

# Seek Out Government Funding Sources

Wouldn't it be nice to have a rich and generous uncle who is willing to fund a scholarship or two to cover a major portion of your college costs? Well, good news—believe it or not, this uncle does, in fact, exist. His name: good ol' Uncle Sam.

Federal and state governments in the U.S. are important sources of scholarship dollars because of the sheer volume of money that they make available. From large-scale federal programs to smaller ones implemented on the state and local levels, these programs represent an golden opportunity for savvy scholarship seekers.

But where do you find out about these government-funded scholarship options? How do you navigate the maze of government bureaucracy to find the award program that is perfect for you? It's not as difficult as you think if you implement the following search strategies.

## LOCATE STATE AGENCIES

Start out by tracking down the government agencies in your state that are responsible for administering scholarship and financial aid programs.

Such functions may be centralized in one, two, or three main agencies depending on your state. In the state of Indiana, for instance, key state agencies include the State Student Assistance Commission of Indi-



**ATTENTION STUDENTS AND PARENTS:** This article is designed to work together with Ben Kaplan's *Scholarship Starter Kit* CD. If you haven't received a CD, contact your college planner or counselor, or let us know at [www.ScholarshipCoach.com/needkit](http://www.ScholarshipCoach.com/needkit)

ana, the Indiana Commission for Higher Education, and the Indiana Department of Education.

These agencies are key resources in your scholarship search because the vast majority of scholarships sponsored by state governments—most states have at least a half dozen notable programs—are administered through such agencies.

These state agencies are also important for locating scholarships from the federal government that are designated to be administered on the state level (such as the Robert C. Byrd Honors Scholarship).

Additionally, some state agencies are contracted to administer scholarship programs for private organizations, foundations, and corporations. Case in point: Oregon's primary state agency, the Oregon Student Assistance Commission, administers more than 250 private scholarship programs in addition to handling publicly-funded awards for the state.

So how can you locate the appropriate agencies in your state? I've attached a complete state-by-state listing of these agencies and their websites on the attached worksheet. For each agency, I recommend starting with the website address—since

a good deal of information can now be found online. Once you've scoured their websites, follow up with a phone call or e-mail. (You'll be able to find the complete contact information for each agency on its website.)

When you contact the various administrators and program managers at these agencies, don't just ask them about the scholarship programs that their agencies administer. Be sure to ask what other scholarship programs they know of that might be right for you. Because these individuals often know a great deal about other scholarship opportunities in your state as well, you want to tap their brains for additional college cash possibilities. They are typically glad to help.

Contacting these agencies is especially useful if you are considering an in-state college because state-funded scholarships usually require that funds be used at school within the state.

What if you're going to school out of state? In addition to contacting the agencies in your home state, try contacting the agencies in the state in which your college is located. Because you now are affiliated with

more than one state, you very well could qualify for scholarships in your "adopted" state, too.

One more point: If a state has multiple agencies, pay extra attention to any agencies with "higher education," "postsecondary education," or "financial assistance" in its title. Agencies that focus specifically on college-related issues typically have greater relevance to your scholarship hunt than the generic "department of education" in the state.

#### TARGET EXECUTIVE DEPARTMENTS

If you know the field you plan to study or the career path you hope to pursue, you can extend your government-focused scholarship search to the specific departments of federal and state government that have jurisdiction over or are directly involved in this field.

If you are interested in science, mathematics, and engineering, investigate scholarship possibilities from the U.S. Department of Defense. If you want to be a teacher, contact the Department of Education on both the national and state levels. For future nurses, try both the federal and state Departments of Health and Human Services.

In addition to scholarship possibilities, many of these government departments offer loan forgiveness programs to individuals who commit to working in underprivileged communities or other areas where services are badly needed.

For most of these departments, extensive information about their scholarship and loan forgiveness programs can be found on their main websites. (You can perform a simple Internet search using Google or another search engine.)

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#### Notable Federal Programs

As you conduct your search for government-backed scholarships, keep an eye out for the following notable federal programs.

The Robert C. Byrd Honors Scholarship is designed for high school seniors who possess strong grades, test scores, and extracurricular involvement. Each state establishes its own application process and academic requirements (thus the scholarship's judging criteria can be more rigorous in some states), but applicants for this scholarship must typically have GPAs that rank in the upper 25 percent of their class and SAT scores above 1800 (or an ACT score above 27).

Each state is allotted a number of Byrd scholarships proportional to its population, with quotas of awards set for each U.S. congressional district. The amount of the scholarship depends on annual appropriations by Congress, but the typical award has been between \$1,000 and \$1,500.

Awards are renewable for four years (contingent on congressional appropriations), bringing the monetary value of the award to between \$4,000 and \$6,000. The Byrd scholarship is a federal program, but it is administered by state government agencies in each state.

The newly created Academic

Competitiveness Grant program provides students who have completed a rigorous high school program and are eligible for the Federal Pell Grant up to \$750 for the first year of undergraduate study and up to \$1,300 for the second year of undergraduate study. Second year students must also have maintained at least a 3.0 GPA.

Likewise, a national SMART Grant—which stands for Science and Mathematics Access to Retain Talent—provides up to \$4,000 for each of the third and fourth years of college. To receive the award, students must be eligible for a Federal Pell Grant and choose to major in the physical sciences, the life sciences, computer science, mathematics, technology, engineering, or in a foreign language critical to national security. The student must also have maintained a 3.0 GPA in coursework required for the major.

Keep in mind that these are only a few of the available government scholarship programs. Uncle Sam may be many things, but he's definitely not cheap.

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*The author of this article, Ben Kaplan, is the publisher of ScholarshipCoach.com and the winner of more than two dozen scholarships worth \$90,000—enough to cover virtually the entire cost of his Harvard education.*

## State Agency Website Directory

Use the following list to determine the key government agencies in both your home state and the state in which you will be attending college. These agencies generally administer both federally funded scholarships and state-funded awards. In states with more than one agency, scholarship resources and administration are divided between multiple agencies. Visit the websites of each agency to obtain the latest scholarship news and agency contact information.

STATE SCHOLARSHIP AGENCIES		
STATE	AGENCY NAME	WEBSITE
Alabama	Alabama Commission on Higher Education	<a href="http://www.ache.state.al.us">www.ache.state.al.us</a>
	Alabama Department of Education	<a href="http://www.alsde.edu">www.alsde.edu</a>
Alaska	Alaska Commission on Postsecondary Education	<a href="http://www.alaskaadvantage.state.ak.us">www.alaskaadvantage.state.ak.us</a>
	Alaska Department of Education & Early Development	<a href="http://www.eed.state.ak.us">www.eed.state.ak.us</a>
Arizona	Arizona Commission for Postsecondary Education	<a href="http://www.azhighered.gov">www.azhighered.gov</a>
	Arizona Department of Education	<a href="http://www.ade.state.az.us">www.ade.state.az.us</a>
	Arizona Board of Regents	<a href="http://www.abor.asu.edu">www.abor.asu.edu</a>
Arkansas	Arkansas Department of Higher Education	<a href="http://www.arkansashighered.com/financial.html">www.arkansashighered.com/financial.html</a>
	Arkansas Department of Education	<a href="http://www.arkansased.org">www.arkansased.org</a>
California	California Student Aid Commission	<a href="http://www.csac.ca.gov">www.csac.ca.gov</a>
	California Department of Education	<a href="http://www.cde.ca.gov">www.cde.ca.gov</a>
	California Postsecondary Education Commission	<a href="http://www.cpec.ca.gov">www.cpec.ca.gov</a>
Colorado	Colorado Commission on Higher Education	<a href="http://www.state.co.us/cche/">www.state.co.us/cche/</a>
	Colorado Department of Education	<a href="http://www.cde.state.co.us">www.cde.state.co.us</a>
Connecticut	Connecticut Department of Higher Education	<a href="http://www.ctdhe.org">www.ctdhe.org</a>
Delaware	Delaware Higher Education Commission	<a href="http://www.doe.state.de.us/high-ed/">www.doe.state.de.us/high-ed/</a>
	Delaware Department of Education	<a href="http://www.doe.k12.de.us">www.doe.k12.de.us</a>
District of Columbia	District of Columbia State Education Office	<a href="http://www.seo.dc.gov">www.seo.dc.gov</a>
	District of Columbia Public Schools	<a href="http://www.k12.dc.us">www.k12.dc.us</a>
Florida	Florida Office of Student Financial Assistance	<a href="http://www.floridastudentfinancialaid.org">www.floridastudentfinancialaid.org</a>
	Florida Board of Governors	<a href="http://www.fldcu.org">www.fldcu.org</a>
Georgia	Georgia Student Finance Commission	<a href="http://www.gsfc.org">www.gsfc.org</a>
	Georgia Department of Education	<a href="http://www.public.doe.k12.ga.us">www.public.doe.k12.ga.us</a>
Hawaii	Hawaii Postsecondary Education Commission	<a href="http://www.hawaii.edu/offices/bor">www.hawaii.edu/offices/bor</a>
	Hawaii Department of Education	<a href="http://www.doe.k12.hi.us">www.doe.k12.hi.us</a>
Idaho	Idaho State Board of Education	<a href="http://www.boardofed.idaho.gov">www.boardofed.idaho.gov</a>
	Idaho Department of Education	<a href="http://www.sde.state.id.us/dept/">www.sde.state.id.us/dept/</a>

Illinois	Illinois Student Assistance Commission	<a href="http://www.collegezone.com">www.collegezone.com</a>
Indiana	State Student Assistance Commission of Indiana	<a href="http://www.in.gov/ssaci/">www.in.gov/ssaci/</a>
	Indiana Commission for Higher Education	<a href="http://www.che.state.in.us">www.che.state.in.us</a>
	Indiana Department of Education	<a href="http://www.doe.state.in.us">www.doe.state.in.us</a>
Iowa	Iowa College Student Aid Commission	<a href="http://www.iowacollegeaid.org">www.iowacollegeaid.org</a>
	Iowa Department of Education	<a href="http://www.state.ia.us/educate/">www.state.ia.us/educate/</a>
Kansas	Kansas Board of Regents	<a href="http://www.kansasregents.org">www.kansasregents.org</a>
	Kansas State Department of Education	<a href="http://www.ksbe.state.ks.us">www.ksbe.state.ks.us</a>
Kentucky	Kentucky Higher Education Assistance Authority	<a href="http://www.kheaa.com">www.kheaa.com</a>
	Kentucky Department of Education	<a href="http://www.education.ky.gov/KDE/">www.education.ky.gov/KDE/</a>
	Kentucky Council on Postsecondary Education	<a href="http://www.cpe.ky.gov">www.cpe.ky.gov</a>
Louisiana	Louisiana Office of Student Financial Assistance	<a href="http://www.osfa.state.la.us">www.osfa.state.la.us</a>
	Louisiana Department of Education	<a href="http://www.doe.state.la.us">www.doe.state.la.us</a>
Maine	Finance Authority of Maine	<a href="http://www.famemaine.com">www.famemaine.com</a>
	Maine Department of Education	<a href="http://www.state.me.us/education/">www.state.me.us/education/</a>
Maryland	Maryland Higher Education Commission	<a href="http://www.mhec.state.md.us">www.mhec.state.md.us</a>
	Maryland State Department of Education	<a href="http://www.marylandpublicschools.org">www.marylandpublicschools.org</a>
Massachusetts	Massachusetts Board of Higher Education	<a href="http://www.mass.edu">www.mass.edu</a>
	Massachusetts Department of Education	<a href="http://www.doe.mass.edu">www.doe.mass.edu</a>
	TERI College Access Center	<a href="http://www.tericollegeaccess.org">www.tericollegeaccess.org</a>
Michigan	Michigan Student Financial Services Bureau	<a href="http://www.michigan.gov/mistudentaid">www.michigan.gov/mistudentaid</a>
	Michigan Department of Education	<a href="http://www.mde.state.mi.us">www.mde.state.mi.us</a>
Minnesota	Minnesota Office of Higher Education	<a href="http://www.ohe.state.mn.us">www.ohe.state.mn.us</a>
	Minnesota Department of Education	<a href="http://www.education.state.mn.us/mde/">www.education.state.mn.us/mde/</a>
Mississippi	Mississippi Institutions of Higher Learning	<a href="http://www.mississippiuniversities.com">www.mississippiuniversities.com</a>
	Mississippi Department of Education	<a href="http://www.mde.k12.ms.us">www.mde.k12.ms.us</a>
Missouri	Missouri Department of Higher Education	<a href="http://www.dhe.mo.gov">www.dhe.mo.gov</a>
	Missouri Department of Elementary and Secondary Education	<a href="http://www.dese.mo.gov">www.dese.mo.gov</a>
Montana	Montana Office of the Commissioner of Higher Education	<a href="http://www.montana.edu/wwwoche/">www.montana.edu/wwwoche/</a>
	Montana Office of Public Instruction	<a href="http://www.opi.state.mt.us">www.opi.state.mt.us</a>
Nebraska	Nebraska Coordinating Commission for Postsecondary Education	<a href="http://www.ccpe.state.ne.us/publicdoc/ccpe/">www.ccpe.state.ne.us/publicdoc/ccpe/</a>
	Nebraska Department of Education	<a href="http://www.nde.state.ne.us">www.nde.state.ne.us</a>
Nevada	Nevada Department of Education	<a href="http://www.doe.nv.gov">www.doe.nv.gov</a>
	Nevada System of Higher Education	<a href="http://www.nevada.edu">www.nevada.edu</a>

New Hampshire	New Hampshire Postsecondary Education Commission	<a href="http://www.state.nh.us/postsecondary/">www.state.nh.us/postsecondary/</a>
	New Hampshire Department of Education	<a href="http://www.ed.state.nh.us/education/">www.ed.state.nh.us/education/</a>
New Jersey	New Jersey Higher Education Student Assistance Authority	<a href="http://www.hesaa.org">www.hesaa.org</a>
	New Jersey Commission on Higher Education	<a href="http://www.state.nj.us/highereducation/">www.state.nj.us/highereducation/</a>
	New Jersey Department of Education	<a href="http://www.state.nj.us/education/">www.state.nj.us/education/</a>
New Mexico	New Mexico Higher Education Department	<a href="http://www.hed.state.nm.us">www.hed.state.nm.us</a>
	New Mexico Public Education Department	<a href="http://www.sde.state.nm.us">www.sde.state.nm.us</a>
New York	New York State Higher Education Services Corporation	<a href="http://www.hesc.com">www.hesc.com</a>
	New York State Office of Higher Education	<a href="http://www.highered.nysed.gov">www.highered.nysed.gov</a>
North Carolina	North Carolina State Education Assistance Authority	<a href="http://www.ncseaa.edu">www.ncseaa.edu</a>
	College Foundation of North Carolina	<a href="http://www.cfnc.org">www.cfnc.org</a>
	North Carolina Department of Public Instruction	<a href="http://www.dpi.state.nc.us">www.dpi.state.nc.us</a>
North Dakota	North Dakota University System	<a href="http://www.ndus.edu">www.ndus.edu</a>
	North Dakota Department of Public Instruction	<a href="http://www.dpi.state.nd.us">www.dpi.state.nd.us</a>
Ohio	Ohio Board of Regents State Grants and Scholarships Department	<a href="http://www.regents.state.oh.us/sgs/">www.regents.state.oh.us/sgs/</a>
Oklahoma	Oklahoma State Regents for Higher Education	<a href="http://www.okhighered.org">www.okhighered.org</a>
		<a href="http://www.osac.state.or.us">www.osac.state.or.us</a>
Oregon	Oregon Student Assistance Commission	<a href="http://www.osac.state.or.us/private_awarded.html">www.osac.state.or.us/private_awarded.html</a>
		<a href="http://www.getcollegefunds.org">www.getcollegefunds.org</a>
	Oregon University System	<a href="http://www.ous.edu">www.ous.edu</a>
Pennsylvania	Pennsylvania Higher Education Assistance Agency	<a href="http://www.pheaa.org">www.pheaa.org</a>
	Pennsylvania Office of Higher and Adult Education	<a href="http://www.pdehighered.state.pa.us">www.pdehighered.state.pa.us</a>
Puerto Rico	Puerto Rico Council on Higher Education	<a href="http://www.ces.gobierno.pr">www.ces.gobierno.pr</a>
Rhode Island	Rhode Island Higher Education Assistance Authority	<a href="http://www.riheaa.org">www.riheaa.org</a>
	Rhode Island Board of Governors for Higher Education	<a href="http://www.ribghe.org">www.ribghe.org</a>
	Rhode Island Department of Elementary and Secondary Education	<a href="http://www.ridoe.net">www.ridoe.net</a>
South Carolina	South Carolina Commission on Higher Education	<a href="http://www.che.sc.gov">www.che.sc.gov</a>
	South Carolina Higher Education Tuition Grants Commission	<a href="http://www.sctuitiongrants.com">www.sctuitiongrants.com</a>
	South Carolina Department of Education	<a href="http://www.ed.sc.gov">www.ed.sc.gov</a>
South Dakota	South Dakota Board of Regents	<a href="http://www.sdbor.edu">www.sdbor.edu</a>
	South Dakota Department of Education	<a href="http://www.doe.sd.gov">www.doe.sd.gov</a>
Tennessee	Tennessee Higher Education Commission	<a href="http://www.state.tn.us/thec/">www.state.tn.us/thec/</a>
	Tennessee Student Assistance Corporation	<a href="http://www.collegepaystn.com">www.collegepaystn.com</a>
		<a href="http://www.state.tn.us/tsac/">www.state.tn.us/tsac/</a>
	Tennessee Department of Education	<a href="http://www.tennessee.gov/education/">www.tennessee.gov/education/</a>

Texas	Texas Higher Education Coordinating Board	<a href="http://www.collegefortexans.com">www.collegefortexans.com</a> <a href="http://www.theccb.state.tx.us">www.theccb.state.tx.us</a>
Utah	Utah State Board of Regents Utah State Office of Education	<a href="http://www.utahsbr.edu">www.utahsbr.edu</a> <a href="http://www.usoe.k12.ut.us">www.usoe.k12.ut.us</a>
Vermont	Vermont Student Assistance Corporation	<a href="http://www.vsac.org">www.vsac.org</a>
Virginia	State Council of Higher Education for Virginia	<a href="http://www.schev.edu">www.schev.edu</a>
Washington	Washington State Higher Education Coordinating Board Office of Superintendent of Public Instruction	<a href="http://www.hecb.wa.gov">www.hecb.wa.gov</a> <a href="http://www.k12.wa.us">www.k12.wa.us</a>
West Virginia	West Virginia Higher Education Policy Commission	<a href="http://www.hepc.wvnet.edu/students/">www.hepc.wvnet.edu/students/</a>
Wisconsin	Wisconsin Higher Education Aids Board Wisconsin Department of Public Instruction	<a href="http://www.heab.state.wi.us">www.heab.state.wi.us</a> <a href="http://www.dpi.state.wi.us">www.dpi.state.wi.us</a>
Wyoming	Wyoming Community College Commission Wyoming Department of Education	<a href="http://www.commission.wcc.edu">www.commission.wcc.edu</a> <a href="http://www.k12.wy.us">www.k12.wy.us</a>

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## State Agency Follow-Up Worksheet

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After you've located the state scholarship agencies in your home state (and the state in which you will attend college), this worksheet will help you ask the right questions when contacting those agencies.

**Name of State Agency:** \_\_\_\_\_

**Website Address:** \_\_\_\_\_

**Phone Number:** \_\_\_\_\_

**E-mail Address:** \_\_\_\_\_

**Contact Person:** \_\_\_\_\_

### 1. Which state-sponsored scholarship programs does the agency manage?

Name of Scholarship Program	Description

2. Which federal government scholarship programs does the agency administer?

Name of Scholarship Program	Description

3. Does the agency administer any scholarships for private donors?

Name of Scholarship Program	Description

4. Is there one universal form for all agency scholarships or are there different forms to apply for each scholarship award?



5. Does the agency regularly update scholarship information on its website?

6. Does the agency offer any electronic newsletters you can subscribe to?

7. Can agency staff recommend any other state government departments that offer scholarships that might match your academic major or career interests?

8. Do staff members have any other recommendations for private or college-funded scholarships in your state?