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## Financial Aid Programs In Vermont

### Go to School for Less

A reliable source for information about the types of financial aid available to college students in Vermont is the Vermont Student Assistance Corporation (<http://services.vsac.org/wps/wcm/connect/vsac/vsac>) (VSAC). VSAC is a public nonprofit created by the state of Vermont in 1965 to provide information about and access to the college planning process, including financial resources like grants, scholarships, and loans. The following is an outline of Vermont's current aid programs for students.

### Grants From The State Of Vermont

VSAC administers three grant programs, all of which require you to create a user account (called a myVSAC (<https://secureacctaccess.vsac.org/vsm/login>) account) so you can submit an application and track its progress online. There is also an option for schools to register online in order to help students manage their college aid applications. Note: Grants given for degree programs require you to fill out a Free Application for Federal Student Aid (FAFSA), which can also be completed either online or by mail.

- The Vermont Incentive grants are for undergraduates with financial need who are enrolled full-time (at least 12 credit hours) at a school that takes part in the Pell Grant program. Applicants must be residents of Vermont, but they may receive grants even if they attend colleges in other states. Grant amounts vary with a student's degree of need and cost of attendance, and according to available funding. If you already have a bachelor's degree, you are not eligible for a Vermont Incentive grant unless you are studying medicine at the University of Vermont or enrolled in a veterinary medicine program.
- The Vermont Part-Time grants go to Vermont residents enrolled less than full-time. As with the Vermont Incentive, applicants cannot have bachelor's degrees with only two exceptions for medical studies, and the amount you receive depends on financial need and cost of attendance. Funding is limited and priority is assigned to early applicants, so you can improve your chances by acting promptly.
- The Vermont Non-Degree grants are designed to pay for courses that make you more employable or help you pursue further studies. You may receive grants for two terms per year, up to a maximum of six. The courses you take may be offered by a college, continuing education center, or private training organization.



## Find A Scholarship Through VSAC

VSAC maintains a helpful page of detailed information on where to find [scholarships](http://services.vvac.org/wps/wcm/connect/VSAC/VSAC/Pay+for+College/Funding+Sources/Scholarships/) (<http://services.vvac.org/wps/wcm/connect/VSAC/VSAC/Pay+for+College/Funding+Sources/Scholarships/>), including a downloadable booklet containing listings for about 150 current scholarships (2013-2014 academic year). To be eligible for VSAC-assisted scholarships, you must qualify as a Vermont resident, you must file a FAFSA, and you must submit a Unified Scholarship Application to VSAC. Documentation requirements vary among the scholarships.

Here is a sampling of the available awards:

- The Don and Peg Arnold Scholarship is one of the many local scholarships that are for residents of particular parts of Vermont (in this case, the towns that use the Shoreham Telephone Company). Applicants must show both academic excellence and financial need, and the award pays \$5,000.
- The Alfred T. Granger Student Art Fund Scholarship goes to art students majoring in fields like architecture, fine arts, design, or mechanical drawing (CAD). There are four \$2,500 awards for undergraduates and two \$5,000 awards for graduate students.
- The Operation Enduring Freedom and Operation Iraqi Freedom Scholarship is given to children of military servicemembers serving in Operation Enduring Freedom or Operation Iraqi Freedom. You must demonstrate financial need, and awards range from \$3,500 to \$7,000 (the average amount is \$5,000).
- The Nordic Educational Trust Scholarship, which pays for a vocational/technical school program lasting two years. Criteria are academic potential and financial need, and the two-year award is for \$5,000 to \$10,000.

As you can see, the list of VSAC-assisted scholarships offers a great deal of variety, and you will certainly be able to find some form of assistance suited to your needs therein. VSAC's other recommendations for sources of scholarship aid are local organizations and businesses, the school you plan to attend, and a short list of online resources like [VSAC Online Presentations](http://www.vvacworkshopsonline.org/) (<http://www.vvacworkshopsonline.org/>).

## Find A Loan Through VSAC

VSAC has compiled a [page](http://services.vvac.org/wps/wcm/connect/vvac/vvac/pay+for+college/funding+sources/loans?useDefaultDesc=0&useDefaultDesc=0) (<http://services.vvac.org/wps/wcm/connect/vvac/vvac/pay+for+college/funding+sources/loans?useDefaultDesc=0&useDefaultDesc=0>) of information summarizing your federal loan options. There's also a private loan available through VSAC called the Vermont Advantage, and while you should always take federal loans before private loans, if your college budget still has a gap after you've exercised your federal options then by all means consider the Vermont Advantage product.

### Vermont Advantage Private Loan

#### Vermont Advantage

(<http://services.vvac.org/wps/wcm/connect/vvac/vvac/pay+for+college/funding+sources/loans/vvac+-+pay+-+funding+sources+-+loans+-+vsac+fixed+rate+private+education+loan>), loans are given to both Vermont

residents, wherever they attend school, and to out-of-state students going to school in Vermont. To be eligible for the Vermont Advantage loan, you must:

- Have U.S. citizenship or eligible non-citizen status
- Have a cosigner with good credit
- Be an undergraduate, graduate student, or professional student
- Be enrolled at least half-time
- Be eligible for financial aid from the federal government, and
- Not have a VSAC loan in default status.

You can apply online at VSAC, and your loan will take several weeks to process. Your school receives the loan proceeds after the federally mandated "Right to Cancel" period has ended. The terms of the Vermont Advantage loan are straightforward: you may choose one of three fixed-rate plans depending on your repayment preference. Here are your rate options:

- 6.6% if you start repaying both principal and interest while you're still in school
- 7.0% if you repay only the interest while in school
- 7.9% if you defer payments altogether while in school.

Loan origination fees depend on your cosigner's credit rating. If it's excellent, you pay no fee. Otherwise the fee is either 3% or 5%.

**NEW: Scholarship search engine** (<https://www.collegescholarships.org/financial-aid/>): fast, free, no registration required. **Try it today!** (<https://www.collegescholarships.org/financial-aid/>).

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