

## Financial Aid for College Students with Learning Disabilities (LD)

### Why Financial Aid is Important for College Students with LD

1. Many students with LD need smaller colleges or private colleges for the individual support they offer.
2. Many students with LD require the support of fee-based programs.
3. Some students with LD may not be able to effectively demonstrate their intelligence through GPAs and test scores so they may not qualify for academic scholarships.

### How to Prepare to Qualify for Scholarships

- Begin in 9<sup>th</sup> grade!
- Carefully choose classes to complete requirements for scholarships.
- Insure that accommodations are being made in class, but not modifications.
- Work to earn money and/or volunteer.
- Take ACT or SAT prep classes.
- Insure that accommodations are in place for high-stakes exams.
- Take the ACT and SAT early and often to achieve highest score possible.

### Types of Financial Aid

**Categories:** Merit-Based and  
Need-Based

**Sources:** Federal, State, Institutional,  
and Private

**Gift aid** is based on **need** or **merit** and includes grants and scholarships .

**Self-help aid** is based on **need** or **non-need** and includes loans and employment .

### Definition of "Need"

To determine a student's need, financial aid providers start with the cost of attending the college, then subtract the expected family contribution from that cost.



## How to Apply for Federal Aid

A free application for federal student aid (FAFSA) is available at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). Some state financial aid requires a completed FAFSA as well. The FAFSA includes applications for:

- Pell Grant
- Supplemental Educational Opportunity Grant
- Work Study
- Student Loans

## How to Apply for State Aid

- Find out what scholarships the state offers. High school guidance counselors should have this information.
- Determine the requirements to receive and keep these scholarships.
- Be aware that state scholarships are often merit-based ONLY, and the requirements are NOT flexible.

## How to Apply for Private Aid

- Ask the high school counselor what is available.
- Contact the parent's employer for possible private aid.
- Complete online scholarship searches.

## How to Apply for Institutional Aid

Once the student has been accepted to a college or university, schedule an appointment with the financial aid department to discuss the following types of financial aid:

- Academic
- Achievement
- Work Study
- Loans

## State Rehabilitation Services Agency (RSA)

Check with a local RSA counselor to determine eligibility requirements for financial assistance. RSA may pay for books and tuition. Tuition payment will not exceed the tuition at a state public school, and RSA does not usually pay for out-of-state schools.

Also, RSA's contribution varies for each individual depending on need and severity of disability.

## Additional Resources

[www.fastweb.com](http://www.fastweb.com)

<http://undergraduate.research.gwu.edu/external>

[www.kennedy-center.org/education/vsa/resources/TipSheet\\_Scholarship.pdf#!](http://www.kennedy-center.org/education/vsa/resources/TipSheet_Scholarship.pdf#!)

<http://www.onlineschools.org/financial-aid/disabilities/>

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