



SCHOOL-BASED AID AND OUTSIDE SCHOLARSHIPS

THE BASICS: TYPES OF FUNDING

For every student in care in New York City, there is a college option that will allow them to graduate without student loans.

There are six major types of financial aid available for students in foster care:

1. **Federal Aid (FAFSA)** | [See Appendix G7](#)
2. **State Aid (TAP)** | [See Appendix G7](#)
3. **ETV (Education and Training Voucher)** | [See Appendix G10](#)
4. **Foster Care Funding (Stipend and Pass-through)**
5. **School-Based Aid**
6. **Outside Scholarships**

SCHOOL-BASED AID

Some schools (usually private schools) will offer additional financial aid to students beyond what they can get from federal and state funds. **Financial aid offered directly by the school is called *SCHOOL-BASED AID*.**

SCHOOL-BASED AID CAN COME IN THE FORM OF GRANTS AND LOANS.

We recommend that students avoid **school-based loans** wherever possible, as these loans will need to be paid back to the school, usually with interest.

School-based grants, on the other hand, do not need to be repaid and can be an amazing resource for students.

There are two kinds of school-based grants: ***MERIT-BASED GRANTS*** and ***NEED-BASED GRANTS***.

- **Merit-based grants** come in the form of scholarships for high performing students.
- **Need-based grants** come in the form of scholarships for students who might not otherwise be able to afford to attend the school.

THREE WAYS STUDENTS TYPICALLY APPLY FOR SCHOOL-BASED AID:

1. Filing FAFSA and listing the school
2. Filling out a College Board CSS profile
3. Submitting an application through the school

Each school's website should have information on how to apply for school-based aid. If you can't find the information on the school's website, you can call their financial aid office to ask for more information.

TIP! It's important to apply early for school-based aid; funding can run out, so the earlier you apply, the more funding you are likely to get.

ACCEPTING AN OFFER OF ADMISSION:

Once you are accepted to a school, you will receive a financial aid package from the school sometime before the deadline to accept the school's offer of admission (usually May 1st).

If you are applying to a school where the cost of attendance is more than you would get from FAFSA, TAP, ETV, and your foster care funding put together, **you should always review your financial aid package from the school BEFORE accepting an offer of admission.**

CUNY and SUNY schools (like most public schools) do not offer school-based aid, but the cost of attendance at these schools is low enough that you should be able to pay for college using a combination of TAP, Pell, ETV, and foster care funds, especially if you are commuting to school.

100% OF NEED MET SCHOOLS

There is a special category of schools (usually private schools) that are called "100% of need met schools".

100% of need met schools are schools that promise to meet every student's demonstrated financial need, no matter how large it is. For a student in foster care, attending a 100% of need met school usually means having all or almost all of your tuition covered!

These schools are usually the most competitive schools in the US, and include Ivy League schools like Harvard, Yale, and Cornell, as well as other top-tier private schools like MIT, Stanford, Union College, and Vassar College. A list of 100% of need met colleges can be found [here](#).

The bottom line is, if you are a student in care who is getting top grades and test scores, you might be able to attend one of the best colleges in the country for free.

100% of need met schools in New York State include:

Barnard College	Columbia University	University of Rochester
Colgate University	Cooper Union	Union College
Cornell University	Hamilton College	Vassar College

OUTSIDE SCHOLARSHIPS

OUTSIDE SCHOLARSHIPS are money from foundations or other organizations that help pay for a higher education or training program.

Scholarships typically come in addition to whatever federal (FAFSA) or state (TAP) or ETV funding that a student receives, as well as to any school-based funding the student receives (see [School Based Aid](#)).

Scholarships can be given based on different factors such as financial need, ethnicity, special talents, academic performance, leadership ability, or personal life experiences.

Scholarships are often highly competitive, meaning that many more students apply for the scholarship than are accepted. Because of this, scholarships should probably not be your main plan for paying for college.

Many people believe that large scholarships are easier to get than they actually are.

TIP! If someone tells you that you can cover a tuition gap of \$10,000 or \$20,000 per year by “applying for scholarships,” they are probably being too optimistic!

With that said, scholarships can be a really useful source of extra funds and if you win a competitive one, you can list it as an accomplishment on your resume.

FINDING SCHOLARSHIPS

This guide lists a considerable number of scholarships that are specifically for students in foster care, as well as some other scholarships that are available to specific populations like undocumented students or LGBT students. As a rule, these scholarships are going to be the easiest to win, because the pool of applicants will be limited to a smaller group of students (i.e. students with foster care experience).

Beyond this list, there are hundreds of scholarships available to students in the US. If you have the time to plan, using a scholarship search engine to look up scholarships can be a good idea, particularly if you know there will be a gap between the cost of your dream school and the amount of funding that you will receive.

QUICK GUIDE: SCHOLARSHIPS YOU SHOULD KNOW:

Scholarships for students currently/formerly in care:

- [New Yorkers for Children Emergency Funds](#)
- [New Yorkers For Children Financial Empowerment Fund](#)
- [New Yorkers For Children Spirit Award](#)
- [Nick’s Scholars Program](#)
- [nsoro Foundation](#)
- [Foster Care to Success Scholarship](#)
- [Project Fairness Scholarship](#)
- [Represent Magazine Awards for Youth in Care](#)

Scholarships not specifically for students in care, but might be a good match for eligible students:

- [Horatio Alger Scholarship](#) (for all students)
- [Dream US Scholarship](#) (undocumented students)
- [Soroptimist Live Your Dream Scholarship](#) (parenting students)
- [Point Foundation Scholarship](#) (LGBTQ students)

COLLEGE SCHOLARSHIP ONLINE RESOURCES: [CollegeBoard Scholarship Search](#), [Fastweb](#), and [Scholarships.com](#)

SCHOLARSHIPS FOR STUDENTS CURRENTLY/FORMERLY IN CARE:

NEW YORKERS FOR CHILDREN EMERGENCY FUNDS

Summary: One-off need-based funding available to address a financial emergency such as overdue rent or utility bills, tuition bills, or other cost of attendance issues. Available on a rolling basis throughout the year. [Visit their website.](#)

Application Dates: Students can apply at any point during the year. In-care students should apply through their agency caseworker. Out-of-care students can apply by reaching out to the contact person listed on the New Yorkers for Children website.

Award Amounts: Flexible in terms of amount but generally no more than a few thousand dollars.

Eligibility:

- Currently in foster care in NYC or have aged out of NYC's foster care system (can be attending college outside NYC).
- Attending a 2 or 4-year college and working toward an associate or bachelor's degree.
- Must have a 2.0 GPA or higher.
- Must not be older than 27 years of age.
- Successfully completed at least one semester of college.
- Students can re-apply for emergency funds once they've already received them but cannot receive funding twice for the same emergency.

NEW YORKERS FOR CHILDREN FINANCIAL EMPOWERMENT FUND

Summary: Scholarships available through New Yorkers for Children for students in their 3rd or 4th year in a bachelor's degree program. Goal is to help prevent debt or help students alleviate debt, and the award comes with free financial coaching. [Visit their website.](#)

Application Dates: TBD

Award Amounts: 3 or 4 one-time awards of up to \$5,000 based on academic merit and financial need.

Eligibility:

- Must be currently in foster care in NYC or have aged out of NYC's foster care system (can be attending college outside NYC).
- Must be attending a four-year college and be in their junior or senior year.
- Must have a 2.0 GPA or higher.

NEW YORKERS FOR CHILDREN SPIRIT AWARD

Summary: Merit-based scholarships available through New Yorkers for Children for students in their 3rd or 4th year in a bachelor's degree program. Winners are honored at New Yorkers for Children's fall gala and serve as an ambassador for NYFC for the year.

Application Dates: Applications are typically due in mid to late June. See the New Yorkers for Children website for more information.

Award Amounts: 3 or 4 one-time awards of up to \$10,000

Eligibility:

- Must be currently in foster care in NYC or have aged out of NYC's foster care system (can be attending college outside NYC).
- Must be attending a four-year college and be in their junior or senior year.
- Must have achieved academic success and demonstrated outstanding personal qualities during their time in school.

NSORO FOUNDATION

Summary: A nationwide scholarship program for youth in care that offers \$2,000 toward the cost of college attendance and renews annually until the student receives their master's degree. [Visit their website.](#)

Application Dates: Applications are typically due in the second or third week of April for the upcoming Fall semester. See the application for due date

Award Amounts: \$2,000/year toward the cost of college attendance (tuition, room+board, and books), with funding disbursed directly to the college of attendance.

- Eligibility:**
- Must be currently in foster care or have aged out.
 - Must be a high school graduate and have a high school GPA of 2.0 or above.
 - Accepted to an accredited college.
 - Planning to attend school as a full-time student.
 - Under the age of 25 on March 31st of the year in which they apply if they have not previously received funding from nsoro.
 - US citizen or permanent resident.

NICK'S SCHOLARS

Summary: A long-term support program that provides comprehensive funding for students in care who attend college in New York City. [Visit their website.](#)

Application Dates: Deadline is usually in May of each year for awards for the following Fall.

Award Amounts: \$500-\$700 per month for living expenses
\$1000-\$1,200 per year for textbooks
Up to \$1000 per year for tuition
\$500 move-in allowance

Additional support including tutoring, mentoring, career exploration, and networking opportunities.

- Eligibility:**
- Currently or formerly in foster care in New York City and attending college in NYC
 - If formerly in foster care, student must have aged out
 - Enrolled or have been accepted and plan to enroll in a CUNY school OR enrolled in a private college in New York City and have completed at least their first year
 - In good academic standing with a minimum GPA of 2.5
 - 24 years old or younger

PROJECT FAIRNESS SCHOLARSHIP

Summary: A small but very helpful scholarship fund specifically for youth in care in New York City created by a successful corporate lawyer who grew up in NYC's foster care system. [Learn more.](#)

Application Dates: Application become available in January of each year and are due in May of each year.

Award Amounts: Up to \$5000 for approximately 4 students.

- Eligibility:**
- Have been in foster care for at least 2 calendar years

FOSTER CARE TO SUCCESS SCHOLARSHIP

Summary: A scholarship program overseen by Foster Care to Success, the organization that oversees ETV. Students don't need to be receiving ETV to apply, but those who already receive ETV can receive additional funding through the Foster Care to Success Scholarship. Undocumented students are also eligible! [Visit their website.](#)

Application Dates: Application is open from January 1-March 31 of each year.

Award Amounts: \$2,500-\$5,000 based on a combination of need and merit.

- Eligibility:**
- Have been in public or private foster care for the 12 consecutive months leading up to and including their 18th birthday; **OR**
 - Have been adopted or placed into legal guardianship after their 16th birthday; **OR**
 - Have been orphaned for at least one year at the time of their 18th birthday and not subsequently adopted
 - Be under the age of 25 on March 31 of the year in which they apply if they have not previously received scholarship funding from Foster Care to Success.
 - Have been accepted into or expect to be accepted into an accredited, Pell-eligible college or other postsecondary school.
 - U.S. citizenship is not required.

REPRESENT/YOUTH COMMUNICATION AWARDS FOR YOUTH IN FOSTER CARE

Summary: An annual essay contest for NYC-based youth in care that awards cash prizes to 10 winners. [Learn more.](#)

Application Dates: Application usually opens in January and is due by mid-March (due date is announced each year).

Award Amounts: \$11,000 in cash prizes paid directly to 10 winners

- Eligibility:**
- Any current or former foster youth in the New York City foster care system
 - Open to youth 21 and under
 - U.S. citizenship is not required

SCHOLARSHIPS THAT ARE NOT SPECIFICALLY FOR STUDENTS IN CARE, BUT WHICH MIGHT BE A GOOD MATCH FOR ELIGIBLE STUDENTS IN CARE:

DREAM US SCHOLARSHIP

Summary: One of the few scholarships that offers tuition coverage for undocumented students. Students must be undocumented to apply. [Visit their website.](#)

Application Dates: Applications open around November of each year and close around February.

Award Amounts: Coverage of tuition and fees up to a maximum of \$14,500 for an associate degree and \$29,000 for a bachelor's degree...Some Scholars may be eligible for an additional stipend of up to \$4,000 (or \$1,000 per year) for books, supplies, and transportation.

- Eligibility:**
- Meets DACA (*Deferred Action for Childhood Arrivals*) or TPS (*Temporary Protected Status*) eligibility
 - Acceptance into one of the Dream US Scholarship's Partner Colleges
 - A list of partner colleges can be found here. In New York State, all of the CUNY schools are partner colleges.
 - Minimum 2.5 GPA for High School students

HORATIO ALGER NATIONAL SCHOLARSHIP

Summary: One of the largest need-based scholarship programs in the United States, the Horatio Alger scholarship gives 106 scholarships of \$25,000 each, divided over 4 years, to high school seniors. [Visit the website.](#)

Application Dates: Application is open from 8/1 to 10/25 each year.

Award Amounts: \$25,000 for 106 students across the U.S.

Eligibility:

- Be enrolled full time as a high school senior in the United States who is planning to graduate in the Spring and attend college by the following Fall.
- Be planning to complete a bachelor's degree.
- Have a family income below \$55,000/year.
- Maintain a minimum grade point average (GPA) of 2.0.
- Be a United States citizen
- Be involved in extracurricular activities and "display integrity and perseverance in overcoming adversity".

POINT FOUNDATION SCHOLARSHIP

Summary: This is the foremost national scholarship for students who identify as members of the LGBTQ community. It is extremely competitive, with thousands of applicants for between 20 and 60 awards. [Visit their website.](#)

Application Dates: Applications are open from 11/1 until 1/27 each year.

Award Amounts: Average award of \$10,000 in gap funding paid to the student's school.

Eligibility:

- Must be an "out" member of the LGBTQ community.
- Must be at least a senior in high school.
- If not in high school, must be attending college full-time.
- Must have a proven track record of leadership and community involvement and working for the betterment of the LGBTQ community.

SOROPTIMIST LIVE YOUR DREAM SCHOLARSHIP

Summary: A scholarship for women who provide the primary source of financial support for their families. Ideal for students who are parenting or are caregivers for other relatives. Can be used for any expenses surrounding college attendance, including childcare and cost of living.

Application Dates: Applications are open from 8/1 to 11/15 every year.

Award Amounts: Up to \$1,000 for local winners, \$3-5,000 for regional winners, and \$10,000 for international winners, paid directly to the student.

Eligibility:

- Provides the primary financial support for yourself and your dependents. Dependents can include children, spouse, partner, siblings and/or parents.
- Has financial need.
- Is enrolled in or has been accepted to a vocational/skills training program or an undergraduate degree program.
- Has not previously been the recipient of a Soroptimist Women's Opportunity or Live Your Dream Award.