncforum.org.

Teaching Obligation: Scholarship recipients are required to teach in a North Carolina public school for one year for each year of scholarship assistance they receive. Scholars have seven years from the date of college graduation to repay the loan, either through service or cash repayment at 10% interest. For more information on this program, visit their website at www.teachingfellows.org.

Prospective Teacher Scholarship-Loan (PTSL)

The 2005 General Assembly transferred the Prospective Teacher Scholarship-Loan (PTSL) program from the Department of Public Instruction to the State Education Assistance Authority (SEAA) in January 2006. The Prospective Teacher Scholarship-Loan is a competitive, merit-based scholarship-loan program available to students who have chosen to enter the education profession.

Eligibility: Applicant must meet the following eligibility requirements

- Earn a minimum unweighted cumulative grade point average of 2.5 or better
- Receive a score of 900 or better on the SAT or a score of 19 or better on the ACT
- Enroll in a teacher preparation program at any of the eligible institutions, and plan to pursue a degree in teacher education to become a certified teacher
- High school students must receive a recommendation from their principal or guidance counselor
- Demonstrate a commitment to teach in the State's public schools.

Value: The annual award will be \$2,500 per year if the student is a freshman or sophomore at a two-year or four-year campus; \$4,000 per year if the student is a junior or senior at a four-year campus. One-half of the award is made available to the recipients in the fall semester enrollment period and the remainder in the spring semester enrollment period. The scholarship-loan is renewable. Funding for the program is contingent each year upon appropriations made available to the State Education Assistance Authority by the General Assembly.

Application Procedure: Applications are available at CFNC.org/PTSL and must be submitted by April 15th of each year. A complete PTSL application consists of the online application form as well as supporting documentation (transcripts, certification forms, test scores). All supporting documentation must be postmarked by the application deadline.

Please note that students who are current recipients of the Future Teachers of North Carolina Scholarship/Loan (FTNC), the Millennium Teachers Scholarship Loan, the NC Student Loan Program for Health, Science and Mathematics (HSM), the Teacher Assistant Scholarship/Loan (TASF), the Teaching Fellows Program or the Millennium Teacher Scholarship/Loan Program are not eligible to apply for the PTSL program.

Additional information is available at CFNC.org/PTSL

Teaching Obligation: The PTSL recipient enters into a contract with the State of North Carolina to work full time as a teacher in the State's public schools. One year of service as a full time teacher (minimum of nine (9) calendar months in a fiscal year) cancels one year of funding support received. Service repayment must be completed within seven years from graduation. The interest rate for cash repayment is 10% and the cash repayment must be made within ten years of graduation.

Ruckus House Scholarship

The Ruckus House Scholarship was developed in 2007 by current and former players of the Carolina Panthers to provide financial assistance to North Carolina residents who plan to attend college to pursue a career in early childhood, elementary, or special education. The Ruckus House Foundation is a non-profit organization that uses funds from charitable contributions and fundraising efforts.

Eligibility: Applicant must meet the following eligibility requirements

- High school seniors; community college students studying education; or public college/university students studying education
- Provide an essay of 800 words or less that includes a brief biological sketch; reason(s) why the applicant wants to teach; why they believe they deserve the scholarship; and future plans.
- 3.0 GPA
- Official transcript
- Two letters of recommendation from teachers, employers, or administrators
- Accepted and enrolled in a public North Carolina college or university

Value: Two (2) to six (6) awards will be offered for the 2009-10 academic year. Each scholarship is valued up to \$5,000 per academic year with renewal eligibility. Monetary disbursements will be sent directly to the school which the winner will be or is attending (one half of the scholarship will be disbursed for each fall and spring semesters).

Application Procedure: All applicants must provide a complete application to be considered for this scholarship. In addition to the application, all applicants must provide an essay of 800 words or less that includes a brief biographical sketch; reason(s) why the applicant wants to teach; why they believe they deserve the scholarship; and future plans.

If chosen as an award recipient, the student must complete an acceptance agreement committing to teach for five years.

The application materials and other information can be obtained by downloading the application from www.ruckusfoundation.org or by contacting Mark Tracy at the Ruckus House Scholarship Foundation: 9450 Moss Plantation Ave., NW Suite 101, Concord, NC 28027, (704) 743-5187, mtracy@ruckushouse.com. Applications are due March 1st of each year. Recipients are announced May 1st of each year.

Teacher Assistant Scholarship Fund (TASF)

The 2005 General Assembly transferred the Prospective Teacher Scholarship Loan (PTSL) program from the Department of Public Instruction to the State Education Assistance Authority (SEAA) and eliminated the Teacher Assistant Scholarship Loan program. Teacher assistants attending two-year or four-year campuses are now eligible to apply for TASF funds.

Eligibility: Applicant must meet the following eligibility requirements

- Be a full-time teacher assistant for at least one year at a public or federal school in North Carolina
- Be a North Carolina resident for tuition purposes
- Not be in default on a student loan
- Have at least 3.0 cumulative grade point average (students with higher grade point averages will generally be more competitive and stand a better chance of receiving funding)
- Enroll in a program leading toward initial teacher licensure at a North Carolina college (see list of qualifying campuses on application). Enrollment through the Internet or other distance education programs is acceptable
- Enroll in at least six semester hours of coursework at qualifying campuses for each semester in which funds are received
- Demonstrate financial need according to the financial aid office at your institution

Value: Students must be enrolled for a minimum of six semester hours to be considered for funding. Funding levels for new recipients are dependent upon where the student is enrolled. Recipients enrolled at four-year institutions receive \$1,200 per term up to a maximum of \$3,600 annually. Recipients enrolled at two-year institutions receive \$600 per term up to a maximum of \$1,800 annually. Those who are enrolled at both a community college and a four-year institution for a combined enrollment of six or more hours receives \$1,200 if enrolled for at least six hours at the four-year institution; all others will receive \$600. Fall, spring and the combined summer sessions constitute the three terms for which funds are awarded. The maximum amount that a student can receive over time through this program is \$25,200.

General information, eligibility requirements for new and renewal applicants at both two-year and four-year qualifying campuses, application deadlines and applications for the TASF program will be posted at CFNC.org/TASF in December of each year.

Application Procedure: Applicants must complete the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov. Applications for TASF funding are available at CFNC.org/TASF.

Privately-Funded Programs

Assistance League of the Triangle Scholarship Program

The Assistance League of the Triangle, a nonprofit volunteer organization, assists individuals in the Research Triangle area of North Carolina (Wake, Durham, and Orange Counties) through service, resources and financial support.

Scholarship for Graduating High School Seniors

Eligibility: Applicant must meet the following eligibility requirements

- Live in the Research Triangle area
- Plan to enroll as freshmen at any of North Carolina's post-secondary educational or technical institutions
- Have grade point averages of 2.5 or better
- Be a US Citizen or have permanent resident status

Scholarship for Working Single Mothers

Eligibility: Applicant must meet the following eligibility requirements

- Be actively working single mothers residing in the Research Triangle area
- Have a high school diploma or a GED by June 2009
- Currently attend or plan to enroll at any of North Carolina's post-secondary educational or technical institutions
- Be a US Citizen or have permanent resident status

Scholarship for Health Care Profession Students

Eligibility: Applicant must meet the following eligibility requirements

- Reside in the Research Triangle area
- Have a high school diploma or a GED by June 2009
- Currently attend or plan to enroll at any of North Carolina's community colleges to pursue a certificate, diploma or associate's degree in the health care professions
- Be a US Citizen or have permanent resident status

For the programs listed above, scholarship renewal may be available to students with a college grade point average (GPA) of 2.5 and above.

Value: The scholarships are valued at \$1,000 to \$2,500 per academic year. Funds will be used for tuition and educational expenses.

Application Procedure: The application and program details may be obtained by contacting The Assistance League of the Triangle Area Scholarship Committee, PO Box 98477, Raleigh, NC 27624, by calling The Assistance League at 919-235-4554 or by visiting www.altriangle.org and clicking "Philanthropic Projects". The application deadline is March 15, 2010. In addition to the application, candidates may be interviewed by the Scholarship Committee. Selected applicants will be notified by the first week in May.

Aubrey Lee Brooks Scholarships

Established in 1955, these scholarships are available to graduating high school seniors from a 14-county area of North Carolina. The North Carolina State Education Assistance Authority provides central administration for the Brooks Foundation.

Eligibility: Awards are made annually to seventeen (17) graduating high school seniors who

- Complete an Aubrey Lee Brooks Scholarship Application
- Demonstrate financial need
- Plan to enroll as full-time students in a degree granting program at North Carolina State University, the University of North Carolina at Chapel Hill, or the University of North Carolina at Greensboro
- Permanently reside in one of the following counties: Alamance, Bertie, Caswell, Durham, Forsyth, Granville, Guilford, Orange, Person, Rockingham, Stokes, Surry, Swain, or Warren

Of the seventeen scholarships, one additional scholarship is awarded to a student from the cities of Greensboro and High Point and to a senior at the North Carolina School of Science and Mathematics who is from an eligible county. Additional criteria include merit, leadership, character, and the desire of the recipient to help himself or herself prepare for a career as a useful and informed citizen.

Value: The scholarship provides for an award of approximately one-half of the cost of an undergraduate education and will never exceed that amount. The maximum award for the 2009-10 academic year was \$8,600.

Brooks Scholars may also receive funding for summer internships, research or travel abroad, and a one-time computer stipend of \$3,000. The scholarship is renewable, provided the recipient has continued financial need, remains enrolled full-time at an eligible institution, and maintains a 2.75 cumulative grade point average and good citizenship.

Application Procedure: Application forms will be available in December from the counselors at accredited public and private high schools in eligible North Carolina counties. Applicants must also file College Scholarship Service's Financial Aid PROFILE for need analysis. Those living in eligible counties should check with the high school counselor by November 2009 for an application and to determine deadlines.

Crib to College Foundation Scholarship

Crib to College Foundation is a 501c(3) non-profit that promotes safety through community involvement and education. It is primarily sponsored by Crumley Roberts Law Firm.

Crumley Roberts, LLP is a law firm with offices in several North Carolina counties. The Crib to College Scholarship will provide financial assistance and laptop computers to five (5) outstanding North Carolina high school seniors who will enroll at accredited colleges or universities in the Fall of 2010.

Eligibility: To be considered, a candidate must

- Be a North Carolina High School Senior in one of the following North Carolina counties:

Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cherokee, Clay, Cleveland, Columbus, Davidson, Davie, Duplin, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, New Hanover, Onslow, Orange, Pender, Polk, Randolph, Richmond, Robeson, Rockingham, Rowan, Rutherford, Stanly, Stokes, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey

- Have a minimum GPA of 2.8 or better
- Be attending a four-year college or university in the Fall
- Have significant community involvement, i.e., volunteerism, non-profit program involvement, community projects.

Value: Five (5) \$1,000 scholarships will be awarded. Each of the scholarship winners will also receive a laptop computer.

Application Procedure: The application will be available after December 1, 2009 and the deadline for postmarked application is March 1, 2010. The application is available only on the Foundation Website at www.cribtocollege.org. A completed application, essay question on a Community Involvement topic,

three letters of recommendation, and high school transcript should be mailed together to:

Crib to College Scholarship Program
Attn: Stephen M. Keaney, Community Relations and Business Development Manager, 2400 Freeman Mill Road, Suite 300, Greensboro, NC 27406

Additional questions may be directed to scholarship@crumleyroberts.com

Other Information:

Letters of recommendation should include:

- One from a family member
- One from a community agency member, i.e. non-profit director, program manager, etc.
- One from a teacher

Please note: Crumley Roberts employees and their family members are not eligible to enter.

Related Internet links: www.cribtocollege.org.

Crib to College Foundation – Next Step Scholarship

Crib to College Foundation is a 501c(3) non-profit that promotes safety through community involvement and education. It is primarily sponsored by Crumley Roberts Law Firm.

Crumley Roberts, LLP is a law firm with offices in several North Carolina counties. The Crib to College Next Step Scholarship will provide financial assistance and laptop computers to five (5) outstanding North Carolina community college students who will enroll at accredited colleges or universities in the Fall of 2010.

Eligibility: Applicant must meet the following eligibility requirements

- Applicant must be a Community College Student in the following North Carolina counties, who will be transferring to an accredited 4-year college or university in Fall 2010:

Alamance, Alexander, Alleghany, Anson, Ashe, Avery, Bladen, Brunswick, Buncombe, Burke, Cabarrus, Caldwell, Caswell, Catawba, Cherokee, Clay, Cleveland, Columbus, Davidson, Davie, Duplin, Forsyth, Gaston, Graham, Guilford, Haywood, Henderson, Iredell, Jackson, Lincoln, Macon, Madison, McDowell, Mecklenburg, Mitchell, Montgomery, New Hanover, Onslow, Orange, Pender, Polk, Randolph, Richmond, Robeson, Rockingham, Rowan, Rutherford, Stanly, Stokes, Surry, Swain, Transylvania, Union, Watauga, Wilkes, Yadkin, Yancey

- Have at least a 2.5 GPA or better to apply
- Provide three letters of recommendation including one from a family member, one from an educator/teacher and one from a friend or other community member

Please note: Applicants will be judged on a written essay.

Value: Five (5) \$1,000 scholarships will be awarded. Each of the scholarship winners will also receive a laptop computer.

Application Procedure: The application will be available after November 1, 2009. Please see the website for details regarding the postmark date. The application is available only on the Foundation website at www.cribtocollege.org.

Applicants must provide:

- A written essay must be 1,000 words or less
- An official transcript from their Community College
- A letter of intent or acceptance from the College or University (if available)
- Letters of recommendation
- A complete application

The completed application, essay question, three letters of recommendation, and community college transcript and letter of intent or acceptance from the college or university (if applicable) should be mailed together to:

Crib to College Next Step Scholarship Program
Attn: Stephen M. Keaney
2400 Freeman Mill Road, Suite 300
Greensboro, NC 27406

Scholarship recipients will be notified by mail on or before April 1, 2010.

Additional questions may be directed to scholarship@crumleyroberts.com

Please note: Crumley Roberts employees and their family members are not eligible to enter.

Related Internet Links: www.cribtocollege.org

GlaxoSmithKline Opportunity Scholarships

Established in 1988 by Burroughs Wellcome Company in the Research Triangle Park, this program offers Triangle residents who have overcome significant adversity the opportunity to improve their lives through further education or training.

Eligibility: Applicant must meet the following eligibility requirements

- Have been a permanent resident of Durham, Orange or Wake County for a minimum of one year
- Be a US citizen and/or legal resident of the US
- Demonstrate the potential to succeed despite adversity
- Have an exceptional desire to improve himself/herself through further education or training

There are no limitations on age, income level, previous education, course of study or training program the applicant is planning to pursue. The scholarship may be used to begin a program or continue a program in which the applicant is already enrolled. It may be used for state universities in North Carolina or community colleges. GlaxoSmithKline Inc. and Triangle Community Foundation employees and their family members are not eligible.

Value: Up to \$5,000 per year for a maximum of four years. Between four and six awards are made annually. Scholarship may be applied to expenses for tuition, required fees, and required books. The scholarship is automatically renewable, provided the recipient remains in good standing in the program he or she has chosen.

Application Procedure: Applications may be obtained online at http://www.trianglecfc.org/grants_support/view_scholarships/glaxosmithkline_opportunity_scholarship/ or by contacting the Triangle Community Foundation, 324 Blackwell Street Suite 1220, Durham, NC 27701, 919-474-8370, email: scholarships@trianglecfc.org. All application materials must be postmarked on or before March 15. A selection committee of community leaders determines recipients.

Jagannathan Scholarships

Established by industrialist N.S. Jagannathan, these scholarships were first awarded for the 1996-97 academic year. The Jagannathan Scholarship program is administered by the North Carolina State Education Assistance Authority.

Eligibility: Applicant must meet the following eligibility requirements

- Be a graduating senior planning to enroll as a college freshman in a full-time degree program at one of the constituent institutions of The University of North Carolina
- Be a resident of North Carolina for tuition purposes
- Have demonstrated academic achievement (as indicated by class rank, cumulative GPA, and SAT scores), leadership, and financial need

Special consideration is given to students whose parents are employees of TIEPET, Universal Fibers and related companies.

Value: The maximum award is \$3,500 and the award cannot exceed demonstrated financial need. Scholarships may be renewed for three years or six semesters if enrolled in a four-year undergraduate program, or four years or eight semesters if enrolled in a five-year undergraduate program. Recipient must have continued financial need, maintain a 3.0 cumulative grade point average and must maintain good citizenship at an eligible institution.

Application Procedure: Applicant must obtain an application from and be nominated by one of the following: TIEPET, Universal Fibers, and related companies; the financial aid office of one of the constituent institutions of the University of North Carolina; or by his/her high school counselor. Applicant must take the College Board SAT and file the College Scholarship Service's PROFILE. Check with your high school counselor by November 2009 for an application and to determine deadlines. Students who do not have documented financial need will not be considered for the scholarship. Students will be notified in May of their candidacy status.

Latino Diamante Scholarship Fund

Diamante, Inc. is a statewide non-profit organization, working to be a catalyst for change by nourishing cultural and community participation among Hispanics in North Carolina. Diamante offers scholarships to high school seniors recognizing contributions to the community, leadership qualities, and the achievements of Hispanic youth in North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Must be Hispanic
- Plan to enroll at North Carolina institutions of higher education
- Provide a recommendation from a high school principal, a college counselor or a community leader
- Present a certified copy of school transcripts with a minimum C+ or 2.5 grade point average
- Submit an essay

The award is available to students who will be college freshmen or sophomores during the 2009-10 academic year.

Value: Two (2) scholarships valued at a minimum of \$750 each will be awarded for the 2009-10 academic year. Funds will be used for tuition and educational expenses.

Application Procedure: The application and program details may be obtained by contacting Diamante, Inc., 315 N. Academy St. Suite 256, Cary, NC 27513; 919-852-0075; scholarships@diamanteinc.org. The application deadline is August 15, 2009, with selected applicants notified by September 15, 2009.

Michael A. DeMayo Scholarship

The Law Offices of Michael A. DeMayo L.L.P. will be awarding \$25,000 in college scholarships to 10 graduating high school seniors who reside and attend schools in counties served by the firm. The students are judged on a number of criteria including the submission of an essay on how to educate their peers and promote the prevention of underage drinking and driving.

Eligibility: Applicant must meet the following eligibility requirements

- Be a high school senior
- Reside and attend high school in counties served by the Law Offices of Michael A. DeMayo L.L.P. Counties include Mecklenburg, Gaston, Catawba, Union, Cabarrus, Cleveland, Lincoln, Rowan, Caldwell, Stanly, Iredell, Alexander and Burke.

Essays must be typed and double-spaced on a separate sheet of paper. To qualify, the student MUST have applied for full-time enrollment at a four-year university and submit the following items to our office:

- A typewritten or neatly printed application
- A signed, typewritten essay (1,000 words) on the topic provided
- High school transcript
- SAT scores (if not included on transcript)
- Two letters of recommendation

Mail entries:

Law Offices of Michael A. DeMayo L.L.P.
Attn: Kristine Woolley
PO Box 34426
Charlotte, NC 28234

Scholarships will be awarded based on the student's response to an essay on how to prevent underage drinking and driving, as well as their application, SAT scores, transcripts and letters of recommendation. A panel of judges will choose ten (10) winners. Each scholarship recipient will be notified by telephone no later than April 9, 2010.

Value: Ten (10) \$2,500 scholarships will be awarded.

Application Procedure: Interested students can download the application online at www.DeMayoLaw.com.

Other Information: Official contest rules are available at www.DeMayoLaw.com. For more information, contact Kristine Woolley at (704) 343-4644 or kwoolley@demayolaw.com

North Carolina 4-H Youth Development Scholarships

Eligibility: Applicant must meet the following eligibility requirements

- Be a resident of North Carolina for tuition purposes
- Enroll as an undergraduate in a four-year accredited North Carolina college or university or a junior or community college in the state.
- Have an outstanding record of 4-H Youth Development Program participation and achievement
- Possess an excellent high school academic record
- Demonstrate an aptitude for college work through SAT scores

Applicants may provide a statement on financial need. Selections will not be based on need; however, unusual financial situations will be taken into consideration.

Value: Scholarship amounts begin at \$500. Some scholarships are renewable.

Application Procedure: Applications are available at: <http://www.nc4h.org/publications/forms/4hscholarship08.doc>. Application should be mailed to: Shannon McCollum, Extension 4-H Associate, Box 7606, NCSU, Raleigh, NC 27695-7606 by January 15, 2009.

North Carolina AmeriCorps

The AmeriCorps Program offers full and part-time opportunities for participants ("members") to provide service to their community. Monthly stipends and educational vouchers are available to full and part-time members who successfully complete their terms of service (no fewer than 10 months and no longer than 11 months and 30 days).

Eligibility: Applicant must meet the following eligibility requirements

- Be U.S. citizens, U.S. nationals or lawful permanent resident aliens of the United States. (Individuals who are in the U.S. under a student work or tourist visa are not eligible to become AmeriCorps members)

- Be 17 years of age or older (special exemptions for 16 year-old persons in a full-time, year-round youth corps program; contact program officer for further information)
- Have a high school diploma or a G.E.D., or obtain one while serving

People with disabilities are strongly encouraged to apply.

Value: Upon completing 1,700 hours of service in one year, members receive educational vouchers worth \$4,725 for full-time service and \$2,362 for 900 hours of less than full-time service, and \$1,000 for 300 hours in an education award only position. The vouchers can be used to help pay off student loans, or to finance college, graduate school, or vocational training. In addition, the living stipend for members during the year they provide service is \$11,400–\$22,800 for full-time participants, and up to \$12,070 for less than full-time participants.

Application Procedure: For more information about the AmeriCorps Program, visit <http://www.volunteernc.org/programs/joinAmeriCorps.aspx> or contact Alicia Hartsfield, AmeriCorps Senior Program Officer, e-mail: alicia.hartsfield@ncmail.net. You may also call or visit on the web the North Carolina Commission on Volunteerism and Community Service at www.volunteernc.org, 919-715-3470 or 800-820-4483.

North Carolina Bar Association Foundation Scholarship (NCBA)

Eligibility: Applicant must meet the following eligibility requirements

- Be the natural or adopted child of a NC law enforcement officer who was killed or permanently disabled in the line of duty
- Apply prior reaching his or her 27th birthday
- Be enrolled or accepted for admission in a college, vocational training school or other educational institution approved by the scholarship committee of the Young Lawyers Division of the NC Bar Association
- Demonstrate financial need and merit

Value: Funding varies in amount each year depending upon availability.

Application Procedure: Applications may be obtained by writing, The NC Bar Association Scholarship, PO Box 3688, Cary, NC 27519; 800-662-7407. The applications are available beginning in December. The deadline is April 1 of each year. For more information, visit the website at www.ncbar.org or email Jacquelyn Terrell-Fountain, jterrell@ncbar.org.

North Carolina Hispanic College Fund (NCHCF)

The NCHCF is a charitable fund established by the NC Society of Hispanic Professionals (NCSHP) to benefit Hispanic students in North Carolina. Applicants must enroll in a degree program at a community college or a four-year university, and must be committed to public service and community development.

Eligibility: Applicant must meet the following eligibility requirements

- Be accepted to a two or four-year college or university
- Be of Hispanic/Latino background and have graduated from an NC high school within the past two years
- Have a four-year cumulative GPA of 2.5 or better on a 4.0 scale (3.5 on a 5.0 scale)
- Preference will be given to foreign-born applicants or the native-born children of foreign-born parents. Preference will be given to students who enroll full-time; however, part-time students are encouraged to apply.

Applicants to the “Progress Energy Hispanic Engineering” scholarship must:

- Be a full-time student and maintain a cumulative Grade Point Average (GPA) of 2.8
- Plan to study engineering at one of the approved institutions listed on the website.

Value: The NCHCF awards annual scholarships valued between \$500 and \$2,500. Scholarship recipients may reapply for renewal for up to four years. The number of scholarships awarded varies from year to year. Scholarships will be designated for tuition, fees, and room and board.

Application Procedure: Application packets are available year-round. They can be obtained by emailing or calling the NC Society of Hispanic Professionals at: mailbox@theNCSHP.org or 919-467-8424. Applications are available online at the Resources link located at www.TheNCSHP.org.

Penn Family Scholarship

The Penn Family Scholarship was established as an endowed fund from the proceeds of the sale of the Chinqua Penn Plantation in Rockingham County. The income from the endowment is designated to provide scholarships for needy Rockingham County students attending one of the constituent institutions of the University of North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Be a resident of Rockingham County, North Carolina
- Demonstrate financial need by completing the Free Application for Federal Student Aid
- Be a North Carolina resident for tuition purposes
- Be enrolled full-time or part-time as an undergraduate student in one of the 16 UNC campuses in a degree-granting program
- Maintain satisfactory academic progress as defined by the financial aid office

Value: Individual awards to students may vary between \$1,000 and \$3,000 per year. Whenever possible, scholarships should be used to reduce or eliminate the recipient’s educational loans, not reduce eligibility for other grants or scholarships.

Scholarships are not automatically renewable; however, a campus may elect to renew a student’s funding.

Application Procedure: Recipients will be selected by their colleges. For more information about this program, contact the financial aid office at the attending campus.

Progress Energy Power Careers Program

Eligibility: Applicant must meet the following eligibility requirements

- Be nominated by community college faculty
- Maintain at least a 3.2 cumulative grade point average (GPA)
- Provide a valid North Carolina driver’s license
- Be enrolled in a course of study leading to a two-year degree relevant to power plant operation
 - Approved programs include:
Electrical-Electronics Technology, Industrial Systems Technology or Electric Power Production Technology

Value: Selected students eligible for employment while in school and \$650 per semester scholarship. Top performing students may be offered \$1000 signing bonus and full-time job opportunity at Progress Energy. The scholarship may be renewed, provided recipient maintains a passing grade average at or above the level required for graduation, and continues full-time enrollment in a degree program at the institution from which he/she received the scholarship award.

Application Procedure: Recipients will be selected annually by a scholarship committee at each eligible institution.

For more information, contact the financial aid office of the community college you plan to attend.

State Employees' Association of North Carolina (SEANC) Scholarships (Merit-Based)

First established in 1974, the SEANC Scholarship Program provides endowments to SEANC members, their spouses, and their children to attend technical schools, community colleges, trade schools, junior colleges, or four-year universities on a full-time basis. SEANC also offers a need-based scholarship for state employees and their families.

Two merit-based categories of scholarships are available:

- Category I – Based on merit, excludes financial need
- Category II – SEANC members ONLY (not spouses or dependents), who are full-time state employees enrolled in at least six semester hours of undergraduate work or three semester hours of graduate work at an accredited post-secondary institution (includes college, trade, technical, community college or graduate school)

Value: Awards are \$1,000 for four-year schools and \$500 for trade schools, community colleges and SEANC members with full-time jobs. The scholarships are nonrenewable, but previous recipients may reapply for funding.

Application Procedure: Scholarship applications are available on request from an applicant's local SEANC representatives after the first of December each year. A printable scholarship application can be found on SEANC's website. The application period begins in January and closes on April 15. Applications must be submitted to the appropriate scholarship chairman in a member's local district prior to the deadline. Visit the website <http://www.seanc.org/membership/scholarship.aspx>.

State Employees' Association of North Carolina (SEANC) Scholarships (Need-Based)

First established in 1974, the SEANC Scholarship Program provides endowments to SEANC members, their spouses, and their children to attend technical schools, community colleges, trade schools, junior colleges, or four-year universities on a full-time basis. SEANC also offers a need-based scholarship for state employees and their families.

Two merit-based categories of scholarships are available:

- Category I – Based on merit, excludes financial need
- Category II – SEANC members ONLY (not spouses or dependents), who are full-time state employees enrolled in at least six semester hours of undergraduate work or three semester hours of graduate work at an accredited post-secondary institution (includes college, trade, technical, community college or graduate school)

Value: Awards are \$1,000 for four-year schools and \$500 for trade schools, community colleges and SEANC members with full-time jobs. The scholarships are nonrenewable, but previous recipients may reapply for funding.

Application Procedure: Scholarship applications are available on request from an applicant's local SEANC representatives after the first of December each year, with the application period beginning in January and closing on April 15. A printable scholarship application can be found on SEANC's website. Applications must be submitted to the appropriate scholarship chairman in a member's local district prior to the deadline. Visit the website <http://www.seanc.org/membership/scholarship.aspx>.

State Employees' Credit Union Foundation Scholarships

1) "People Helping People" Scholarship Program for Four-Year Public University Students

The "People Helping People" High School Scholarship Program for four-year public university students was established in 2004 by the State Employees' Credit Union Foundation. The scholarships were awarded for the first time to students entering public universities in the fall of 2005. One scholarship will be available at each of the state's public high schools for a student who will enroll at one of the state's 16 constituent campuses of the University of North Carolina during the 2009-2010 academic year.

Eligibility: Applicant must meet the following eligibility requirements

- Be a senior at a North Carolina public high school who has been accepted to one of the 16 constituent campuses of the University of North Carolina
- Be a U.S. citizen and a resident of North Carolina and be eligible for in-state tuition
- Exemplify the membership philosophy of credit unions, "People Helping People" and demonstrate leadership, excellence of character, integrity and community involvement

- Demonstrate scholastic achievement with a maintained 2.5 or higher grade point average on a 4.0 scale, and may be deserving of financial aid
- Use the scholarship to pay for full-time student tuition and other university approved educational expenses
- Agree to continue as a full-time student in good standing with the same university for eight consecutive semesters
- Not be a director, employee or family member of an employee of the State Employees Credit Union or the SECU Foundation
- The decision of the local high school Scholarship Selection Committee will be final.

Value: Each “People Helping People” Scholarship is valued at \$10,000 (\$1,250 per semester for up to 8 semesters of study at a qualifying campus).

Application Procedure: Recipients of the scholarships will be selected at the local high school level. There are no applications available from SECU.

Application details and other information will be available through local school systems by the end of January. Websites: www.ncsecufoundation.org and www.ncsecu.org.

2) “People Helping People” Scholarship Program for Community College Students

The “People Helping People” Scholarship Program for Community College Students was established in 2004 by the State Employees’ Credit Union Foundation. The scholarships were awarded for the first time in the fall of 2005 to students attending North Carolina community colleges. Each of the state’s 58 community colleges will offer two (2) scholarships during the 2009-10 academic year.

Eligibility: Applicant must meet the following eligibility requirements

- Be an applicant or full-time student who is a high school graduate or has completed the General Education Development (GED) program, enrolled in an associate degree, diploma or certificate program
- Be a U.S. citizen and a resident of North Carolina eligible for in-state tuition
- Demonstrate financial need using the Free Application for Federal Student Aid (FAFSA)
- Demonstrate scholastic achievement and maintain a 2.5 or higher grade point average on a 4.0 scale or must attain a score of 3,000 on the GED test
- Use the scholarship to pay tuition, books, fees, course supplies and transportation

- Agree to continue at the community college where enrolled at the time of the scholarship award for the duration of the scholarship, for four consecutive semesters or until completing a diploma program
- Not be a Director, employee or family member of an employee of the State Employees’ Credit Union or the SECU Foundation
- The decision of the Scholarship Selection Committee will be final.

Value: Each “People Helping People” Scholarship for community college students is valued at \$5,000 (\$1,250 per semester for up to 4 consecutive semesters of study at a qualifying campus).

Application Procedure: Recipients of the scholarships will be selected by their community colleges. Application details and other information will be available through the state’s community college financial aid offices by the end of July. Websites: www.ncsecufoundation.org and www.ncsecu.org.

Wachovia Technical Scholarship Program

The recipients of the scholarships will be selected each year from applicants meeting the established criteria at local community colleges. Colleges may not submit alternate recipients for the Wachovia scholarship in the spring semester after March 1.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled full-time in the second year of a two-year educational/technical program
- Demonstrate financial need and scholastic promise
- Use the scholarship to pay for tuition, books, and transportation

Value: One (1) scholarship per college valued at \$500 each. These scholarships are distributed among the 58 colleges in the community college system, and are distributed in two payments: \$250 for fall semester and \$250 for spring semester.

Application Procedure: Each college shall establish a special committee to select scholarship recipients.

Winston-Salem Foundation: The Winston Salem Foundation awards over \$1,000,000 through 115 scholarships, grants and loans that vary in amount, criteria and deadline with one online application.

Apply at www.wsfoundation.org/students, or write to 860 West 5th Street, Winston-Salem, NC 27101; 336-725-2382. Website: www.wsfoundation.org/.

Programs for Military and Their Dependents

Department of Defense Voluntary Education Program

Each of the four military services, the Coast Guard and the Selected Reserve Service Components operates its own voluntary education program.

Eligibility: Applicant must meet the following eligibility requirements

- Be a member in good standing of the regular Army, Air Force, Navy, Marine, Coast Guard or the Selected Reserve Component of any one of these services
- Have the signed permission of the base Education Services Officer or Reserve Training Officer
- Have served an established number of continuous days of active duty
- Meet other criteria that the individual service may have established

Value: Effective October 1, 2002 the services pay 100% of tuition and related instructional costs up to certain credit caps and determined annual ceilings.

For additional information visit www.voled.doded.mil. Click on the appropriate military service branch, the Coast Guard, or the Reserve Component link.

Disabled American Veterans Auxiliary National Education Loan Fund

The National Education Loan Fund is supported by the auxiliaries of the Disabled American Veterans. The purpose of the program is to provide interest-free loans to postsecondary students.

Eligibility: Applicant must meet the following eligibility requirements

- Be FULL PAID LIFE MEMBERS or the children of FULL PAID LIFE MEMBERS of the Disabled American Veterans Auxiliary
- Enroll full-time (minimum of 12 hours) in a college, university, or a vocational school within the US
- Maintain a 2.0 GPA each semester in order to be considered for renewal

Value: Up to \$2,500 per year for a maximum of five years, depending on available funding, current grades of the student, and financial need. If the loan is granted, a check will be sent directly to the school on behalf of the student. Loans are not guaranteed and must be applied for each year.

Application Procedure: Contact the National Education Loan Fund Chairman, 3725 Alexandria Pike, Cold Spring, KY 41076, no later than March 1. Applications must be received before April 25.

Repayment: Billing of repayment will begin 90 days after graduation or immediately upon withdrawal from school. Repayment amounts will be structured so that the loans can be repaid within seven years or less.

North Carolina National Guard Tuition Assistance Program (NCTGTAP)

Eligibility: Applicant must meet the following eligibility requirements

- Be an active member of the North Carolina Army or Air National Guard
- Remain a member of the National Guard for two years following the end of the academic period for which tuition assistance is provided
- Enroll in an eligible institution (public or private) located within the state of North Carolina
- Satisfactorily complete an eligible education institution (public or private) located within the state of North Carolina
- Satisfactorily complete courses in which tuition assistance is provided

Value: Maximum award per academic year (July 1 – June 30) is based on highest charged tuition at a state university or community college, which is currently estimated at \$ 5,396. Based on availability of funds.

Application Procedure: A separate application must be completed for each academic period the member will be attending. Application and information is available online at: www.nc.ngb.army.mil.

North Carolina Veterans' Scholarships

Eligibility: Applicant must meet the following eligibility requirements

- Must be children (under age 25 at time of application) of certain deceased or disabled veterans or of veterans who were listed as POW/MIA
- Veteran's disabilities must have occurred during a period of war
- Veteran must have been a legal resident of North Carolina at time of entry into service, or child must have been born in North Carolina and resided there continuously

Value: Full scholarships provide for four academic years of free tuition, room and board allowances, and mandatory fees at state-supported institutions. Limited scholarships provide free tuition and mandatory fees at public universities. Awards may be used for either undergraduate or graduate study.

Application Procedure: For information concerning this scholarship program, contact your local Veteran's Affairs Office or the North Carolina Division of Veterans Affairs, 1315 Mail Service Center, Raleigh, NC 27699-1315, 919-733-3851. The Division of Veterans Affairs notifies applicants of approval of benefits. Applications are due by March 1.

North Carolina Vietnam Veterans, Inc. Scholarship Program (NCVVI)

Eligibility: Applicant must meet the following eligibility requirements

- Be a current resident of Wake, Durham, Harnett, Johnston, Franklin, Nash, Chatham, or Granville counties in North Carolina
- Have been awarded the Vietnam Service Medal (VSM) for service in the Vietnam conflict, or be a spouse, child, foster child, adopted child, grandchild, etc. of a Vietnam veteran (a recipient of the VSM)

Scholarships are awarded without regard to race, sex, age, religion, or national origin for study at an accredited institution that offers degrees, licenses or certificates. Some awards are reserved for study at junior colleges and trade schools and for senior students who participate in the Lessons of Vietnam War.

Value: Scholarships are valued at \$1,500 and may be used for any year of undergraduate study. Monies will be paid directly to the recipient for reimbursement of tuition, fees, housing, or books upon submission of receipts.

Application Procedure: Applications can be obtained through the website www.ncvvi.org, by sending an e-mail request to info@ncvvi.org, or by sending a request and a self-addressed stamped envelope to NCVVI, PO Box 17082, Raleigh, NC 27619. Applications must be received between January 1 and the last day of February. The applicant must provide: a copy of the Department of Defense Form DD214 to document Vietnam service; a copy of the applicant's birth certificate and/or marriage license, as needed; a personal statement; a list of current activities and awards; and a short essay (400-600 words typed and double-spaced) on a topic relating to the Vietnam War. The essay topic will be posted to the organization's website www.ncvvi.org sometime after Thanksgiving.

Reserve Officers' Training Corps Scholarships (ROTC) – includes Army, Air Force, Navy and Marine Repetitive

Four-year scholarships are available on a competitive, merit basis to high school students who plan to enroll in the Army, Air Force, Navy, or Marine, Reserve Officers' Training Corps at a postsecondary institution. The length of the scholarship may vary for each branch of the service.

Eligibility: Applicant must meet the following eligibility requirements

- Be at least 17 years of age (and no older than 21) for Navy ROTC scholarships
- Be at least 17 within the first semester of freshman year and under 31 years of age on December 31 of the calendar year in which student will graduate from college and receive Army commission
- Be able to pass a commissioning physical
- Be a United States citizen

Value: ROTC Scholarships are offered at different monetary levels of up to \$70,000 annually that provide for college tuition and educational fees. All applicants are considered for each level. An additional scholarship benefit is a designated book allowance. Scholarship recipients also receive a tax-free allowance of \$300 a month during the academic school year for each year the student is on a scholarship. The stipend starts at \$300 per month and increases by \$50 each year.

Application Procedure:

For Army ROTC Scholarships: High school seniors may apply for four-year and three-year advanced designation scholarships by January 10. Applications are found at www.rotc.usaac.army.mil/ on the Army ROTC Scholarships page. For information about two and three-year on-campus scholarships, contact the recruiting operations officer at Army ROTC detachments. The Army also offers scholarships for students majoring in nursing and scholarships for dedicated Army Reserve or National Guard duty. There is no restriction on choice of majors. More information can be obtained on the Web at www.armyrotc.com or by contacting an advisor at 910-396-8408.

For Air Force ROTC Scholarships: Students still in high school (or who have never been "full-time" college students), the deadline is December 1 of your senior year. The application starts with an on-line process at the AFROTC website, <http://afrotc.com>. For students who have already been "full-time" college students, there are numerous scholarships ranging from three and one-half year

awards to two-year awards. For more information, contact Professors of Aerospace Studies at your nearest campus Air Force ROTC detachments. All high school scholarships, and some college scholarships, are tied to specific majors. Contact your recruiter or local detachment for more details. Deadlines for in-college scholarships vary. All scholarship recipients must pass the Air Force Officer Qualifying Test (AFOQT) prior to scholarship activation. More information can be obtained about the AFOQT from the website under the "Admissions" link and then click on "Qualifying Test."

For Navy & Marine ROTC Scholarships: Contact your local ROTC recruiter listed in the telephone directory under US government Department of Defense or call 800-NAV-ROTC for Navy or Marine express scholarships.

The Navy also offers scholarships for students majoring in nursing and a junior express scholarship program.

Deadline for pre-applications may vary. There are no restrictions placed on choice of majors in college. More information can be obtained on the Web at <https://www.nrotc.navy.mil>.

Coast Guard College Student Pre-Commissioning Initiative Program (CSPI)

Eligibility: Applicant must meet the following eligibility requirements

- Score 1100 on the SAT I, 23 on the ACT, or ASVAB GT of 109 or higher
- Be between 21 and 26 years of age at the time of your college graduation
- Be a sophomore or junior (with at least 60 college credits completed toward your degree)
- Enrolled in a four-year degree program at an approved institution with a minimum 25% minority population
- Meet all physical requirements for a Coast Guard Commission
- Maintain a GPA of 2.5 or better
- Be a U.S. citizen

Application Procedure: For more information, contact your local U.S. Coast Guard Recruiter or call 877-NOWUSCG, or visit the website at www.gocoastguard.com/cpsi.

Value: The Coast Guard College Student Pre-commissioning Initiative (CSPI) provides full tuition, \$2,000 monthly stipend, books, fees, medical & life insurance, 30 days paid vacation per year, and leadership training.

Selected Reserve/National Guard Student Loan Repayment Program

Eligibility: Applicant must meet the following eligibility requirements

- Enlist in the Army or Air Force National Guard or Army or Air Force Reserve for a six year period
- Complete all military training
- Be MOS qualified
- Complete at least one year of Guard or Reserve Service
- Have borrowed from one of the following loan funds: Stafford, Perkins, or Consolidated
- Be enlisted personnel

This program is not available for officers. Loans must be at least one year old for students to qualify for repayment.

Value: Repays 15% or \$500, whichever is greater, on any outstanding balance on eligible loans. Paid once a year, on the anniversary of the enlistment, on loans at least one year old. Some limitations apply. Total repayment cannot exceed \$20,000. Only pre-existing loans can qualify.

Application Procedure: Request applications and information at the time of enlistment or reenlistment. Contact the local National Guard unit.

Federal Benefits for Veterans & Dependents

Individuals who served on active duty with the Army, Air Force, Navy, Marines, or Coast Guard may be entitled to educational assistance benefits as veterans.

Active duty members of the armed services may earn tuition assistance while on active duty. Members of the Army and Air National Guard, and members of the five service components of the Selected Reserve, may qualify for educational assistance under special programs. Spouses and children of veterans who are totally disabled from service-connected disabilities may qualify for educational assistance programs.

Eligibility: Individuals qualify based upon conditions and benefits in effect at the time of the member's service to the nation in a branch of the armed forces and the kind of discharge issued upon separation. Service in the Air Force, Army, Navy, Marine Corps and the Coast Guard, along with contributions, may establish eligibility.

Service in the National Guard and Reserve components of the five services on or after July 1, 1985 may also establish eligibility.

Applications to determine qualifications for educational benefits can be obtained from several sources:

- US Department of Veterans Affairs (US DVA) Regional Office, Veterans Services Office, 251 North Main Street, Winston-Salem, NC 27155
- County Veterans Services Office (96 such offices in NC – consult the telephone directory)
- NC Department of Veterans Affairs District Office (15 such offices – consult the telephone directory)
- Information concerning the value and eligibility requirements for programs is available on the web at www.gibill.va.gov/GI_Bill_Info/benefits.htm. You may also contact the Financial Aid Officer in the Veteran Affairs office of the college/university you plan to attend.
- Call 888-GI-BILL-1 to speak with a Veterans Benefits Counselor.

Some of the various Federal programs for Veterans & Dependents are as follows:

1) Montgomery G.I. Bill – Active Duty (MGIB-AD/Chapter 30)

Eligibility: Applicant must meet the following eligibility requirements

- Entered military on or after July 1, 1985
- Continuous active duty equal to or greater than initial enlistment period
- Contributed \$1,200
- Was honorably discharged

Kickers (additional contributions by the Department of Defense) up to \$400 per month are also available.

Value: Subject to change due to government appropriations, consult the following website for further information and current values: www.gibill.va.gov/pamphlets/CH30/CH30_Pamphlet_General.htm.

2) Montgomery G.I. Bill – Selected Reserve (MGIB-SR/Chapter 1606)

Eligibility: Applicant must meet the following eligibility requirements

- Available to service members who increase their current obligation of service for a six year period
- Available for members of the Selected Reserve for degree and certificate programs, flight training, apprenticeship, and correspondence courses
- Must have completed IADT, be an active drilling reservist, in good standing in your unit, and have a high school diploma or equivalent.

Value: Subject to change due to government appropriations, consult the following website for

further information and current values: www.gibill.va.gov/pamphlets/CH1606/CH1606_Pamphlet_General.htm.

3) New Montgomery G.I. Bill – Post 9/11 Veterans Educational Assistance (Chapter 33)

Eligibility: Applicant must meet the following eligibility requirements

- Must have served
 - 30 days continuous active duty service after 9/1/2001, and be discharged due to a service-connected disability, or
 - 90 days active duty service after 9/1/2001, and be honorably discharged from the service
 - Includes:
 - National Guard and Reserves members serving pursuant to federal call to active duty
 - In some circumstances, spouses and children of active duty service members
 - Be honorably released from the Armed Forces with certain specific conditions

Value: Visit the following website for updated information: http://www.gibill.va.gov/GI_Bill_Info/CH33/Post-911.htm

4) Reserve Education Assistance Program (REAP/Chapter 1607)

Eligibility: Applicant must meet the following eligibility requirements

- Must have been called to active duty under federal authority for a contingency operation as determined by Congress or the President
- Must have served on active duty in a contingency operation for at least 90 continuous days after September 11, 2001
- Participants who separate from Reserve after completing their contract are eligible for benefits for 10 years following separation

Value: Visit the following website for updated information: www.gibill.va.gov/pamphlets/CH1607/CH1607_Pamphlet.pdf.

5) Restored Entitlement Program for Survivors (REPS/Section 156)

Eligibility: Armed Forces members who died while on active duty before August 13, 1981, or who died from disabilities incurred or aggravated by active duty before August 13, 1981. Paid to a surviving spouse for the youngest child in their care if the child is 16 but under 18 years of age; paid to an unmarried child who is 18 but not over 22 years of age and attending an approved post-secondary school; paid to a grandchild who is recognized as a child of a deceased person.

Value: Varies according to family income and Chapter 35 payable amounts. Contact your local Veteran's Affairs Office or visit the following websites for further information: www.gibill.va.gov/ & www.warms.vba.va.gov/Admin21/M21_1/MR/Part9/subparti/ch06.doc.

6) Survivors' and Dependents' Educational Assistance Program (DEA/Chapter 35)

Eligibility: Applicant must meet one of the following eligibility requirements

- Must be the spouse, surviving spouse, or child of a veteran who is
 - Permanently disabled due to service-related condition
 - Deceased as the result of a service-related disability
 - Forcibly detained by a foreign power or government
 - A POW or MIA

Value: The value and application deadlines for this program are subject to change pending government action. Consult your local Veteran's Affairs Office or visit the following website for updated information: www.gibill.va.gov/pamphlets/CH35/CH35_Pamphlet_General.htm.

7) Tuition Assistance "Top Up" Program

On October 30, 2000, the President signed into law an amendment to the Montgomery GI Bill - Active Duty education program that permits Veterans Affairs to pay a Tuition Assistance "Top-Up" benefit.

Value: The amount of the benefit can be equal to the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military for the course. For more information consult your local Veteran's Affairs Office or visit the following website for information: www.gibill.va.gov/pamphlets/tatu.htm.

8) Veterans Educational Assistance Program (VEAP/Chapter 32)

Eligibility: Applicant must meet the following eligibility requirements

- Entered service for the first time between January 1, 1977, and June 30, 1985
- Opened a contribution account before April 1, 1987
- Voluntarily contributed from \$25 to \$2,700
- Completed your first period of service
- Were discharged or released from service under conditions other than dishonorable

Value: The value and application deadlines for this program are subject to change pending government action. Consult your local Veteran's Affairs Office or

visit the following website for updated information: www.gibill.va.gov/pamphlets/CH32/CH32_Pamphlet_General.htm.

9) Vocational Rehabilitation for Veterans with Service Connected Disabilities (Chapter 31)

Eligibility: Determined by a counselor located at the Department of Veterans Affairs Regional Office based upon application by the disabled veteran.

Value: Rates subject to change, contact the Department of Veterans Affairs Regional Office for further information.

10) Work-Study Program

Eligibility: Available to any student receiving VA education benefits who is attending school three-quarter time or more. An individual working under this program may work at the school veteran's office, VA Regional Office, VA Medical Facilities, or at approved State employment offices.

Value: Work-study students are paid at either the state or federal minimum wage, whichever is greater. Contact your local Veteran's Affairs Office for further details.

11) Yellow Ribbon Program

Eligibility: Applicant must meet the following eligibility requirements

- Served an aggregate period of active duty after September 10, 2001, of at least 36 months
- Was honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001
- Are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under Yellow Ribbon Info for Vets—(U.S. Department of Veterans Affairs) Page 1 of 3 http://www.gibill.va.gov/GI_Bill_Info/CH33/Yellow_ribbon.htm.

Value: The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can waive up to 50% of those expenses and VA will match the same amount as the institution. Benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

Program details are available at http://www.gibill.va.gov/GI_Bill_Info/CH33/Yellow_ribbon.htm

Resources for Students with Special Needs

There are numerous federal, state, and private resources available to assist students with special needs, including physically challenged and learning disabled students. A listing of state and federal programs for students, as well as public and private agencies that sponsor scholarships or supply information regarding additional financial assistance, follows in this section.

Programs for Visually-Impaired Students

American Council of the Blind: 2200 Wilson Boulevard, Suite 650, Arlington, VA 22201; 800-424-8666 or 202-467-5081. Website: www.acb.org/. Scholarships are available ranging from \$500 - \$3,500. Apply by March 1 of each year. Contact the American Council of the Blind or visit their website for more information or to apply online.

Applications are available after November 1.

American Foundation for the Blind: Contact Dawn Bodrogi, American Foundation for the Blind, Scholarship Committee, 11 Penn Plaza, Suite 300, New York, NY 10001. Attn: Scholarship Committee; 212-502-7661 or 1-800-232-5463; 212-502-7771 (fax). Website: www.afb.org/scholarships.asp. Email: dbodrogi@afb.net. Scholarships are available for the legally blind, ranging from \$500 - \$2,500. Applications for 2010 will be available Fall 2009.

Division of Services for the Blind Vocational Rehabilitation Services (DSBVR Services): This is a state and federally-funded program for NC residents who are blind or visually impaired.

Eligibility: DSBVR Services provides services to persons whose blindness, significant vision loss, or combination of hearing and vision loss present impediments to employment, and who will require an individualized plan of rehabilitation services to obtain, maintain, or regain employment. Services include vocational assessments and counseling, job placement assistance, orientation and mobility training, Braille instruction, transition services, adjustment to blindness training, medical services, assistive technology assessment and training, sponsorship of postsecondary training, job modifications, and other services necessary for successful employment. The Division provides specialized services to meet the needs of students preparing to transition from high school into work or postsecondary training.

Value: For eligible individuals who require post-secondary education to reach their career goal, tuition assistance, less all other benefits, may be provided without regard to income. Assistance with other costs of training, such as room, board, books, and transportation, is provided based on financial need as determined through the Division's Economic Need Scale, less all available comparable benefits such as Pell Grant. The maximum amount of assistance is determined annually and will not exceed the highest NC state-supported school rates.

Application Procedure: Applicants should contact the nearest DSB District Office. Offices are located in Asheville, Charlotte, Fayetteville, Greenville, Raleigh, Wilmington, and Winston-Salem. Location and phone numbers can be found by accessing the Division's website at www.ncdhs.gov/dsb/, or calling 919-733-9700 or toll-free at 866-222-1546.

National Federation of the Blind: 1800 Johnson Street Baltimore, MD 21230; 410-659-9314, www.nfb.org.

Thirty (30) scholarships are available for the legally blind ranging from \$3,000 - \$12,000. Application materials are due by March 31 of each year, and scholarships are announced in July. Applications are available through the NFB website at www.nfb.org. Details regarding scholarships are available at http://www.nfb.org/nfb/scholarship_program.asp.

Programs for Hearing-Impaired Students

Alexander Graham Bell Association for the Deaf and Hard of Hearing:

College Scholarship Awards School-Age Financial Aid (elementary, middle and high school)

Arts & Sciences Awards

Check the AG Bell website for eligibility criteria and submission requirements. Deadline is April 20. Please see http://www.agbell.org/DesktopDefault.aspx?p=College_scholarship_Awards&MnuID=1 for details.

Questions may be emailed to: jripper@AGBell.org or mailed to Financial Aid, AG Bell, 3417 Volta Place, NW Washington, DC 20007.

Division of Services for the Deaf and Hard of Hearing (information only): 2301 Mail Service Center, Raleigh, NC 27699-2301. 919-773-2963 (voice, TTY). No financial assistance.

General Programs of Assistance

AmeriGlide Achiever Scholarship

The AmeriGlide Achiever Scholarship is a program offered to full time college students who use wheelchairs. The goal is to help provide financial assistance for books or other school related supplies to deserving mobility challenged students. This \$500 scholarship is available twice a year for the Fall and Spring Semesters.

Eligibility:

- Must be enrolled at an accredited two or four year college
- Must use a manual or electric wheelchair
- Must complete application and submit response to essay question by July 31
- Must be a legal resident of the United States or hold a valid student visa
- Submit up to two character references from your teacher or any other non-related third party. After completing the online application, a confirmation email that provides further instructions about submitting references will be sent.

Applications are online at <http://www.ameriglide.com/scholarship-application/>

Caremark, Eric Delson Memorial Scholarship(s):

Attn: Scholarship America, PO Box 297, St. Peter, Minnesota 56082; 866-792-2731. Website: www.caremark.com/portal/asset/Hemophilia_Scholarship.pdf. Scholarships are for students diagnosed with hemophilia or another bleeding disorder. Up to three awards per year are given at \$2,500 each. The awards are renewable. Applications are available in January of each year with a July 1 deadline.

Foundation for Science and Disability, Inc.:

For more information contact: Dr. Richard Mankin, USDA-ARS, 1700 SW 23rd Dr, Gainesville, FL 32608; 352-374-5774, rmankin@nervm.nerdc.ufl.edu. Website: www.stemd.org. The foundation provides assistance for graduate students of United States citizenship with some physical or sensory disability who study science, mathematics, medicine, computer science or engineering. Grants are \$1,000, and students may reapply each year.

Applications are online with Dec. 1 deadline.

Governor's Advocacy Council for Persons with Disabilities:

2626 Glenwood Avenue, Suite 550, Raleigh, NC 27608. Toll free- 877-235-4210. Phone: 919-856-2195, Fax: 919-856-2244. Website: www.gacpd.com. Email: info@disabilityrightsn.org. Information only, no financial assistance.

Higher Education and Adult Training for Individuals with Disabilities:

The George Washington University HEATH Resource Center, 2134 G Street, NW, Washington, DC 20052. Website: www.heath.gwu.edu. Email: askheath@gwu.edu. Information only; no financial assistance is provided.

Immune Deficiency Foundation: 40 West Chesapeake Avenue, Suite 308, Towson, MD 21204; 800-296-4433. Website: www.primaryimmune.org. Email: idf@primaryimmune.org. Information only; no financial assistance is provided.

Learning Disabilities Association: 4156 Library Road, Pittsburgh, PA 15234-1349; 412-341-1515. In North Carolina, call 704-542-0470 or 252-255-2062. Website: www.ldanatl.org/. Information only; no financial assistance available.

March of Dimes Birth Defects Foundation: 1275 Mamaroneck Avenue, White Plains, NY 10605. In North Carolina, call 919-781-2481. Website: www.marchofdimes.org. Information only; no financial assistance available.

National Center for Learning Disabilities: 381 Park Avenue South, Suite 1401, New York, NY 10016-8806; 212-545-7510 or 888-575-7373. Website: <http://www.ncld.org>. One (1) scholarship is awarded to a high school senior each year.

National Hemophilia Foundation, Kevin Child Scholarship: A college scholarship of \$1,000 is available to a high school senior diagnosed with hemophilia or Von Willebrands disease, who has aspirations of attending an institute of higher education (college, university or vocational-technical school) or a college student already pursuing a postsecondary education. The deadline is in June, please visit the website for details.

Eligibility: Applicant must meet the following eligibility requirements

- Must be an individual diagnosed with hemophilia or Von Willebrands disease
- Must be a high school senior, with aspirations of attending an institute of higher education (college, university or vocational-technical school) or a college student already pursuing a postsecondary education.

Value: One (1) college scholarship of \$1,000 is available to a young person with hemophilia or Von Willebrands disease.

Application Procedure: Students interested in this scholarship should send a complete copy of the application along with a current official transcript of grades and one (1) recommendation from an individual not related to the applicant (such as a teacher) to Renee LaBrew, Department of Finance, Administration & MIS, National Hemophilia Foundation, 116 West 32nd Street, 11th Floor, New York, NY 10001-3212 postmarked no later than June 29. Telephone: 212-328-3700
E-mail: rlabrew@hemophilia.org.

For additional information please visit <http://www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=54&contentid=35>.

National Hemophilia Foundation: 116 West 32nd Street, 11th Floor, New York, NY 10001-3212. For additional information on organizations providing financial aid assistance for students diagnosed with bleeding disorders please visit, www.hemophilia.org/NHFWeb/MainPgs/MainNHF.aspx?menuid=53&contentid=36.

Pfizer Epilepsy Scholarship Award: A 1-year, \$3,000 scholarship honoring 25 outstanding students who have epilepsy.

Eligibility: Applicant must meet the following eligibility requirements

- Must be under a doctor's care for epilepsy
- In school as:
 - A high school senior who has applied to college,
 - A freshman, sophomore, or junior in college,
 - Or a college senior who has applied to graduate school

Value: Twenty-five (25) \$3,000 one-year awards are available for exceptional students with epilepsy who are enrolling in a college (undergraduate or graduate level) in the fall. A 1-year, \$3,000 scholarship honoring 25 outstanding students who have:

- Overcome the challenges of epilepsy
- Been successful in school
- Done well in activities outside the classroom or in the community
- Shown a desire to make the most out of college or graduate school

Application Procedure: Applicants should contact the Pfizer Epilepsy Scholarship Award c/o The Eden Communications Group, 515 Valley Street, Suite 200, Maplewood, NJ 07040; 800-292-7373.

You will need to send:

- Proof of your grades (transcripts)
- Proof of other extracurricular or community activities
- 2 letters of recommendation (1 must be from your doctor)

Applications are also available by registering online at www.epilepsy-scholarship.com/ or by inquiry to a neurologist. The deadline is March 1. Awards are determined by experts in education and medicine.

Spina Bifida Association of America: Adriane Griffen, 4590 Mac Arthur Boulevard, NW, Suite 250, Washington, DC 20007-4226; 202-944-3285 ext. 23, or 1-800-621-3141 e-mail: agriffen@sbaa.org or <http://www.spinabifidaassociation.org/site/c.liKWL7PLLrF/b.2644815/>. SBAA offers two (2) scholarship programs within its scholarship fund. Applicant must choose one of the two programs, must have Spina Bifida, and must provide a physician's statement of disability.

- **SBAA Four-Year Scholarship** – Applicant must be a high school senior. Recipients will be granted up to \$5,000 every year in tuition and room and board for four years. The application deadline is in March, please visit the SBAA website for details. One scholarship will be awarded.
- **SBAA One-Year Scholarship** – Applicant must be enrolled in or accepted by a college or a junior college, or an approved trade, vocational or business school. The application deadline is in March, please visit the SBAA website for details. Up to five \$2,000 scholarships will be awarded.

United Cerebral Palsy: 1660 L Street, NW Suite 700, Washington, DC 20036; 800-872-5827. In North Carolina call 919-783-8898. Website: www.nc.eastersealsucp.com. Information only; no financial assistance available.

Vocational Rehabilitation Program

Eligibility: Applicant must meet the following eligibility requirements

- Student must have a mental or physical disability that is an impediment to employment

Each program of services is designed individually with the student. Assistance with counseling, job placement, and some support services such as interpreters, can be provided without regard to financial need. Assistance with the costs of tuition and fees, transportation, books, etc., depends upon demonstrated financial need and the student's award from other sources of financial aid.

For additional information: Contact the Vocational Rehabilitation office nearest the student's home, or contact the North Carolina Division of Vocational Rehabilitation Services, 2801 Mail Service Center, Raleigh, NC 27699-2801; 919- 855-3500; (TDD) 919- 855-3579. Website: <http://dvr.dhhs.state.nc.us/>.

Winston-Salem Foundation: 860 West 5th Street, Winston-Salem, NC 27101; 336-725-2382. Website: www.wsfoundation.org/. The Winston Salem Foundation awards over \$1,000,000 through 115 scholarships, grants and loans that vary in amount, criteria and deadline with one online application. Scholarships are available for students with special needs. Apply at www.wsfoundation.org/students.

Programs for Graduate and Professional Students

Board of Governors' Dental Scholarship-Loan Program

This program is funded by the North Carolina General Assembly. Funds are available to students who have been admitted to the Dental School at UNC-Chapel Hill and demonstrate financial need and a desire to practice dentistry in North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Must be accepted for admission to the UNC School of Dentistry
- Have financial need
- Be a North Carolina resident for tuition purposes and intend to practice dentistry in North Carolina

Value: Provided sufficient funds are available, the scholarship-loan provides an annual stipend of \$5,000 plus tuition, mandatory fees, medical insurance, a laptop computer and required dental equipment. If funding proves to be insufficient, these amounts will be prorated. Awards are renewable annually for a total award period of four years, provided the student makes satisfactory academic progress, continues to have financial need, and remains interested in dental practice in North Carolina.

Funding is awarded as a scholarship-loan for recipients who were admitted to the Dental School after July 1, 2005, and will be renewable annually as a scholarship-loan for a total award period of up to four years for these students. The scholarship-loan must be repaid with service to the State of North Carolina upon graduation from the Dental School, or through cash repayment with 10% interest.

Application Procedure: Student must be nominated by the UNC Dental School for the award. Applications will be available from the UNC-Chapel Hill Dental School Admissions Office.

Repayment Provisions: Repayment provisions will be posted at CFNC.org/BGDSL.

Board of Governors' Medical Scholarship-Loan Program

This program is funded by the North Carolina General Assembly. Funds are available to students who have been admitted to a medical school in North Carolina and demonstrate financial need and a desire to practice medicine in North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Must be accepted for admission to one of the four medical schools in North Carolina: Duke University School of Medicine, East Carolina University Brody School of Medicine, The University of North Carolina at Chapel Hill School of Medicine and the Wake Forest University School of Medicine
- Must be a North Carolina resident for tuition purposes
- Have financial need
- Express intent to practice medicine in North Carolina

Value: Provided sufficient funds are available, the scholarship-loan provides an annual stipend of \$5,000 plus tuition, mandatory fees, medical insurance and a laptop computer. If funding proves to be insufficient, these amounts will be prorated. Awards are renewable annually for a total award period of four years, provided the student makes satisfactory academic progress, continues to have financial need, and remains interested in medical practice in North Carolina.

Funding is awarded as a scholarship-loan for recipients who were admitted to a qualifying medical school after July 1, 2005, and will be renewable annually as a scholarship-loan for a total award period of up to four years for these students. The scholarship-loan must be repaid with service to the State of North Carolina upon graduation from the medical school, or through cash repayment with 10% interest.

Application Procedure: Applicants must be nominated for the award by one of the four participating medical schools. Applications will be available from each institution's school of medicine admissions office.

Repayment Provisions: Repayment provisions will be posted at CFNC.org/BGMSL.

Charlotte W. Newcombe Doctoral Dissertation Fellowship

The purpose of the Newcombe Doctoral Dissertation Fellowship is to encourage original study of ethical and religious values in all areas of human endeavor. The program is administered by the Woodrow Wilson National Fellowship Foundation.

Eligibility: Applicant must meet the following eligibility requirements

- Be candidates for Ph.D. or Th.D. degrees in doctoral programs at graduate schools in the United States. Candidates working on D. Min., Psy. D, law, and other professional degrees are not eligible.
- Be able to fulfill all pre-dissertation requirements by the application deadline, including approval of the dissertation proposal, and expect to submit completed dissertations by summer 2011.
- Be in the writing stage of the dissertation. Usually, this means that fieldwork or other research is complete and writing has begun by the time of the award.
- Have never held a similar national award for the final year of dissertation writing. Applicants who have won such awards as the ACLS, AAUW, Ford, MacArthur, Mellon, Pew, Spencer, or Whiting fellowship are not eligible.
- Plan to write on topics where ethical or religious values are a central concern.
- Have never applied for the Newcombe Fellowship before. Previous applicants may not apply.

Divinity school students are eligible to apply for this fellowship.

Value: The Newcombe Program will award at least twenty (20) non-renewable fellowships. Fellows will receive \$25,000 for 12 months of full-time dissertation writing. In addition, their graduate schools will be asked to waive tuition and/or remit some portion of their fees.

Fellowship tenure begins in September.

Application Procedure: Applications must be filed electronically by November 15, 2009 and are available online at www.woodrow.org/newcombe. Please be sure to review the Frequently Asked Questions and Eligibility/Application Information pages of the website. If, after reviewing these pages, you have further questions, please contact Susan Billmaier, Assistant Program Director, by email at Billmaier@woodrow.org or telephone (609) 452-7007, ext. 310.

Recipients are notified in April.

Ford Foundation Predoctoral Fellowships for Minorities

The program assists individuals pursuing doctoral degrees who are members of certain minority groups (African American, Alaska Natives, Mexican Americans, Native American Indian, Native Pacific Islander or Puerto Ricans) and who show promise for future achievement as scholars, researchers and teachers in institutions of higher education.

Eligibility: Applicant must meet the following eligibility requirements

- Be citizens or nationals of the United States regardless of race, national origin, religion, gender, age, disability, or sexual orientation (must have become a U.S. citizen by November 9, 2009)
- Provide evidence of superior academic achievement (such as grade point average, class rank, honors or other designations)
- Be committed to a career in teaching and research at the college or university level
- Be enrolled in or planning to enroll in an eligible research-based program leading to a Ph.D. or Sc.D. degree at a U.S. educational institution
- Must have not earned a doctoral degree at any time, in any field

(The term "national of the United States" designates a citizen of the United States or a native resident of a possession of the United States. It does not refer to a U.S. permanent resident who is a citizen of another country.)

Predocctoral fellowships are intended for students near the beginning of their graduate study. Criteria for selection may also apply, please visit <http://www7.nationalacademies.org/fordfellowships/fordpredoc.html> for details.

Value: Approximately sixty (60) predoctoral fellowships valued at \$20,000 each; additionally, the institution at which the recipient is enrolled receives an allowance of \$2,000 in lieu of tuition and fees. The Ford Foundation also offers one-year dissertation and postdoctoral fellowships for minorities valued at \$21,000 and \$40,000, respectively.

Application Procedure: For further information, contact the Fellowship Office, Keck 576, National Research Council, 500 Fifth Street, NW, Washington, DC 20001; 202-334-2872. Website: <http://www7.nationalacademies.org/fordfellowships/>. Apply online at http://sites.nationalacademies.org/pga/FordFellowships/PGA_048203

Master's Nurse Scholars Program (M-NSP) (Graduate Program)

Created by the 1991 General Assembly, this program was designed to address the shortage of trained nurses practicing in North Carolina. M-NSP is administered by the North Carolina State Education Assistance Authority (NCSEAA).

The Master's Nurse Scholars Program is a competitive, merit-based scholarship-loan program available to BSN prepared nurses who have chosen to return to school and obtain their Master's of Science in Nursing degree. An 11-member Nurse Scholars Commission selects recipients for the award on the basis of superior academics, leadership potential, and desire to practice nursing on a full-time basis in North Carolina.

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident for tuition purposes
- Have a BSN degree or BS with a concentration in Nursing
- Have earned a minimum of a 3.2 grade point average on a 4.0 scale in an accredited baccalaureate degree in nursing program and coursework taken in an accredited graduate program
- Be admitted to the master's nursing program in an eligible North Carolina institution
- Have a demonstrated record of professional leadership and service since earning the baccalaureate degree in nursing.

Value: The annual value of the award is \$6,500 for full-time study toward a master's degree in nursing and \$3,250 for part-time (6-8 semester hours per term) study. Preference is given to full-time students. The scholarship is renewable. Subject to legislative funding, up to sixty (60) full-time equivalent master's scholarship/loans will be awarded annually.

Application Procedure: Applications may be electronically completed by visiting the following website: CFNC.org/MNSP. You may also call 866-866-CFNC for information.

Repayment: Recipient enters into a contract with the State of North Carolina to work full-time as a master's prepared nurse or to teach in a nurse education program in North Carolina. Twelve months of service as a full-time nurse cancels one full year of M-NSP support. Service repayment must be completed within seven years from graduation. The interest rate for cash repayment is 10% and must be repaid within ten years of graduation.

Medical Student Grants

The Medical Student Grants program was established in 2009 by the North Carolina General Assembly to provide \$5,000 per year for each North Carolina resident enrolled in and attending the medical schools at Duke University and at Wake Forest University, beginning in the 2009-10 academic year.

Eligibility: Applicant must meet the following eligibility requirements

- Must be a North Carolina resident for tuition purposes.
- Must be enrolled in and attending the Duke University medical school or the Wake Forest University medical school.

Value: \$5,000 for the 2009-10 academic year. Funds are remitted to the medical schools on behalf of the medical students, to be credited to their accounts.

Application Procedure: More information about this program, including details of the application procedure will be posted at CFNC.org by early 2010.

North Carolina Principal Fellows Program (PFP)

Created by the 1993 General Assembly, this program was established to train qualified individuals to enter school-based administrative positions in the public schools of North Carolina. The program provides a full year of academic study at the master's level, followed by a one-year internship in a school system. A 12-member Principal Fellows Commission selects the scholarship-loan recipients of the program.

Eligibility: Applicant must meet the following eligibility requirements

- Be a domiciliary (legal resident) of North Carolina by the time studies begin
- Have at least a 3.2 GPA in the most recent 60 semester hours of college study
- Be admitted to a master's program in school administration at a participating UNC institution
- Have completed no more than 2 courses (6 hours) that apply toward the masters in school administration
- Have at least 4 years of teaching experience
- Sign a promissory note and scholarship agreement with the North Carolina State Education Assistance Authority, promising to seek and obtain employment as an assistant principal or principal in a public school or a United States government school in North Carolina for four years

Value: Up to 180 awards at a value of \$30,000 per year for first year of the program and 60% of an assistant principal's salary plus tuition and fees for the second year of the program

Application Procedure: Contact the director of the Principal Fellows Program, 140 Friday Center Drive, Chapel Hill, NC 27517. For information visit the webpage at: www.ncfp.org or contact one of the following participating institutions: Appalachian State University, East Carolina University, Fayetteville State University, NC A&T State University, NC Central University, NC State University, UNC-Chapel Hill, UNC-Charlotte, UNC-Greensboro, UNC-Wilmington, and Western Carolina University. Applications for the 2010-11 academic year will be posted in June 2009, with the deadline in January 2010.

Repayment: Recipients who graduate with a master's degree in school administration may cancel their loans through 4 years of service repayment in North Carolina. Should the individual not complete the program or not serve in an eligible school administration position, the debt must be repaid in cash at an interest rate of 10 percent within a period of 12 years or less.

North Carolina Student Loan Program for Health, Science, and Mathematics (See Undergraduate Section, page 22)

Nurse Educators of Tomorrow (NET)

Created by the General Assembly in 2006, the Nurse Educators of Tomorrow Program (NET) was established to address a shortage of nursing instructors at the state's colleges and universities. This program is a competitive, merit-based scholarship-loan program available to masters and doctoral degrees students to become nursing instructors at North Carolina public and private colleges and universities, and is administered by the North Carolina State Education Assistance Authority (NCSEAA).

Eligibility: Applicant must meet the following eligibility requirements

- Be a North Carolina resident for tuition purposes
- Have earned a minimum of a 3.2 grade point average on a 4.0 scale in an accredited college or university
- Enroll in a masters degree program in nursing education or any other area of the nursing field that would permit them to become nursing instructors in an approved nursing program in North Carolina, OR enroll in a doctoral degree program in nursing education or any other area

of the nursing field that would permit them to become nursing instructors in an approved program in North Carolina.

- Have a demonstrated record of professional leadership and service
- 1) For students enrolled in a qualifying masters degree program, the scholarship-loan is valued at \$15,000 per year for up to two years
 - 2) For students enrolled in a qualifying doctoral degree program, the scholarship-loan is valued at \$15,000 per year for up to three years

The NET scholarship loan is renewable, subject to legislative funding, for up to three years.

Teaching Obligation: The NET scholarship loan recipient enters into a contract with the State of North Carolina to teach full time in a nurse education program in North Carolina. Twelve months of service as a full-time nurse educator at a North Carolina college or university cancels one full year of NET funding support received. Community college instructors who receive NET funding must fulfill their service requirement by teaching at a North Carolina community college. Service repayment must be completed within seven years from graduation. The interest rate for cash repayment is 10% and cash repayment must be repaid within ten years from graduation.

The program is administered by the State Education Assistance Authority. Applications, deadlines, eligibility requirements, repayment requirements and additional details can be found at CFNC.org/NET.

Shaver-Hitchings Scholarship

This scholarship program was established to assist any graduate student in the Research Triangle area who has worked, preferably as a volunteer, to help others with alcoholism, drug abuse and addictive disorder treatment, or with preventative education on the subject of addiction.

Eligibility: Applicant must meet the following eligibility requirements

- Reside in Durham, Orange, Wake or Chatham County
- Be enrolled, or must be planning to enroll, in graduate school, a physician assistant program or medical school. There are no limits on age or income. Scholarships may be used to begin a new program or to continue a program in which the applicant is already enrolled. The school must be accredited by the appropriate Association for Colleges and Schools, and the applicant

must enroll within one year of the application deadline. The student need not be pursuing a degree in addictive disorders, but must show a demonstrated commitment to working with others in that field during or before graduate studies, preferably as a volunteer.

Value: One (1) \$1,500 scholarship will be awarded each year. The scholarship may be applied toward expenses for tuition, required fees and required books or materials not covered by other financial aid. The scholarship does not cover living expenses, such as room and board, transportation, or child care.

Application Process: Interested persons must complete an application, submit a transcript from the last institution of higher education attended, and answer a narrative question on the choice to work or volunteer in the area of drug or alcohol addiction or other addictive disorder. Application and all supporting documents, including transcripts, must be postmarked on or before March 15.

For additional information, contact Libby Long at Triangle Community Foundation, 324 Blackwell Street, Suite 1220, Durham, NC 27701; 919-474-8370 ext. 143; email: libby@trianglecf.org or visit <http://www.trianglecf.org/page10000237.cfm>, and search for keyword: Shaver-Hitchings.

UNC Campus Scholarship Program (CSP – Doctoral)

This program, established in 2002 by the General Assembly, was created through the consolidation of several programs that previously existed to provide assistance to North Carolinians attending the state's public universities. CSP is designed to promote diversity on the 16 North Carolina public university campuses. A portion of the funds are reserved for American Indian/Native American students who can provide evidence of membership in an Indian tribe recognized by the State of North Carolina or by the United States. The program provides funding for undergraduate and for doctoral students.

Eligibility: Applicant must meet the following eligibility requirements

- Must be North Carolina residents for tuition purposes.

Each campus determines eligibility and recipients based on approved criteria established by the institution.

Value: The amount awarded is determined by the campus.

Application Procedure: Students interested in this program should contact the financial aid office at the North Carolina public university they plan to attend.

Woodrow Wilson Dissertation Fellowships In Women's Studies

The Woodrow Wilson Dissertation Fellowships in Women's Studies encourage original and significant research about women and gender that crosses disciplinary, regional, or cultural boundaries, including but not limited to, intersectionality, feminist theory and post-colonial studies.

Eligibility: Applicant must meet the following eligibility requirements

- Be enrolled in doctoral programs in any field of study a graduate school in the United States
- Must have completed all pre-dissertation requirements, including approval of the dissertation proposal
- Expect to complete their dissertation between January and August 2011

Please note: candidates within a few months of completing their work should not apply.

Value: The 2009 recipients of Woodrow Wilson Dissertation Fellowships in Women's Studies will receive up to \$3,000 to be used for expenses connected with the dissertation.

Application Process: Applications must be filed electronically and are available online at www.woodrow.org/womens-studies. All applications and supporting documents must be received by October 11, 2009. Please be sure to review the Frequently Asked Questions and Eligibility/Application Information pages of the website. If, after reviewing these pages, you have further questions, please contact Susan Billmaier, Assistant Program Director, by email at Billmaier@woodrow.org or telephone (609) 452-7007, ext. 310.

Tax Incentives for College Attendance

American Opportunity Tax Credit

Taxpayers may be eligible to claim a partially refundable tax credit against their federal income taxes. The American Opportunity Tax Credit may be claimed for qualified tuition and related expenses, including books, supplies and equipment needed for a course of study, for each student in the taxpayer's family (i.e. the taxpayer, the taxpayer's spouse, or an eligible dependent) who is enrolled at least half-time in postsecondary education and who is enrolled in a program leading to a degree, certificate, or other recognized educational credential. The amount that may be claimed as a credit is generally equal to: (1) 100% of the first \$2,000 of the taxpayer's out-of-pocket expenses for each student's qualified expenses, plus (2) 25% of the next \$2,000 of the taxpayer's out-of-pocket expenses for each student's qualified expenses. Thus, the maximum credit a taxpayer may claim for a taxable year is \$2,500 multiplied by the number of students in the family who meet the enrollment criteria described above. The Credit is 40% refundable which means a family that does not earn enough to pay income taxes will get up to \$1,000 back through a refundable credit.

The amount a taxpayer may claim as an American Opportunity Tax Credit is gradually phased out for taxpayers who have modified adjusted gross income greater than \$80,000 for single filers and \$160,000 for married taxpayers filing jointly. Tax payers earning more than \$90,000 for single filers and more than \$180,000 for married taxpayers are not eligible. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Coverdell Education Savings Accounts (formerly known as Education IRA)

A Coverdell Education Savings Account (ESA) is a trust or custodial account that is created exclusively for the purpose of paying the qualified elementary, secondary, or post-secondary (college) education expenses of the designated beneficiary of the account. Single taxpayers with incomes below \$110,000 (\$220,000 for joint filers) may contribute up to \$2,000 per year into an ESA account for a child under the age of 18. Parents, grandparents, other family members, friends, and even the child himself/herself may contribute to the account, provided the total contributions made on behalf of the child do not exceed the \$2,000 limit. Contributors may not take a tax deduction for contributions made to an ESA; however, the beneficiary will not owe tax on any withdrawal from the account if his/her qualified education expenses for the year equal or exceed the amount of withdrawal. Amounts withdrawn from the ESA that exceed the child's qualified expenses are generally subject to income tax and an additional tax of 10%. The Economic Growth and Tax Relief Reconciliation Act of 2001 allows taxpayers to claim a American Opportunity Tax or Lifetime Learning credit in the same year as distributions are made from the ESA as long as the credit is not claimed for the expenses covered by the ESA. In addition, taxpayers are now permitted to make contributions to a qualified state tuition program (see North Carolina's National College Savings Plan) in the same tax year as they make contributions to an ESA.

The term "qualified education benefit" now includes Coverdell. The account is treated as an asset of the owner of the account (regardless of the beneficiary) and is not included as an adjustment to the COA or considered as a resource or estimated financial assistance. The value of the asset that must be reported on the FAFSA is the balance of the account at the time the FAFSA is completed. This includes accounts with a designated beneficiary other than the student for whom the FAFSA is being completed, such as a sibling of the dependent applicant or a child of the independent applicant. See www.irs.gov/taxtopics/tc310.html for more information. See www.irs.gov/taxtopics/tc310.html for more information.

Early Distribution from IRAs

This benefit allows taxpayers to take distributions from their IRAs before reaching age 59 and not have to pay the 10% additional tax if, for the year of the distribution, the funds are used to pay for qualified education expenses for the individual, spouse, children or grandchildren. Qualified educational expenses include tuition, fees, books, supplies, and equipment required for enrollment or attendance at an eligible educational institution. They also include expenses for special needs services incurred by or for special needs students in connection with their enrollment or attendance.

In addition, if the student is at least a half-time student, room and board is considered qualified education expenses. The expenses for room and board qualify only to the extent that the total is not more than the greater of the following two amounts:

- The allowance for room and board, as determined by the eligible educational institution, that was included in the cost of attendance (for federal financial aid purposes) for a particular academic period and living arrangement of the student.
- The actual amount charged if the student is residing in housing owned or operated by the eligible educational institution.

See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Employer Provided Educational Assistance

This benefit allows workers to exclude up to \$5,250 of employer provided educational benefits from their taxable income for undergraduate and graduate courses. Employers offering tax-free educational assistance are required to have a written plan describing the benefit and the terms under which it is available. Neither the American Opportunity Tax Credit nor the Lifetime Learning Credit may be claimed for the year the student receives Employee-Provided Educational Assistance. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Lifetime Learning Credit

Taxpayers may be eligible to claim a nonrefundable Lifetime Learning Credit against their Federal income taxes. The Lifetime Learning Credit may be claimed for the qualified tuition and related expenses of the students in the taxpayer's family (i.e. the taxpayer, the taxpayer's spouse, or an eligible dependent) who are enrolled in eligible educational institutions. The amount that may be

claimed as a credit is equal to 20% of the taxpayer's first \$10,000 of out-of-pocket qualified tuition and related expenses. The maximum credit a taxpayer may claim for a taxable year is \$2,000. These amounts are not indexed for inflation.

If the taxpayer is claiming an American Opportunity Tax Credit for a particular student, none of that student's expenses for that year may be applied toward the Lifetime Learning Credit. The amount a taxpayer may claim as a Lifetime Learning Credit is gradually reduced for taxpayers who have modified adjusted gross income greater than \$48,000 for single filers and \$96,000 for married taxpayers filing jointly. The modified adjusted gross income is indexed for inflation. The definition of modified adjusted gross income is the same as it is for purposes of the American Opportunity Tax Credit. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

North Carolina's National College Savings Plan

North Carolina's National College Savings Program was launched in 2001 and now offers investment options designed to meet the needs of all savers with varying degrees of risk and potential rates of return. Investment options include: Dependable Income Fund, Aggressive Stock Fund and The Vanguard Group, Inc. This 529 plan is administered by College Foundation, Inc. (CFI), as an agent of the NCSEAA. There are no enrollment fees or sales charges. Participants may establish accounts by contacting CFI toll-free at 1-800-600-3453 or reviewing information and enrolling online at CFNC.org/savings.

This program offers North Carolinians several tax benefits:

- For North Carolina residents, earnings on contributions are not subject to federal or state income taxes while in the trust fund.
- Withdrawals for qualified higher education expenses of beneficiary are exempt from both NC and federal income taxes for both the participant and the beneficiary.
- For calendar year 2009 and subject to certain restrictions, an individual who is subject to North Carolina income tax may deduct contributions to an account or accounts up to \$2,500 (\$5,000 for joint filers).

Student Loan Interest Deductions

Taxpayers who have taken loans to pay the cost of attending a postsecondary institution (for spouse, dependent, or himself/herself) may deduct the interest they paid on the student loan(s). The interest paid on qualified education loans is tax-deductible for single taxpayers with incomes up to \$75,000 (\$150,000 for joint filers). This deduction can reduce the amount of income subject to tax by up to \$2,500 in 2009. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

Tax Deduction for Tuition and Fees

Taxpayers with qualifying incomes—modified adjusted gross income \$80,000 or less (\$160,000 if filing a joint return)—may deduct up to \$4,000 for qualified education expenses paid during the year. The qualified expenses must be for higher education and include tuition and fees required for enrollment or attendance at an eligible postsecondary educational institution, but not including personal, living, or family expenses, such as room and board. The deduction is available even if the taxpayer does not itemize; however, the taxpayer cannot claim the American Opportunity and Lifetime Learning tax credit for the same student in the same year.

This can be used in conjunction with tax-free distribution from Coverdell Education Savings Accounts, qualified tuition programs, and education savings bonds, provided that sufficient education expenses form the basis for each benefit. A student claimed as a dependent on someone else's tax return cannot use the tuition deduction. This deduction is not available if filing status is married filing separately. See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

The Taxpayer Relief Act

On August 5, 1997, President Clinton signed into law The Taxpayer Relief Act of 1997, putting into place some ways through the tax structure that students can reduce their costs of education. More recently, on June 7, 2001, President Bush signed into law The Economic Growth and Tax Relief Reconciliation Act of 2001, which expanded the education tax credits and enhanced education savings options available for families. These two Acts provide families with tax relief as they incur education expenses. For more information on these specific items as they apply to your situation, please consult with your tax advisor or the IRS.

See www.irs.gov/pub/irs-pdf/p970.pdf for additional information.

North Carolina Post-secondary Institutions

North Carolina Public Universities

The University of North Carolina Constituent Institutions

UNC General Administration
PO Box 2688
Chapel Hill, NC 27515-2688
919-962-1000
www.northcarolina.edu

Appalachian State University
John Thomas Hall
P.O. Box 32059
Boone, NC 28608-2059
828-262-2000
www.appstate.edu

East Carolina University
East Fifth Street
Greenville, NC 27858-4353
252-328-6131
www.ecu.edu

Elizabeth City State University
1704 Weeksville Road
Elizabeth City, NC 27909
252-335-3400
www.ecsu.edu

Fayetteville State University
1200 Murchison Road
Fayetteville, NC 28301-4298
910-672-1111
www.uncfsu.edu

North Carolina A & T State University
1601 E. Market Street
Greensboro, NC 27411
336-334-7500
www.ncat.edu

North Carolina Central University
1801 Fayetteville Street
Durham, NC 27707
919-530-6100
www.nccu.edu

North Carolina State University
Campus Box 7103
Raleigh, NC 27695-7103
919-515-2011
www.ncsu.edu

UNC at Asheville
One University Heights
Asheville, NC 28804
800-531-9842
www.unca.edu

UNC at Chapel Hill
CB# 2200 Jackson Hall
Chapel Hill, NC 27599-2200
919-962-2211
www.unc.edu

UNC at Charlotte
9201 University City Blvd.
Charlotte, NC 28223-0001
704-687-2000
www.uncc.edu

UNC at Greensboro
PO Box 26170
Greensboro, NC 27402-6170
336-334-5000
www.uncg.edu

UNC School of the Arts
1533 S. Main Street
Winston-Salem, NC 27127-2188
336-770-3399
www.uncsa.edu

UNC at Pembroke
P.O. Box 1510
Pembroke, NC 28372-1510
910-521-6000
www.uncp.edu

UNC at Wilmington
601 S. College Road
Wilmington, NC 28403-3297
910-962-3000
www.uncw.edu

Western Carolina University
Cullowhee, NC 28723
828-227-7211
www.wcu.edu

Winston-Salem State University
601 Martin Luther King Jr. Dr.
Winston-Salem, NC 27110
336-750-2000
www.wssu.edu

The North Carolina Community College System

The North Carolina Community College System
200 W. Jones Street
Raleigh, NC 27603-1379
919-807-7100
www.ncccs.cc.nc.us

Alamance Community College
Box 8000
Graham, NC 27253
336-578-2002
www.alamancecc.edu

Asheville-Buncombe Technical Community College
340 Victoria Road
Asheville, NC 28801
828-254-1921
www.abtech.edu

Beaufort County Community College
PO Box 1069
Washington, NC 27889
252-946-6194
www.beaufort.cc.nc.us

Bladen Community College
PO Box 266
Dublin, NC 28332
910-862-2164
www.bladen.cc.nc.us

Blue Ridge Community College
180 West Campus Drive
Flat Rock, NC 28731
828-694-1700
www.blueridge.edu

Brunswick Community College
PO Box 30
Supply, NC 28462
800-754-1050
www.brunswickcc.edu

Caldwell Community College & Technical Institute
2855 Hickory Boulevard
Hudson, NC 28638
828-726-2200
www.cccti.edu

Cape Fear Community College
411 N. Front Street
Wilmington, NC 28401
910-362-7000
www.cfcc.edu

Carteret Community College
3505 Arendell Street
Morehead City, NC 28557
252-222-6000
www.carteret.edu

Catawba Valley Community College
2550 Highway 70 SE
Hickory, NC 28602
828-327-7000
www.cvcc.edu

Central Carolina Community College
1105 Kelly Drive
Sanford, NC 27330
919-775-5401
www.cccc.edu

Central Piedmont Community College
PO Box 35009
Charlotte, NC 28235
704-330-2722
www.cpcc.edu

Cleveland Community College
137 S. Post Road
Shelby, NC 28152
704-484-4000
www.clevelandcommunitycollege.edu

Coastal Carolina Community College
444 Western Blvd.
Jacksonville, NC 28546
910-938-6332
www.coastalcarolina.edu

College of the Albemarle
PO Box 2327
Elizabeth City, NC 27909
252-335-0821
www.albemarle.edu

Craven Community College
800 College Court
New Bern, NC 28562
252-638-4131
www.cravenc.edu

Davidson County Community College
PO Box 1287
Lexington, NC 27293
336-249-8186
www.davidson.cc.nc.us

Durham Technical Community College
1637 Lawson Street
Durham, NC 27703
919-686-3300
www.durhamtech.edu

Edgecombe Community College
Tarboro Campus
2009 W. Wilson Street
Tarboro, NC 27886
252-823-5166

Rocky Mount Campus
225 Tarboro Street
Rocky Mount, NC 27801
252-446-0436
www.edgecombe.edu

Fayetteville Technical Community College
PO Box 35236
Fayetteville, NC 28303
910-678-8400
www.faytechcc.edu

Forsyth Technical Community College
2100 Silas Creek Parkway
Winston-Salem, NC 27103
336-723-0371
www.forsythtech.edu

Gaston College
201 Highway 321 South
Dallas, NC 28034
704-922-6200
www.gaston.edu

Guilford Tech. Community College
PO Box 309
Jamestown, NC 27282
336-334-4822
www.gtcc.edu

Halifax Community College
PO Drawer 809
Weldon, NC 27890
252-536-4221
www.halifaxcc.edu

Haywood Community College 185 Freedlander Drive Clyde, NC 28721 828-627-4506 www.haywood.edu	Montgomery Community College 1011 Page St. Troy, NC 27371 910-576-6222 www.montgomery.cc.nc.us	Rockingham Community College PO Box 38 Wentworth, NC 27375 336-342-4261 www.rockinghamcc.edu
Isothermal Community College PO Box 804 Spindale, NC 28160 828-286-3636 www.isothermal.edu	Nash Community College 522 N. Old Carriage Rd. Rocky Mount, NC 27804 252-443-4011 www.nashcc.edu	Rowan-Cabarrus Community College PO Box 1595 Salisbury, NC 28145 North Campus 704-637-0760 South Campus 704-788-3197 www.rccc.cc.nc.us
James Sprunt Community College PO Box 398 Kenansville, NC 28349 910-296-2400 www.sprunt.com	Pamlico Community College PO Box 185 Grantsboro, NC 28529 252-249-1851 www.pamlico.cc.nc.us	Sampson Community College PO Box 318 Clinton, NC 28329 910-592-8081 www.sampsoncc.edu
Johnston Community College PO Box 2350 Smithfield, NC 27577 919-934-3051 www.johnstoncc.edu	Piedmont Community College PO Box 1197 Roxboro, NC 27573 336-599-1181 www.piedmont.cc.nc.us	Sandhills Community College 3395 Airport Rd. Pinehurst, NC 28374 910-692-6185 www.sandhills.edu
Lenoir Community College PO Box 188 Kinston, NC 28502 252-527-6223 www.lenoircc.edu	Pitt Community College PO Drawer 7007 Greenville, NC 27835 252-321-4200 www.pitt.cc.nc.us	South Piedmont Community College PO Box 126 Polkton, NC 28135 704-272-7635 www.spcc.edu
Martin Community College 1161 Kehukee Park Road Williamston, NC 27892 252-792-1521 www.martin.cc.nc.us	Randolph Community College PO Box 1009 Asheboro, NC 27204 336-633-0200 www.randolph.edu	Southeastern Community College PO Box 151 Whiteville, NC 28472 910-642-7141 www.sccnc.edu
Mayland Community College 200 Mayland Dr. PO Box 547 Spruce Pine, NC 28777 828-765-7351 www.mayland.edu	Richmond Community College PO Box 1189 Hamlet, NC 28345 910-582-7000 www.richmond.cc.nc.us	Southwestern Community College 447 College Drive Sylva, NC 28779 828-586-4091 www.southwesterncc.edu
McDowell Technical Community College 54 College Drive Marion, NC 28752 828-652-6021 www.mcdowelltech.edu	Roanoke-Chowan Community College 109 Community College Road Ahoskie, NC 27910 252-862-1200 www.roanoke.cc.nc.us	Stanly Community College 141 College Drive Albemarle, NC 28001 704-982-0121 www.stanly.edu
Mitchell Community College 500 West Broad Street Statesville, NC 28677 704-878-3200 www.mitchellcc.edu	Robeson Community College PO Box 1420 Lumberton, NC 28360 910-272-3700 www.robeson.cc.nc.us	Surry Community College 630 S. Main Street Dobson, NC 27017 336-386-8121 www.surry.edu

Tri-County Community College
4600 Highway 64 East
Murphy, NC 28906
828-837-6810
www.tccc.cc.nc.us

Vance-Granville
Community College
PO Box 917
Henderson, NC 27536
252-492-2061
www.vgcc.edu

Wake Technical
Community College
9101 Fayetteville Road
Raleigh, NC 27603
919-662-3500
www.waketech.edu

Wayne Community College
3000 Wayne Memorial Drive
Goldsboro, NC 27534
919-735-5151
www.waynecc.edu

Western Piedmont
Community College
1001 Burkemont Avenue
Morganton, NC 28655
828-438-6000
www.wpcc.edu

Wilkes Community College
1328 Collegiate Drive
Wilkesboro, NC 28697
336-838-6100
www.wilkescc.edu

Wilson Tech. Community College
PO Box 4305
Wilson, NC 27893
252-291-1195
www.wilsontech.cc.nc.us

North Carolina Independent Non-Profit Postsecondary Institutions

NC Independent Colleges and
Universities
530 N. Blount Street
Raleigh, NC 27604
919-832-5817
www.ncicu.org

Barton College
Box 5000
Wilson, NC 27893
800-345-4973
www.barton.edu

Belmont Abbey College
100 Belmont - Mt. Holly Road
Belmont, NC 28012
888-222-0110
www.belmontabbeycollege.edu

Bennett College
900 E. Washington Street
Greensboro, NC 27401
336-273-4431
www.bennett.edu

Brevard College
400 N. Broad St.
Brevard, NC 28712
828-883-8292
www.brevard.edu

Cabarrus College of Health
Sciences
401 Medical Park Drive
Concord, NC 28025
704-783-1555
www.cabarruscollege.edu

Campbell University
PO Box 488
Buies Creek, NC 27506
800-334-4111
www.campbell.edu

Catawba College
2300 W. Innes Street
Salisbury, NC 28144
800-228-2922
www.catawba.edu

Chowan University
200 Jones Drive
Murfreesboro, NC 27855
252-398-6500
www.chowan.edu

Davidson College
Campus Box # 7156
Davidson, NC 28035
704-894-2000
www.davidson.edu

Duke University
Box 90586
Durham, NC 27708
919-684-8111
www.duke.edu

Elon University
2700 Campus Box
Elon, NC 27244
800-334-8448
www.elon.edu

Gardner-Webb University
PO Box 976
Boiling Springs, NC 28017
704-406-4000
www.gardner-webb.edu

Greensboro College
815 W. Market Street
Greensboro, NC 27401
800-346-8226
www.greensborocollege.edu

Guilford College
5800 W. Friendly Avenue
Greensboro, NC 27410
336-316-2000
www.guilford.edu

High Point University
833 Montlieu Avenue
High Point, NC 27262
800-345-6993
www.highpoint.edu

Johnson & Wales University
801 West Trade Street
Charlotte, NC 28202
866-598-2427
www.jwu.edu/charlotte

Johnson C. Smith University
100 Beatties Ford Road
Charlotte, NC 28216
704-378-1000
www.jcsu.edu

Lees-McRae College
375 College Dr., Box 128
Banner Elk, NC 28604
828-898-5241
www.lmc.edu

Lenoir-Rhyne University
625 7th Ave. NE
Hickory, NC 28601
828-328-1741
www.lr.edu

Livingstone College
701 W. Monroe Street
Salisbury, NC 28144
704-216-6000
www.livingstone.edu

Louisburg College
501 N. Main Street
Louisburg, NC 27549
919-496-2521
www.louisburg.edu

Mars Hill College
100 Athletic St.
Mars Hill, NC 28754
866-642-4968
www.mhc.edu

Meredith College
3800 Hillsborough Street
Raleigh, NC 27607
919-760-8600
www.meredith.edu

Methodist University
5400 Ramsey Street
Fayetteville, NC 28311
800-488-7110
www.methodist.edu

Montreat College
P.O. Box 1267
Montreat, NC 28757
828-669-8012
www.montreat.edu

Mount Olive College
634 Henderson Street
Mount Olive, NC 28365
919 658-2502
www.moc.edu

North Carolina Wesleyan College
3400 N. Wesleyan Blvd.
Rocky Mount, NC 27804
252-985-5100
www.ncwc.edu

Peace College
15 East Peace Street
Raleigh, NC 27604
800-732-2347
www.peace.edu

Pfeiffer University
PO Box 960
Misenheimer, NC 28109
704-463-1360
www.pfeiffer.edu

Queens University
1900 Selwyn Avenue
Charlotte, NC 28274
704-337-2200
www.queens.edu

St. Andrews Presbyterian College
1700 Dogwood Mile
Laurinburg, NC 28352
910-277-5555
www.sapc.edu

St. Augustine's College
1315 Oakwood Avenue
Raleigh, NC 27610
919-516-4000
www.st-aug.edu

Salem College
601 S. Church St.
Winston-Salem, NC 27108
336-721-2600
www.salem.edu

Shaw University
118 E. South Street
Raleigh, NC 27601
919-546-8200
www.shawuniversity.edu

Wake Forest University
1834 Wake Forest Road
Winston-Salem, NC 27106
336-758-5255
www.wfu.edu

Warren Wilson College
PO Box 9000
Asheville, NC 28815
828-298-3325
www.warren-wilson.edu

Wingate University
PO Box 159
Wingate, NC 28174
800-755-5550
www.wingate.edu

North Carolina Nursing Schools

Carolinas College of Health Sciences
1200 Blythe Blvd.
Charlotte, NC 28203
704-355-5043
www.carolinascollege.com

Mercy School of Nursing
1921 Vail Avenue
Charlotte, NC 28207
704-379-5840
www.cmc-mercy.org

Watts School of Nursing
3643 N. Roxboro Rd.
Durham, NC 27704
919-470-7348
www.wattsschoolofnursing.org

North Carolina Proprietary Schools

Art Institute of Charlotte
Three Lake Pointe Plaza
2110 Water Ridge Parkway
Charlotte, NC 28217
704-357-8020
www.aich.artinstitutes.edu

Brookstone College
Charlotte Campus
10125 Berkely Place Drive
Charlotte, NC 28262
704-547-8600

Greensboro Campus
7815 National Service Road
Greensboro, NC 27409
336-668-2627
www.brookstone.edu

ECPI College of Technology
Charlotte Campus
4800 Airport Center Parkway
Charlotte, NC 28208
704-399-1010
www.ecpi.edu

Greensboro Campus
7802 Airport Center Dr.
Greensboro, NC 27409
336-665-1400
www.ecpi.edu

Raleigh Campus
4101 Doie Cope Rd.
Raleigh, NC 27613
919-571-0057
www.ecpi.edu

King's College
322 Lamar Avenue
Charlotte, NC 28204
704-372-0266
www.kingscollege.org

Miller Motte Business College
Cary Campus
2205 Walnut Street
Cary, NC 27511
919-532-7171

Wilmington Campus
5000 Market Street
Wilmington, NC 28405
800-784-2110
www.miller-motte.com/

School of Communication Arts
3000 Wakefield Crossing Drive
Raleigh, NC 27614
919-488-8500
www.higherdigital.com/

South College
1567 Patton Avenue
Asheville, NC 28806
828-252-2486
www.southcollegenc.com

North Carolina Bible Colleges and Seminaries

Carolina Christian College
4117 Northampton Drive
Winston-Salem, NC 27102
336-744-0900
www.carolina.edu

Heritage Bible College
PO Box 1628
Dunn, NC 28335
910-892-3178
www.heritagebiblecollege.org

John Wesley College
2314 N. Centennial Street
High Point, NC 27265-3195
336-889-2262
www.johnwesley.edu

Mid-Atlantic Christian University
715 N. Poindexter St.
Elizabeth City, NC 27909
252-334-2070
www.macuniversity.edu

Piedmont Baptist College
716 Franklin Street
Winston-Salem, NC 27101
800-937-5097
www.pbc.edu

The College at Southeastern
PO Box 1889
Wake Forest, NC 27588
919-761-2100
www.sebts.edu

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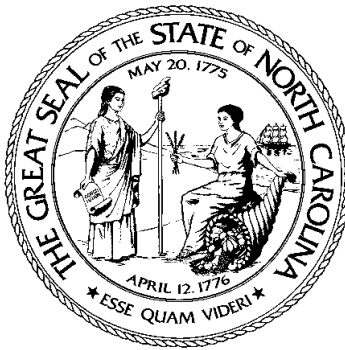
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