

Dear Alumni of CDCPS:

*This is a partial listing of scholarships, grants and loans that are available to students applying to college and students already enrolled in both 2- and 4-year colleges and graduate programs. We hope this will be a valuable resource to assist you in accomplishing your college and graduate school goals. There are literally thousands of financial aid programs in the country, but hopefully these links will be useful and start you on the road to finding even more funding sources. Please contact me if I can be assistance.*

Joan Silverman

[jsilverman@thecommunitygroupinc.org](mailto:jsilverman@thecommunitygroupinc.org); 978-682-6628

### **Financial Aid and Scholarship Programs**

**This is a partial list of college financial aid programs with summaries for graduates of CDCPS.**

**For a complete list of Massachusetts resources, click on**  
**<http://www.osfa.mass.edu/default.asp?page=aidPrograms>**

*For all financial aid programs, you must complete a FAFSA application link*  
*<http://www.fafsa.ed.gov/>*

In addition to the resources listed below, there are companies that can be hired **for a fee** that can assist families in finding and preparing applications. One such company is 123College.com, Inc.

Ryan McSheffrey is a representative of that company and his contact information is [www.millcityfp.com](http://www.millcityfp.com) or 617-312-9820. Please note there is a fee for his services.

### **Scholarships in Massachusetts**

#### **Christian A. Herter Scholarship Program**

- Designed to provide educational opportunities to Commonwealth students who demonstrate promise and desire to attend college. Students are nominated by guidance counselors, social workers, ministers and educators who are familiar with the student's circumstances. Each year, 25 students in 10<sup>th</sup> and 11<sup>th</sup> grades are selected to receive awards of up to 50% of their calculated college tuition needs. Selected student will have overcome major adversity, such as mental, physical and societal obstacles. Grade point average requirement is at least 2.5 on a 4.0 scale. Award amounts are up to \$15,000. 10<sup>th</sup> and 11 graders apply in **February or March for the following academic year.**
- Link: <http://www.osfa.mass.edu/default.asp?page=herterScholarship>

#### **John and Abigail Adams Scholarship Program**

- Not based on financial need, this award is to reward and inspire student achievement and to help attract high performing students to Massachusetts public colleges.
- For students who score in the Advanced category in either Math or English section of grade 10 MCAS test and score Proficient or Advanced on the other subject (of Math or English). Must have combined MCAS score that ranks in the top 25% in their school district. There is no application process. Eligible students will be notified in the fall of their senior year of high school.
- Link: <http://www.osfa.mass.edu/default.asp?page=adamsScholarship>

### Paul Tsongas Scholarship Program

- For students who have graduated high school within the last 3 years with a grade point average of 3.75 and SAT score of at least 1200. Eligible students receive a waiver of tuition and mandatory fees to a Mass. State College (i.e. UMass Lowell).
- Link: <http://www.osfa.mass.edu/default.asp?page=tsongasScholarship>

### Assumption College Scholarships

- Scholarships of \$5,000 to \$20,000 are available to high school students whose records demonstrate strong academic achievement, leadership and potential for success at Assumption College.
- Link: <http://www1.assumption.edu/admiss/FinancialAid/merits.htm>

### Community Foundations of Western Massachusetts Scholarships

- With a centralized application process, this foundation awarded \$2.5 million to over 900 students last year alone and is one of the largest community foundations in the country.
- Link: <http://www.communityfoundation.org/scholarships/index.html>

### Robert C. Byrd Honors Scholarship

- Applications are available through guidance departments in public and private high schools in Massachusetts in January. Schools must nominate students. Requirements include at least a 3.5 GPA or an average of between 87% and 100% or a class rank in the top 5%. Also required are involvement in school activities and leadership positions, community service, paid employment and special recognition, awards and honors.
- Contact information for Massachusetts:

MASSACHUSETTS  
Sally M. Teixeira  
Massachusetts Department of Elementary and Secondary Education  
75 Pleasant Street  
Malden, MA 02148  
Telephone: (781) 338-6304  
Fax: (781) 338-3399  
E-mail: [steixeira@doe.mass.edu](mailto:steixeira@doe.mass.edu)

### Scholarships and Financial Aid for UMass Lowell

- This link is for general information: <http://www.uml.edu/financialaid/undergraduate/aid.html>
- There are many scholarships available for students applying to UMass Lowell and more information will be posted after January 1.

### Stephen Phillips Memorial Scholarship Fund

- A scholarship for permanent residents of the New England states.
- Students must have substantial unmet financial need as defined by the Stephen Phillips Fund; please check their website for details.
- Family must have a low Estimated Family Contribution (EFC) from the FAFSA.
- Students must have a GPA of 3.0 or higher, be enrolled in a demanding course of study, and demonstrate skilled writing ability.
- Students must also be involved with community, school and work activities.

- Please note that CDCPS has sponsored alumni who meet all the criteria. If you wish to be considered as a sponsored applicant, contact Joan Silverman. ([jsilverman@thecommunitygroupinc.org](mailto:jsilverman@thecommunitygroupinc.org) or 978-682-6628)
- Link: <http://www.phillips-scholarship.org/home50.html>

### **National Scholarship Programs**

#### The Gates Millennium Scholars

- Provides substantial scholarship awards to minority students including Hispanic American students.
- Eligible students must have a minimum of a 3.3 grade point average on a 4.0 scale and have significant financial need and outstanding leadership skills.
- **Deadline is January 11, 2011.**
- Link: <http://www.gmsp.org/>

#### Hispanic Scholarship Fund

- **MANY** scholarships available to graduating high school seniors, community college transfer students, undergraduate students and graduate students.
- Deadlines are as early as December 2010.
- Must have a grade point average of at least a 3.0 on a 4.0 scale.
- Plan to attend college full-time in 2011-2012.
- Link: <http://www.hsf.net/innercontent.aspx?id=34>

#### American Meteorological Society

- The AMS/Industry Minority Scholarships will award funding to minority students who have been traditionally underrepresented in the sciences, especially Hispanic, Native American, and Black/African American students.
- Applicant must be entering his or her freshman undergraduate year in the fall of 2011 to be eligible to apply.
- Application packages must be postmarked no later than **11 February 2011.**
- Link: <http://www.ametsoc.org/amsstudentinfo/scholfeldocs/industryminorityscholarship.html>

### **Massachusetts Grants**

#### Foster Child Grant Program

- This program provides up to \$6,000 annually for foster children who have signed an agreement with the Department of Social Service for care and services beyond age 18.
- Link: <http://www.osfa.mass.edu/default.asp?page=fosterChildWaiver>

#### MASSGrant Program

- Provides need-based financial assistance to Massachusetts students whose Estimated Family Contributions (EFC) from the FAFSA is below \$5,273.
- Link: <http://www.osfa.mass.edu/default.asp?page=massGrant>

### Cash Grant Program

- The *Cash Grant Program* is designed to assist needy students in meeting institutionally held charges, such as mandatory fees and non-state-supported tuition. It is a complementary program to the *Need-Based Tuition Waiver Program*.
- Link: <http://www.osfa.mass.edu/default.asp?page=cashGrant>

### Part-Time Grant Program

- To provide aid for students attending college on a part-time basis, which is defined as at least 6 credits but fewer than 12 credits per academic term.
- Link: <http://www.osfa.mass.edu/default.asp?page=partTimeGrant>

### DSS Adopted Children Tuition Waiver

- For children age 24 or younger adopted by a Massachusetts resident or adopted through the Department of Social Services. This waiver is for 100% of tuition in Massachusetts colleges (i.e. UMass Lowell).
- Link: <http://www.osfa.mass.edu/default.asp?page=adoptedChildWaiver>

### Incentive Program for Aspiring Teachers

- This program seeks to attract qualified students who have a minimum of 3.0 GPA in their first year of college and decide to enter a certification program in a field with demonstrated teacher shortages. Students must commit to teaching for 2 years in a Massachusetts public school after receiving their BA degree.
- Link: <http://www.osfa.mass.edu/default.asp?page=aspireTeachersWaiver>

### Joint Admission Tuition Advantage Waiver Program

- For students who graduated from a Massachusetts public community college (i.e. NECCO) with a minimum of a 3.0 average and attend a state college or University of Massachusetts (i.e. UMass Lowell).
- Link: <http://www.osfa.mass.edu/default.asp?page=jointAdmissionsWaiver>

### Need-Based Tuition Waiver Program

- Helps offset the increases in tuition at Massachusetts public colleges and universities and is used as a supplemental scholarship to a financial aid package.
- Link: <http://www.osfa.mass.edu/default.asp?page=needBasedWaiver>

### UMASS Exchange Tuition Waiver Program

- UMass students can attend other colleges who have signed learning contracts with Massachusetts and where the University of Massachusetts determines that the experience of the exchange program enhances the learning experience of the students who participate.
- Link: <http://www.osfa.mass.edu/default.asp?page=UMASSWaiver>

## Loans

### Massachusetts No Interest Loan

- This program offers zero interest loans that students will have 10 years to repay.
- Link: <http://www.osfa.mass.edu/default.asp?page=nil>