

Secondary Education Funding

The Buck Stops Here

For many with chemical sensitivities financial considerations play a major role in educational considerations. Many have lost their source of income and are unsure of what employment they will be able to obtain in the future. Although attending college may seem like another insurmountable financial challenge it can also be a key to future financial security.

The major sources of funding for secondary education are government loans and aid, scholarships, and private loans. This article will provide basic information about each of these sources as well as some resources for those who are looking for more in-depth information.

I will also include some information that reflects my experiences as a college student.

According to U.S. New and World Report: What College Really Costs (2005) the first step in getting college funding is to fill out the governments "Free Application for Federal Student

Aid," or FAFSA. The federal government, as well as colleges and universities, use the information gained from

this document to determine how much the family of the student will be expected to contribute. Colleges put together aid packages that typically include grants, scholarships, loans, and work-study income to cover the balance of the tuition. U.S. News (2005) points out that the tuition at a given college is less important to the student than the aid package the college offers. The FAFSA can be filled out online at www.fafsa.ed.gov.

For complete information about federal aid, I recommend going to the source. The federal website with financial aid information is:

<http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

The good news is that the less money you have, the more aid you are eligible for. Grants, such as the Pell Grant are awarded based on need. These do not have to be paid back. The bad news is that if you are returning to school after completing a degree it is very unlikely that you will qualify for grants.

Almost everyone is eligible for some kind of loans. Government loans such as the Stafford and the Perkins generally have reasonable interest rates. They do not go into repayment until one year after you complete your schooling. Subsidized loans are preferable because the government pays the interest on these loans while you are in school and for six months after you get out.



“One way to avoid loans is to win scholarships.”

When considering how much money you are willing to borrow in order to pay for your education you should consider what your earning potential will be once you are done. When I decided to pursue a degree in speech/language pathology, for example, I discovered that speech therapists are in demand. I felt that the salary I would be able to earn with the degree made the loans manageable. When I got sick, and we were living on my husband’s graduate student stipend, we were less comfortable taking out loans. With the prospect of one income rather than two we sought to minimize our future loan payments.

One way to avoid loans is to win scholarships. These can be need or merit based. In his book, “How to

Go to College for Almost Free”, Ben Kaplan (2002) tells about his search for scholarship money. He admits that this process involves hard work and is time consuming. Thanks to the Internet, information about scholarships is readily available. The trick is finding the ones that fit you best. Kaplan has a website designed to help with the process. It includes search engines and tips for completing applications. This information can be found at <http://www.scholarshipcoach.com/>. An Internet search will reveal several other sources of information regarding scholarships.

Work-study jobs could be challenging for the chemically sensitive. When I was in college I did custodial work, worked in the campus library and as a “gofer” for the campus public relations office. None of these jobs would be an option for me now. The advantage of work-study over regular jobs is that your employer is sensitive to your need to attend classes. It might also be possible to work with the disabled student’s services office to find a position that meets the student’s needs.

One way to reduce college costs is to get credit for college courses without actually taking them. Many high schools offer classes that prepare students to take exams that exempt students from taking specific classes. An option for those who are no longer in high school is to take CLEP tests. Afton, who shared about her experiences with distance learning last month, had this to say about CLEP tests:



“The reasoning is that if you are well enough to attend classes you will also be well enough to work.”



Afton (MCSA News, November 2006) shared “I also used CLEP tests to fulfill basic requirements. CLEP tests were a great way to save money because the only fee is for the test (approximately \$75), not the credit hours. I studied for these tests just like I was taking the class. After passing the test and submitting the score report to my college, I received credit in the course. However, I found that each college is different in terms of what scores and tests they accept for what course. This can also change over time within a school. More information about CLEP tests can be found by going to www.collegeboard.org and typing CLEP into the search engine.

Dealing with finances for college can be stressful. In my experience it always pays to get a head start. If you are working against a deadline filling out forms and finding information can seem even more overwhelming. If looking at the big picture leaves you feeling swamped, start with the basics. Complete the FAFSA, check for scholarships you may want to apply for, and

consider whether you can work or take placement tests to reduce the number of classes you need to take.

Rachel Rogel

References:

Kaplan, B. (2002) *How to Go to College Almost for Free*; Harper Resource, New York, NY.

Mannix, M. (2005). *U.S News and World Reports: What College Really Costs*; Sourcebooks, Inc., Naperville, Illinois.

On a personal note concerning student loans: I became ill shortly after completing my Master's in Speech/Language Pathology. Since I was unable to work and my husband was still in graduate school, we were not able to make my loan payments. We applied for and were granted deferments based on economic hardship. Eventually, when it became clear that I would not be able to work, I applied to have the loans written off on the basis of disability. This process is less involved than applying for disability benefits. It involved filling out a form and getting a letter from my doctor. The loans were then transferred to the Department of Education and “provisionally” discharged. I am now waiting for documentation of my income to be sent to the DOE so that they can complete the final stage of the discharge process.

The trick here is that I got sick after I finished my degree. Paperwork from the DOE makes it clear that the disability must begin after the student completes his or her education. Also, if I go back to school in the future, my past loans will go back into repayment. The reasoning is that if you are well enough to attend classes you will also be well enough to work. Whether this is valid or not, is a question for another article, but the point is that if you are disabled while you are in school the government will expect you to pay your loans back.

Rachel Rogel