**Federal Programs**

**Pell Grants:** Need-based grant funds of up to $5,550 per year for undergraduate students of any age.

**Federal Supplemental Educational Opportunity Grants (FSEOG):** Exceptional need-based grant for undergraduate students. Amounts range from $100 - $4,000 per year, based on need and available funds. SEOG Grants are only awarded to students who are eligible for the Pell Grant.

**Work Study:** On-or off-campus jobs for which students earn wages that can be used to pay college costs. Eligibility for jobs is based on financial need.

**Stafford Loans:** Subsidized loans can provide up to $3,500 per year for first-year undergraduate students, $4,500 for a second-year undergraduate and $5,500 for third-year and beyond undergraduates. Additional funds may be available for dependent and independent undergraduate students. Graduate students may borrow up to $20,500 per year.

**Perkins Loans:** Loans of up to $5,500 per year for undergraduate students and up to $8,000 for graduate students, depending on available funds. Perkins loans are generally awarded to students with exceptional financial need.

**How Do I Apply?**

Complete the Free Application for Federal Student Aid (FAFSA) form, available by calling the U.S. Department of Education at 1-800-4FEDAI.D. An electronic FAFSA form is available on the Internet at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Assistance in completing your FAFSA is available from your DC-CAP advisor, the Greater Washington College Info Center at the Martin Luther King Memorial Library or at most financial aid offices.
D.C. Tuition Assistance Grant (DC TAG) Program

Two options:

Public College Option for Undergraduate Students: Provides up to $10,000 per year for up to five years. The DCTAG Program funds the financial difference between in-state and out-of-state tuition at participating public colleges and universities throughout the United States.

Private College Option: Provides up to $2,500 per year for up to five years toward tuition costs at D.C.-area private colleges (includes D.C., Prince George's, Montgomery, Arlington and Fairfax counties, the City of Alexandria). The DCTAG Program provides up to $2,500 per year for all participating private historically black colleges and universities in the United States.

Two-Year College Option: Provides up to $2,500 per year for up to four years toward the difference between in-state and out-of-state tuition costs at two-year public colleges.

Who is Eligible? Students who are District of Columbia residents for a minimum of 12 months prior to enrolling in college, enrolled in college within 3 years of high school graduation (or GED completion), are U.S. citizens or eligible non-citizens, are 24 or younger, and whose DC taxable income doesn’t exceed $1 million annually.

How Do I Apply? Complete the D.C. One Application online at https://dconeapp.dc.gov. For assistance, please contact DC Tuition Assistance Grant Program Office at (202) 727-2824 or visiting your DC-CAP Advisor within your local high school.
It's a well-worn tale, but it's never too early to save money for your child's college education. But with the skyrocketing costs of college -- tuition, room and board, books, travel -- it's rare that families are able to afford these expenses without sound financial planning. Because the cost of not going to college is so high, it's vital that you create and stick to a real, attainable plan; a plan that you and your child/children/entire family understand and fully support.

College Savings Plans

Saving for higher education may be the most valuable investment you make for the future. When you start saving may be even more important than how much you save, because even small sums can grow over time. Depending on your school choice, you may be able to save enough to pay for all of the tuition, or you may use this account to supplement financial aid and loans. Either way, the DC College Savings Plan makes your job easier because of these advantages:

- **Convenience**-The program lets you contribute automatically through payroll deduction or automatic deposit.
- **Tax breaks**-You can take a generous tax deduction. You pay no tax on the account’s earnings. You pay no tax when you withdraw from the account if the money is used for qualifying education expenses.
- **Choice**-Select among three easy-to-use kinds of investments.
- **Affordability**-You can open an account with as little as:
  - $15 per pay period if you select payroll deductions from your paycheck
  - $25 per month if you choose automatic contributions from your bank
  - $100 if you send a check

For more information on the DC College Savings Plan, please contact your financial advisor or call 800.987.4859 (800.368.2745 for non-District residents). An investor should consider the investment objectives, risks, charges, and expenses of an investment carefully before investing.

For more information, please visit [www.dccollegesavings.com](http://www.dccollegesavings.com).
Prepaid tuition programs are a safe and secure way to ensure tomorrow's education through a solid savings base at today's tuition fees and costs. For more information visit: www.collegesavingsm.org.

**Maryland Prepaid College Trust**

**Program Highlights:**
- Can be used at all two or four year Maryland public colleges
- Can be used at nearly all private and out-of-state colleges throughout the U.S.
- Substantial State and Federal tax incentives
- Variety of tuition plans and payment options
- Circumstantial flexibility
- Easy eligibility
- Contract prices based on today's college tuition costs

**For More Information:** Maryland Prepaid College Trust www.prepaid.usmd.edu
217 East Redwood Street, Suite 1350 Baltimore, MD 21022 E-mail: mpct@mdbusiness.state.md.us Internet: www.prepaid.usmd.edu Telephone: 888-4MD-GRAD
OTHER SOURCES OF FINANCIAL AID

Private Scholarship Opportunities:
The District of Columbia Public School system continuously collects information about scholarship opportunities available to D.C. public and public charter school students. These private scholarship awards are available to students in a wide range of interests and disciplines such as performing arts, sports, academics and others. Private scholarships can also be need-based and merit-based.

How Do I Apply? Contact your DC-CAP advisor or you high school's scholarship coordinator for more information.

Institutional Financial Aid:
Individual colleges and universities may have scholarships and grant opportunities -- need-based or merit-based -- available to students who attend that particular institution. Other financial aid may be available to students studying a specific major or participating in the institution's athletic program. For more information, contact each individual institution's financial aid office.

How Do I Apply? Most programs require a completed Free Application for Federal Student Aid (FAFSA) form filed by the college or university's stated financial aid deadline. Some institutions may also request a College Scholarship Services (CSS) Profile or a college-specific supplemental financial aid application supplemental financial aid application.
FINANCIAL AID POLICY AND APPLICATION FOR NON-US CITIZENS

DC-CAP is committed to providing counseling and financial services to all DC-Public High School students without regard to race, nationality, ethnic background, birthplace and socioeconomic status. Our resources are available to all students and their families who are US citizens, permanent residents, foreign nationals and non-US citizens. Our service extends to currently enrolled DC-Public High School Students as well as to all students who registered with DC-CAP and/or graduated from a DC-Public or Public Charter High School after May 2008.

All DC-Public High Students who are registered with DC-CAP are eligible for support. Students who are non-US citizens who want to be considered for the DC-CAP financial assistance must complete the DC-CAP Financial Aid Form. Students and their families must provide specific household and employment/income verification to be considered for the funds. This information will be collected solely for the purposes of determining financial assistance from DC-CAP.

DC-CAP is a non-profit organization and is funded by private resources. We are not affiliated with any local, state or federal government agency and receive no funds from any of these entities. All information collected is confidential and remains in the custody of the DC-College Access Program.

We are not obligated to share any information collected from you with a federal agency without written release and consent of the DC-CAP Financial Aid Applicant.