

■ FINANCIAL ASSISTANCE RESOURCES

Sources of Scholarships/Grants/Loans for Military Members and Dependents

The Navy-Marine Corps Relief Society: The Navy-Marine Corps Relief Society gives or lends millions of dollars a year for the education of Sailors, Marines, and their families. For details on grants, interest-free loans and application deadlines, visit the NMCRS website at www.nmcrs.org.

The Navy League of the United States (NLUS): The Navy League of the United States (NLUS) offers educational assistance to children of sea going services. The scholarships vary in number and size. The NLUS also sponsors an essay contest with a cash prize. Details are available on the Navy League website at www.navyleague.org/scholarship.

The Navy Wives Club of America (NWCA) Scholarship Foundation: The Navy Wives Club of America (NWCA) Scholarship Foundation awards forty scholarships annually to children of enlisted personnel of the Navy, Marine Corps, and Coast Guard. For application information see their website at www.navywivesclubsofamerica.org/nwc.

The Fleet Reserve Association (FRA): The Fleet Reserve Association (FRA), a non-profit organization of Navy, Marine Corps, and Coast Guard personnel, awards more than \$25,000 in scholarships annually to FRA family members. Visit the website at www.fra.org to find membership information and scholarship applications.

The American Legion (AL): The American Legion (AL) offers a variety of scholarships, including the American Legacy scholarships for children of deceased military members. For rules and deadlines, check out the AL website at www.legion.org. The AL also publishes a comprehensive scholarship and financial aid guide entitled, *Need a Lift*.

The Naval Enlisted Reserve Association (NERA) and The Military Officers Association(MOAA): The Naval Enlisted Reserve Association (NERA) and The Military Officers Association (MOAA) offer scholarships to members and their families. Visit www.nera.org and www.moaa.org for more information.

Naval Reserve Officers Training Corps (NROTC): The Reserve Officer Training Program (ROTC) helps pay college tuition and book costs and provides a monthly stipend. It allows individuals to obtain a college degree while developing military skills. Upon graduation, a ROTC member is commissioned as an officer. Selected applicants for the program are awarded scholarships through a highly competitive national selection process and receive full tuition and other financial benefits at many of the country's leading colleges and universities. Visit www.navy.com/education. For online application: <https://www.nrotc.navy.mil/application/default.cfm>

Resource Books

Need a Lift? College Financial Handbook
The American Legion
P.O. Box 1055, Indianapolis IN 46206
1-317-630-1200

The Student Guide to Federal Financial Aid Programs
Federal Student Aid Information Center
P.O. Box 84, Washington, D.C. 20044-0084
1-800-433-3243

Federal Benefits for Veterans and Dependents
<http://www.va.gov/benefits.htm>

Free Publications on Preparing for College:
www.ed.gov/pubs/Prepare and
www.ed.gov/college_costs/cover.htm

Funding College – Websites

Free Application for Federal Student Aid (FAFSA): www.fafsa.ed.gov

Scholarships, Resources, Savings Programs, Military Aid, Etc.: www.finaid.org,
www.military.com, www.fastweb.com

Latest information on MGIB: www.gibill.va.gov

Series EE Savings Bonds & Education Bond Program: www.savingsbonds.gov

Information on Tax Benefits for Higher Education costs: www.irs.gov
(search for Publication number 970)

Latest Information on existing college savings programs: Section 529 Savings Plans
(and to view your state's plan)
www.savingforcollege.com

College Savings Plans Network, a clearinghouse for information about existing college savings programs: www.collegesavings.org

Kiplinger's Personal Finance, comparison of different plans: www.kiplinger.com

Military Education Benefits Programs:
www.lifelines.navy.mil, www.navycollege.navy.mil,
www.militaryonesource.com, www.nko.navy.mil,
www.staynavy.navy.mil

Search Engines

www.collegeparents.org - College Parents of America provides members with comprehensive listings of resources and information on: savings strategies, financial aid, scholarships and other ways to help pay for college; academic strategies for getting into top colleges; resources and deadlines in the application and selection process; the challenges and opportunities students and parents encounter during the college years; and much more.

www.collegeboard.com - College Board's Scholarship Search online tool to locate scholarships, internships, grants, and loans that match education level, talents, and background. Complete a brief questionnaire and Scholarship Search will find potential opportunities from their database of more than 2,300 sources of college funding, totaling nearly \$3 billion in available aid!

www.fastweb.com - FastWeb is the largest, most accurate and frequently updated scholarship database. It can help you search for scholarships by using a personalized search that compares your background with a database of awards of over 600,000 scholarships worth more than \$1 billion. It also provides financial aid tips.

www.finaid.org - The SmartStudent Guide to Financial Aid: information on, loans, scholarships, military aid, tax benefits, savings, and calculators. A most impressive, comprehensive, easy to understand site on financial resources for education. The Military Aid section provides information about student financial aid resources for students who are interested in pursuing careers in the military and for veterans and their dependents and includes a scholarship search.

www.kiplinger.com - Kiplinger's Personal Finance contains information on financing education and a best values in education search option.

www.military.com - The largest military community site for education, career, discounts and benefits information. Includes www.military.com/Careers/Education/ScholarshipSearch/ - Search option for financial aid resources tailored to military members.

www.salliemae.com -The SallieMae website offers a free online scholarship service, low-cost lender search, calculators, and the basics of financial aid.