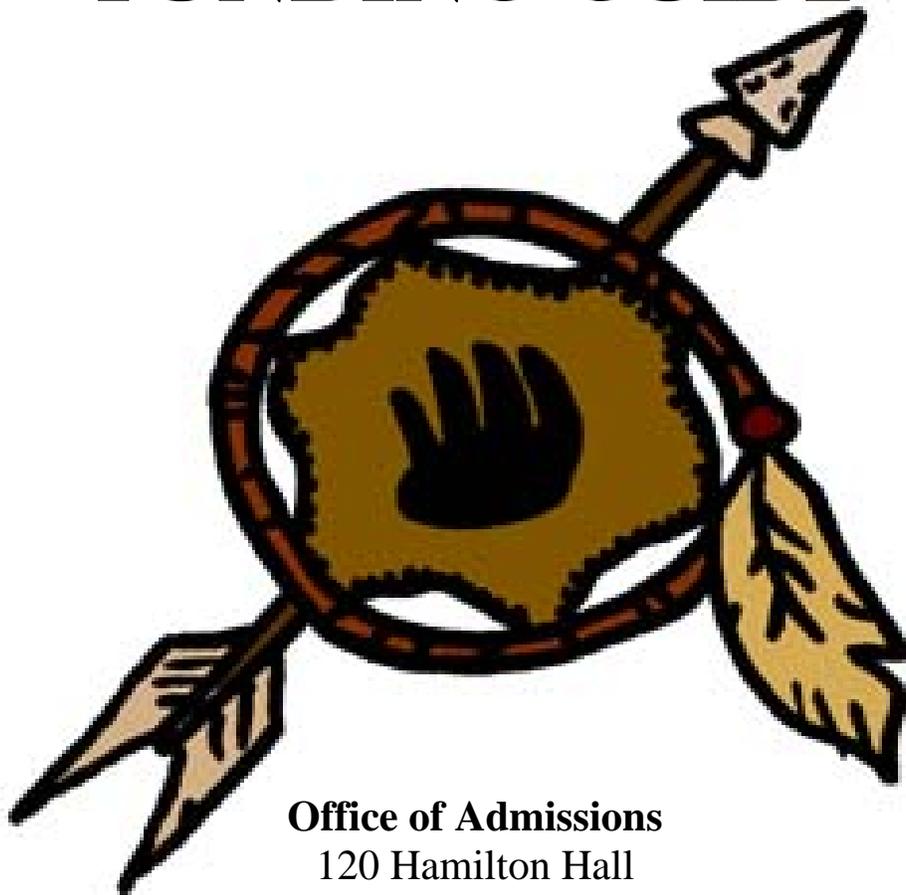




NATIVE AMERICAN
COLLEGE
FUNDING GUIDE



Office of Admissions
120 Hamilton Hall
PO Box 172190
Bozeman, MT 59717-2190
1-888-MSU-CATS (1-888-678-2287)
www.montana.edu/wwwnss
admissions@montana.edu

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INTRODUCTION



Did you know...a high school graduate earns \$711 per month more than a high school dropout? A college graduate earns **\$2,592 per month more** than a high school dropout. If salaries never increased over a lifetime, the college graduate would make almost \$1,128,400 more than the high school graduate. So, the question appears to be not so much the reward, but the cost of NOT considering a college education.

At first, financing the rising costs of a college education seems a daunting task, but funds are available. It's just a matter of finding them. You can earn while you learn, by working a part-time job in the summer, doing Work-Study or

internships. You can also borrow money through local financial institutions, or through the college you attend. Another option is for you to apply for private, federal, state and school specific Financial Aid, for grants, low-interest loans and scholarships. Family contributions can be a valuable resource as well.

In addition to these types of funding, there are sources specifically for Native American students, who classify as minorities. Some valuable resources include: the Bureau of Indian Affairs (BIA) Higher Education Grants, Indian Health Service (IHS), Tribal scholarships, and other corporate funds designated specifically for minority and/or Native American students.

This Resource Guide sites general financial aid sources and sources specifically for Native American college-bound high school students and current college students. It does not list every source, but it can be a beginning point in your search to finance your education. Other areas that are covered in this Guide are: tips for writing a college essay, steps for completing the Free Application for Federal Student Aid (FAFSA), scholarship sample letter, scams, and frequently asked questions.

You are strongly encouraged to do further research into financial information and requirements, as this is only an information guide.

GENERAL SOURCES OF FUNDING

What is Financial Aid?

Financial aid is money given to students to help them pay the cost of attending a university. Financial aid can come from the federal government, which is the largest provider of aid, as well as state governments, the University, and a large variety of other public and private sources. There are two main types of aid:

Merit-Based aid is given to students who have a special characteristic, skill, talent or ability. A scholarship is an example of merit-based aid. Merit-based aid is usually a gift that does not have to be paid back, although students who get merit-based aid sometimes have to promise to teach or perform some other service when they finish school. Examples of merit may include you ACT test score, sporting ability, etc.

Need-Based aid is given to students who can show they have financial need. Most financial aid is awarded on the bases of need. There are three main types of need-based aid: grants, loans and work-study. One of the principles behind need-based aid is that students and their families should pay for educational expenses to the extent they are able. If you think your educational expenses are more than you or your family can afford, you should always apply for need-based financial aid.



Types of Financial Aid

1. Federal Aid Programs: To apply for any of the following funding sources, fill out the Free Application for Federal Student Aid (FAFSA) form anytime after **January 1, but before the MSU priority deadline date of March 1**. Prospective students who apply for financial aid must apply for admission to MSU before any consideration or decision on financial aid, including scholarships, can be made. However, do not wait for formal acceptance to MSU to apply for financial aid! You can get the FAFSA form from your high school guidance counselor, or to expedite the process, submit the form online at www.fafsa.ed.gov. **Montana State University's school code is 002532**. Some of the general awards available through FAFSA are listed here.

- **Federal Pell Grant** unlike loans does not have to be repaid. Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree (a professional degree is usually earned after earning a bachelor's degree in a field such as medicine, law or dentistry). In some cases, you may receive a Pell Grant for attending a post-baccalaureate teacher certification program. For many students, Pell Grants provide a foundation of financial aid to which other aid may be added. Awards range from \$400-\$4,050.
- **William D. Ford Federal Direct Loan Program** enables eligible students and parents to borrow from the U.S. Department of Education instead of from a bank or other lending institution. This allows borrowers to work with a single entity when repaying loans or dealing with loan related issues. The Direct Loan program offers a range of flexible repayment options to meet borrowers' varied financial circumstances. Depending on the school you attend, your loans may be made either through the **Federal Direct Loan (Direct Loans)** program or through the **Federal Family Education Loan (FFEL)** program. A student or parent cannot borrow from both the FFEL and the Direct Loan program at the same school for the same enrollment period.

Under the Direct Loans program, the funds are lent to you from the Department of Education. Under the FFEL program, the funds are lent to you from a private lender (a bank credit union, or other lender that participates in the FFEL Program). Direct Loans and FFEL have identical loan limits, and identical deferment and cancellation provisions

The most common loans in this program are the Stafford Subsidized Loan and the Stafford Unsubsidized Loan. **Subsidized loans** are awarded to students on the basis of financial need. You will not be charged any interest before you begin repayment or during authorized periods. **Unsubsidized loans** are not awarded on the basis of need. You'll be charged interest from the time the loan is disbursed until it is paid in full.
- **PLUS Loans** enable parents with good credit histories to borrow education expenses for each child who is a dependent undergraduate student enrolled at least half time. Plus Loans are available through both the Direct Loan and FFEL programs and are always unsubsidized. Most of the benefits in the two programs are identical. If the parents are denied a PLUS Loan, a dependent student is then eligible for loan assistance through the Direct Loan program
- **Supplemental Educational Opportunity Grant (SEOG)** is for undergraduates with exceptional financial need – that is, students with the lowest Expected Family Contributions (EFC) – and gives priority to students who receive Federal Pell Grants. A SEOG does not have to be paid back.
- **Baker Grant (MTAP)** is for Montana residents and is based on the EFC, as well as the student's earnings as reported on the FAFSA. Funds are limited, so early application is encouraged.

- **Montana Higher Education Grant (MTHEG)** is for Montana residents and is based on the EFC, as well as the student's earnings as reported on the FAFSA. Funds are limited, so early application is encouraged.
- **Federal Work-Study Program** provides jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay education expenses. The program encourages community service work and work related to your course of study.
- **Federal Perkins & Nursing Loan** is a low-interest (5%) loan for both undergraduate and graduate students with exceptional financial need. Your school is your lender. The loan is made from government funds with a share contributed by the school. You must begin to repay this loan to your school within nine months after you graduate, leave school, drop below half-time status or withdraw.

2. Campus Based Scholarships: Some fall freshman scholarships and awards are automatically awarded upon receipt of the application for admission **and** ACT and/or SAT scores (which **must** be sent directly from the testing company). Freshmen planning to enroll in the fall are encouraged to apply for admissions have ACT and/or SAT scores sent to MSU from the testing company as soon as possible. Check out the Montana Resident Scholarship page at <http://www.montana.edu/wwwnss/scholarshipsres.shtml> for more details.

3. MSU Departmental Scholarships: Some departments offer scholarships to incoming freshman and transfer students. To find out if your program offers such awards, please contact them directly. You can find a complete list of the colleges and departments at <http://www.montana.edu/wwwprov/>.

4. MSU ROTC Scholarships: If you are interested in Army or Air Force ROTC scholarship opportunities, contact them at the following phone numbers: Army (406) 994-4044; Air Force: (406) 994-4022.

5. Private Loans: If you are unable to obtain financial assistance (or sufficient assistance) from other sources, several commercial lenders offer education loans based on credit worthiness and ability to repay.

US Bank	www.usbank.com/studentloans
TERI	www.teri.org
Wells Fargo Bank	www.wellsfargo.com/per/student/stu_overview.jhtml
Sallie Mae	www.salliemae.com
Wachovia	http://www.wachovia.com/personal/page/0,,325_496,00.html

Helpful Websites

One of the fastest and easiest ways to find scholarships is to use the Internet to search the homepages of the colleges to which you plan to apply. Scholarship search engines also have information for searching and applying to colleges, help and information on taking the SAT and/or ACT. Some search engines require that you supply them with your personal information, but some don't.

Search engines: www.collegeboard.com (Learn about different scholarships and register for the SAT)
www.fastaid.com (Find out about 1,000's of private-sector scholarships)
www.free-4u.com (Find out about 1,000's of private-sector scholarships)
www.petersons.com (College Search, SAT and ACT Prep, and Financial Aid)
www.fastweb.com (Find out about 1,000's of private-sector scholarships)

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

MSU Financial Aid Website: www.montana.edu/wwwfa

This site contains information concerning all aid programs offered by MSU, important dates, and links to other websites.

Mapping your Future: www.mapping-your-future.org

This site provides information to help you plan your career, select a school and help you pay for your education.

Direct Loan Servicing: www.dlservicer.ed.gov

If you borrow a federal loan while attending MSU, the Direct Loan Services will be the lender. You can visit this site to view information concerning your loan.

Financial Aid Information Page: www.finaid.org

This site contains a wealth of information about many aspects of financial aid as well as life before, during, and after college.

American College Testing Program (ACT): www.act.org

For detailed information and registration for the ACT exams access this website.

SAT Testing Program: www.collegeboard.com/testing

For detailed information and registration for the SAT exams access this website.

Student Guide: http://studentaid.ed.gov/students/publications/student_guide/index.html

This site was developed by the U.S. Department of Education and explains the different types of available federal aid.

National Student Loan Data System (NSLDS): www.nsls.ed.gov

This website allows you to check all the federal loans that you have borrowed and who holds each loan. You will need a PIN number to access your information. You can request a PIN at www.pin.ed.gov.

Loan Locator: www.nslc.org

This site allows you to receive basic information on your student loan holders. It does not require a PIN number.

Montana Higher Education Student Assistance Corporation (MHESAC): www.mhesac.org

If you have ever borrowed a Federal Stafford Loan, you will probably need this site. MHESAC is the processor for most of the Stafford Loans in Montana.

SOURCES FOR NATIVE AMERICAN STUDENTS

There are several sources of financial aid for minority students and Native American Students in particular. Native Americans may apply as minority students to these financial aid sources. In addition to this guide a detailed list of scholarships are available through MSU's Office of Admissions.

Native American Financial Aid

The most common financial aid offered specifically to Native American students is from the Bureau of Indian Affairs (BIA), Tribal Education departments and Local Area offices. In addition to these Federal funds, some specific Tribes offer grants or scholarships for students who are registered members of that tribe.

Financial Aid for Native American Students: www.finaid.org/otheraid/natamind.phtml

This site provides information about financial aid for Native American students including information on eligibility requirements and who to contact for further information.

Eligibility for Native American Scholarships

For a student to be eligible for many Native American scholarships, the student should be an enrolled member of a federally recognized tribe. Otherwise funding will most likely be denied. A Certificate of Indian Blood (CIB) card or document is generally accepted proof of membership in a federally recognized tribe.

Native American students with at least 50% Indian Blood who were born in Canada are eligible for Title IV federal student aid under the jurisdiction of the Jay Treaty of 1794, subsequent treaties, and US Immigration Law. They are not required to obtain documentation from the Immigration and Naturalization Service (INS). Because of the limited number of Title IV aid applications who are eligible under the Jay Treaty, the citizenship question on the FAFSA does not have a separate response for such students. Such students should report on the FAFSA that they are “eligible non-citizens” and leave the question about the Alien Registration Number blank. They will then be required to provide the financial aid administrator at the school they attend with proof that they have 50% Native American blood and were born in Canada. This can be demonstrated by any of several documents: a “band card”, birth or baptism records, an affidavit from a tribal official or other person knowledgeable about the student’s family history, or identification from a recognized Native American provincial or territorial organization.

MSU Campus Scholarships

If you are interested in Montana State University campus scholarships contact these programs:

Center for Native American Studies’ Phyllis Berger Memorial Scholarships: For incoming Native freshmen, tribal community college transfer, and graduate student. Contact the Native American Studies Department at (406) 994-3881.

College of Engineering’s Engineering Minority Program (EMPower) scholarships for Native Americans and women in the College of Engineering. Applications are due on February 1. Download the application from <http://www.coe.montana.edu/scholarships.html> or call Sheree Watson at (406) 994-6723.

College of Nursing Caring For Our Own (CO-OP) stipends contact Cheryl Birdhat Polacek at (406) 994-7684 for details, or go to www.montana.edu/nanurse.

Montana Indian Student Fee Waiver

The Montana Board of Regents, in its mission to provide access to higher education for all residents of Montana, has established fee waivers that assist *eligible Montana residents* in meeting their cost of education at the units of the Montana University System. The Montana Indian Student Fee Waiver was implemented to encourage students who would otherwise not be able to attend college to do so. Each year the Montana University System approves over \$1 million in Montana Indian Fee Waivers.

To be eligible to receive the Indian Fee Waiver students must be a resident of Montana; demonstrate financial need by submitting the FAFSA application and have documentation of one fourth (1/4) or more Indian blood. To apply for the Indian Fee Waiver students will need to contact the Financial Aid Office at the school they plan on attending. Contact MSU’s Office of Financial Aid at (406) 994-2845.

Bureau of Indian Affairs (BIA) Higher Education Grant Program

The Higher Education Grant program is not an entitlement program. You do not automatically receive funding because you are a Native American. This is why it is very important for you to become familiar with

the requirements of the Bureau's grant program and college admission requirements as well as your tribal eligibility terms and the relationship between these various programs and offices.

The purpose of the Higher Education Grant is to provide supplemental financial assistance to the eligible American Indian/Alaska Native scholars entering college seeking a baccalaureate degree. The grant application is available from the education officer of the Tribe in which you are affiliated or claim membership. If your tribe is not administering the grant program they can direct you to the nearest Bureau of Indian Affairs Education Line Officer for the application. Contact by phone the BIA Higher Education Office in your area.

A student must comply with eligibility criteria: (1) Must be a member of, or at least one-quarter degree Indian blood descendent of a member of a federally recognized American Indian tribe. (2) Must be accepted for admission to a nationally accredited institution of higher education to pursue a two- or four-year college degree. (3) Must demonstrate financial need as determined by the financial aid officer of the collegiate institution.

BIA Higher Education Area Offices

Anchorage Education Line Office

3601 C Street, Suite 1100

Anchorage, AK 99503

(907) 271-4120

Fax: (907) 271-3678

Billings Education Line Office

316 North 26th Street

Billings, MT 59101

(406) 247-7953

Fax: (406) 247-7965

Cheyenne River Education Line Office

PO Box 2020

Eagle Butte, SD 57625

(605) 964-8722

Fax: (605) 964-1155

Chinle Education Line Office

PO Box 6003

Chinle, AZ 86503

(928) 674-5131

Fax: (928) 674-5134

Crow Creek/Lower Brule Education Line Office

140 Education Avenue

PO Box 139

Fort Thompson, SD 57339

(605) 245-2398

Fax: (605) 245-2399

Eastern Navajo Education Line Office

PO Box 328

Crownpoint, NM 87313

(505) 786-6150

Fax: (505) 786-6112

Fort Apache Education Line Office

PO Box 560

White River, AZ 85941

(928) 338-5442

Fax: (928) 338-1944

Fort Defiance Education Line Office

PO Box 110

Fort Defiance, AZ 86504

(928) 729-7251

Fax: (928) 729-7286

Hopi Education Line Office

Po Box 568

Keams Canyon, AZ 86034

(928) 738-2262

Fax: (928) 738-5139

Minneapolis Education Line Office

One Federal Drive, Room 550

Ft. Snelling, MN 55111

(612) 713-4400

Fax: (612) 713-4438

Northern Pueblos Education Line Office

PO Box 426, Fairview Station

Espanola, NM 87533

(505) 753-1466

Fax: (505) 753-1475

Oklahoma Education Line Office

4149 Highline Blvd., Suite 380

Oklahoma City, OK 73108

(405) 605-6051

Fax: (406) 605-6057

Hwy. 666 N; PO Box 3239
Shiprock, NM 87420
(505) 368-3400
Fax: (505) 368-3409

Papago Education Line Office

HC 01, Box 8600
Sells, AZ 85634
(520) 361-3510
Fax: (520) 361-3514

Southern & Eastern States Education Line Office

1849 C Street NW; MS-2559 MIB
Washington, DC 20240
(202) 208-7952
Fax: (202) 208-4268

Pima Education Line Office

PO Box 10, 400 North 5th Street
Phoenix, AZ 85001
(602) 379-3944
Fax: (602) 379-3944

Southern Pueblos Education Line Office

1000 Indian School Road NW
Albuquerque, NM 87103
(505) 346-2431
Fax: (505) 346-2408

Pine Ridge Education Line Office

101 Campus Drive, PO Box 333
Pine Ridge, SD 57770
(605) 867-1306
Fax: (605) 867-5610

Standing Rock Education Line Office

PO Box E
Fort Yates, ND 58538
(701) 854-3497
Fax: (701) 854-7280

Portland Education Line Office

911 North East 11 Ave
Portland, OR 97232
(503) 872-2743
Fax: (503) 231-6219

Turtle Mountain Education Line Office

PO Box 30
Belcourt, ND 58316
(701) 477-3463
Fax: (701) 477-5944

Rosebud Field Education Office

1001 Avenue D, PO Box 669
Mission, SD 57555
(605) 856-4478
Fax: (605) 856-4487

Western Navajo Education Line Office

PO Box 746
Tuba City, AZ 86045
(520) 283-2218
Fax: (520) 283-2286

Shiprock Education Line Office

Montana Tribal and Bureau of Indian Affairs Departments

Blackfeet Tribal Education Department

PO Box 850
Browning, MT 59417
(406) 338-7538
Fax: (406) 338-7483

(406) 395-4526

Fax: (406) 395-4278

Confederated Salish/Kootenai Tribes

PO Box 278
Pablo, MT 59855
(406) 675-2700
Fax: (406) 675-2014
tribaled@cskt.org

Chippewa Cree Tribe

Stone Child College
RR 1 Box 1082
Box Elder, MT 59521

Crow Tribe

PO Box 250
Crow Agency, MT 59022
(406) 638-3712
Fax: (406) 638-3764

Ft. Belknap Education Department

RR1 Box 66
Harlem, MT 59526
(406) 353-2205
Fax: (406) 353-4571

Ft. Peck Tribes

PO Box 1027
Poplar, MT 59255
(406) 768-5136
Fax: (406) 768-3556

Homelands Indian Fee Waiver

Montana State University announces a new “Tribal Homelands” Scholarship Program that will allow a limited number of eligible Native American Students to qualify for in-state tuition. Recipients of the Tribal Homelands Scholarship Program (THSP) will pay in-state tuition, which is almost a \$10,000 savings each year. THSP is open to eligible non-resident Native American new freshmen and transfer students who are interested in attending MSU and whose tribal affiliation once called the Montana area their “Homelands.” For further information, contact Tyler Cegler - MSU Minority Representative at tyler.cegler@montana.edu ; 1-888-MSU-CATS, direct(406) 994-1983.

Indian Health Services (IHS)

The Indian Health Service (IHS) Scholarship program provides students with three interrelated scholarship programs to train the professional health personnel necessary to staff IHS health programs serving the Indian people. Indian Health Services provides full tuition and fees, books, uniforms, equipment, travel, insurance, national board exams, travel for clinical training and a stipend for students majoring in **health professions, engineering and accounting**. The deadline is usually late March. For more scholarship information check out their website at www.ihs.gov or contact directly at Indian Health Service, Scholarship Program, 12300 Twinbrook Parkway Suite 100, Rockville, Maryland 20852. Phone: (301) 443-6197, fax: (301) 443-6048.

Other Sources for Native American Students

For more information about college funds available to Native American students, check out these Internet sites.

American Indians Science and Engineering Society (AISES)

www.aises.org

Association on American Indian Affairs

www.indian-affairs.org

Association of American Indian Physicians (AAIP)

www.aaip.org

American Indian College Fund

www.collegefund.org

American Indian Business Leaders (AIBL)

<http://www.aibl.org>

American Indian Scholarships

www.ir.miami.edu/financial-assistance/scholarship/amerind.html

Gates Millennium Scholars

Northern Cheyenne Tribe

PO Box 307
Lame Deer, MT 59043
(406) 477-6602
Fax: (406) 477-8150

Bureau of Indian Affairs

Office of Indian Education Programs

316 North 26th St
Billings, MT 59101
(406) 247-7953
Fax: (406) 247-7965



www.gmsp.org

Indian American Scholarship Fund

www.iasf.org

Society for Advancement of Chicanos and Native American in Science (SACNAS)

www.sacnas.org

Student Conservation Association, Inc.

www.sca-inc.org

U.S. Department of Health and Human Services

http://www.acf.hhs.gov/grants/grants_ana.html

HELPFUL TIPS

Tips for Writing a Winning College Essay

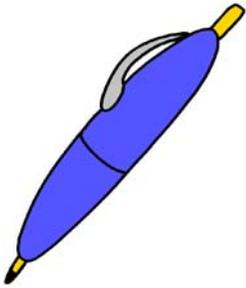
Montana State University does not require an essay for its Admissions Application or in awarding *general* freshman scholarships. However, many, if not most, other applications will require short answer essays. They are an indicator of your heart, mind, interests, and your way of looking at the world other than a transcript or a test score. Your essay could be potential fellowship or scholarship money in your pocket. For this reason, think of your essay as a first impression and a personal expression.

- Will your topic only repeat information listed elsewhere on your application? If so, pick a new topic.
- Don't mention GPA or standardized test scores in your essay.
- Can you offer valid supporting paragraphs to your essay topic? If you cannot easily think of supporting paragraphs with concrete examples, you should probably choose a different topic or get HELP!
- What will your lasting impression be?
- The essay is one of the few things that you have complete control over. View it as something more than just a page to fill up with words. View it as an opportunity to tell your audience about who you are as a person.
- Be yourself. If you are funny, write a funny essay; if you are serious, write a serious essay. Don't start reinventing yourself with the essay.
- If you're recounting an amusing and lighthearted anecdote from your childhood, it doesn't have to read like a Congressional Act – make it fun!
- Say something different from what is already stated on your list of extracurricular activities and student transcript.
- Take the time to go beyond the obvious. Think about what most students might write in response to the question and then try something a little different.
- Don't try to take on too much. Focus on one "most influential person," one event or one activity. Tackling too much tends to make your essay too disjointed.
- Concentrate on topics of true significance to you. Don't be afraid to reveal yourself in your writing.
- Write thoughtfully and from the heart. Believe in what you're saying – don't simply say what you think colleges want to hear.
- Essays should have a thesis that is clear to you and to the reader. Your thesis should indicate where you're going and what you're trying to communicate from the beginning.
- Don't do a history report. Some background knowledge is okay, but don't rehash what other authors have already said or written.
- Answer each essay individually. Recycled essays come across as impersonal.

- Proofread! Proofread! Proofread! Then have a couple of other people proofread it again.
- Limit the number of people from whom you request feedback on your essay. Too much input creates an essay that sounds as though it has been written by a committee or results in writing that is not in your own style.
- Appearance cannot replace substance, but it can certainly enhance the value of an already well-written essay.

Tips for Completing the Free Application for Federal Student Aid (FAFSA)

Here are a few inside tips to completing the paper application. Students can also apply using the online version at www.fafsa.ed.gov. It's free, easier, faster and secure.



- Use BLACK ink
- Fill in each answer oval completely
- Print clearly in CAPITAL letters and skip a box between words
- Report dollar amounts without cents
- Report dates as numbers in the boxes provided (such as 02/14/2001 for February 14, 2001 or 06/01 for June, 2001)

Ten Simple Steps for Completing FAFSA

The MSU Financial Aid Office has simplified the financial aid process into ten steps that if followed while applying for and receiving Federal Financial Aid, will ensure your aid is received and processed smoothly and timely.

1. Fill out the FAFSA. Priority filing date is March 1st.
2. Mail the FAFSA to the Federal Processor or electronically submit the FAFSA via the Internet at www.fafsa.ed.gov. Make sure the application is complete and has all required signatures or PINs.
3. A Student Aid Report (SAR) from the Federal Processor will arrive in approximately 2-4 weeks after your completed FAFSA is received. Review it carefully! If incorrect or incomplete information is found, complete it and submit it electronically or to the address that is provided on the form.
4. Read all communications received from the MSU Financial Aid Office and provide any requested documentation.
5. You will receive a Financial Aid Notification Letter from MSU advising you as to the type and amount of financial aid awarded to you
6. Accept or reject aid awarded and return a signed copy of your Financial Aid Notification Letter to the MSU Financial Aid Office.
7. You will receive information from the Financial Aid Office on how to complete your promissory notes and entrance counseling documents.
8. Promptly complete promissory note(s) and other documents as required and return them to the MSU Financial Aid Office.
9. Financial aid awards are applied to your MSU university account. The MSU Business Services Office will mail any residual funds to you in the form of a check.

10. Questions or concerns? Contact the MSU Financial Aid Office at (406) 994-2845.

Sample Letter for Requesting Scholarship Information

Take the risk; be aggressive when it comes to asking for money. We all know that it's tough to ask. The sample letter below may help you get started. Be sure to include any accomplishments, awards, and/or volunteer work.

<Date>
<Name of Scholarship>
<Address of Scholarship>
<City, State and Zip>

Dear Sir or Madam:

I am currently a student who is in need of a scholarship or grant to help offset the cost of my education.

I am requesting information about your scholarship. Please send me any information concerning eligibility, deadlines and include an application form to the following address:

<Your Name, address, City, State and Zip>

I am a member of the <insert you tribe>. I am currently attending <name of college> or <have just been accepted to> and am pursuing a degree in <major>.

Unfortunately, tribal funds are very limited and I am finding it difficult to meet my education expenses <list below>.

Thank you for your time and consideration. I look forward to hearing from you soon.

Sincerely,
<Your name and mailing address>

Scholarship Scams

You may have read that every year millions of dollars in scholarship money is not used. Is this true? It probably is, and for two very simple reasons: 1) The rules for awarding some scholarships are so restrictive that few students are eligible; 2) Eligible students don't apply, apply late or make mistakes on their applications. Some search aids are legitimate, but many are not. Many scholarship scams tend to have a particular set of characteristics. These characteristics can be warning signs of possible scams. Some of these warning signs are as follows:

- **Application fee.** Beware of ANY scholarship that requests an application fee
- **Other fees.** If you must pay money to get information about an award, it MIGHT be a scam.
- **Guaranteed winnings.** Legitimate scholarship sponsors will not guarantee you will win the award. Also, be wary of guarantees that you'll receive a minimum amount of financial aid – usually such guarantees are counting the federal student aid programs and private student loan programs, for which most people are eligible.

- **Everyone is eligible.** Scholarship sponsors do not hand out awards to students simply for breathing.
- **Unsolicited opportunities.** Most scholarship sponsors will only contact you in response to your inquiry. If you've never heard of the organization before, it is probably a scam.
- **Typing and spelling errors.** If the application materials contain typing and spelling errors, or lack an overall professional appearance, it may be a scam.
- **No telephone number.** Most legitimate scholarship programs include a telephone number.
- **Mail drop for a return address.** It is illegal to misrepresent a mailbox for an office.
- **Time pressure.** If you must respond quickly, and won't hear about the results for several months, it might be a scam.
- **Unusual requests for personal information.** If the application asks you to disclose bank account numbers, credit card numbers, calling card numbers, or social security numbers, it is probably a scam.
- **High success rates.** Overstated claims of effectiveness are a good tip-off to a scam. Less than one percent of users of scholarship search services actually win an award.
- **Excessive hype.** Scams try to get you so excited that you'll ignore your natural sense of caution. If the brochure of advertisement uses a lot of hyperbole (such as "Free money," "win your fair share," and "everybody is eligible") or mentions the \$6.6 billion in unused scholarships, be careful.
- **A Florida or California address.** A disproportionate number of scholarship scams seem to originate from Florida or California addresses. This does NOT mean that all offers from these two states are scams, but that of the suspicious scholarship offer, the majority seems to come from these states.



Frequently Asked Questions

Should I wait until I'm admitted before I apply for federal aid?

No. You should mail your FAFSA in as soon as possible after January 1st but before March 1st. The MSU Office of Financial Aid Services will activate your financial aid application whether or not you are admitted, assuming you have an application for admissions on file. **However, you will not be sent an award notification letter until you have accepted for admission.**

What if my award does not meet my need or if I don't qualify for need-based aid?

Contact the MSU Office of Financial Aid Services regarding non-need based loans such as the Federal Direct Plus loan. Other possibilities for additional funding include scholarships and employment both on and off campus.

When will I hear about my financial aid award?

Montana State University awards aid on an ongoing basis until funds are exhausted. Since we do not receive notification from the federal and state governments about our financial aid funding until spring, award notices are mailed after that time. Generally, award notices are mailed during late spring and early summer months.

My parents and I are worried that if I have to work while attending college my grades will suffer. Is this true?

Surprisingly, studies have shown that working at a job actually helps many students academically. It seems those students who work learn valuable time management skills.

Will the financial aid offered at one school transfer to another school?

The only aid that will transfer between schools is the Pell Grant. If you are planning to transfer between schools, contact the Financial Aid Office at the new school.

Do I need to reapply for aid every year?

Yes, each year we must reevaluate your need for financial assistance based upon your current financial situation.

My parents are divorced (separated). Which parent should complete the financial aid application?

The parent who should complete the application is the one with whom you lived for the longest period of time during the last 12 months. If you didn't live with either parent, or lived with each parent for an equal number of days, the application should be filled out by the parent who provided the most support for you during the 12 months. "Support" means money for such things as housing, food, clothes, transportation cost, medical and dental care, and school costs.

Is a stepparent expected to complete the financial aid application even though they feel no responsibility to support my education?

Yes. Federal programs and most schools expect a stepparent's information to be included on the financial aid application.

The FAFSA form asks for information from my parents' tax return, but my parents are not going to file their return for a while. What should I do?

You are well advised to submit the actual data because students who submit estimated data are often chosen for verification and, as a result, experience a delay in being considered for aid, as well as perhaps not receiving the maximum amount of aid possible due to limited funding. The delay in waiting for actual data from a completed tax return may not be any longer than the delay caused by the priority filing date of March 1st, even if you must use estimated data.

How do I let Montana State University know that I am interested in loans and/or work?

On the FAFSA, you should answer the aid preference question. Answer "work" if you are interested in Work-Study and "loan" if you want loans. Answer both if you will accept both. Above all make sure you apply by the March 1st priority deadline date.

What is satisfactory academic progress?

To remain eligible for financial aid at MSU, you must make reasonable academic progress toward your degree. Reasonable academic progress is a federal government requirement, and is measured by a number of factors, including grade point average and the number of credit hours completed.

If any of my brothers or sisters are also continuing their education beyond high school, will my parent's contribution be less?

Generally speaking, yes. Your parent's contribution might be lower if both parents are working and about 50% lower if they are helping more than one of their children through college or career school at the same time.

Does financial aid only cover tuition?

No. In determining need, your total cost of attendance is used. This includes tuition and fees, room and board, books, transportation and living expenses.

If I live with a grandparent should he or she file a financial aid application for me?

It depends on the situation, but usually not. You should review the definition of 'parents' in the financial aid office at the school you attend. If you are simply living apart from your parents, they should file the application for you.