



Supporting Head Start quality today, impacting Arizona's tomorrow!

Financing Your Education – Options

Financial Aid

Many people who attend college rely on some form of financial aid to cover tuition, fees, room and board, books, supplies, transportation and other educational expenses. You will receive financial aid if you can demonstrate financial need and/or meet other standards of eligibility.

ALWAYS check with the financial aid office at the college or university as they have up-to-date financial aid information. They have staff that can assist you with the application process.

ALWAYS check with your employer as they may include tuition assistance or flexible work hours for education purposes, as part of their benefit package.

For information on FAFSA, go to <http://www.fafsa.ed.gov/>

Grants

- Are financial aid awards that do not have to be paid back

Federal Pell Grant: awarded to undergraduate students who have not earned a bachelor degree. It may be received for participating in a post-baccalaureate teacher certificate program. Complete the FAFSA to apply.

Federal Supplemental Educational Opportunity Grants (FSEOG): Campus based program managed directly by the financial aid office at each participating college/university. FSEOG's are for undergraduates in great financial need. Complete the FAFSA to apply.

Loans

- Are financial aid awards that you agree to repay with interest

Federal Stafford Loans (Subsidized): awarded on the basis of financial need. If you qualify for this subsidized loan you will not be charged interest before repayment begins (or during authorized periods of deferment). The federal government "subsidizes" (pays the interest on) these loans while students are in school at least half time and during certain periods, such as grace and deferment. Complete the FAFSA to apply.



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Federal Stafford Loans (Unsubsidized): not awarded on basis of financial need. If you qualify for an unsubsidized loan, you will need to repay interest from the time you receive the loan until you pay it back in full. You may choose to pay the interest while you are in college or allow it to accumulate. If the interest accumulates it will be added to the principle amount of the loan and will increase the amount you will have to repay. Complete the FAFSA to apply.

Federal Perkins Loan: A low interest loan from the federal government for both undergraduate and graduate students enrolled in classes at least half time. The college is the lender. The loan is made with government funds and the college contributes a share. If you receive the Federal Perkins loan you will repay the loan to your college. Not all students qualify. Complete the FAFSA to apply.

Federal PLUS Loan: Parents can borrow a PLUS loan to help pay educational experiences for a daughter or son who is an undergraduate student enrolled at least half-time at an eligible college. PLUS loans are unsubsidized and not awarded on the basis of need. Complete the FAFSA to apply.

Federal Work Study: Provides jobs for undergraduates and graduate students in financial need. It allows students to earn money to help pay educational expenses. Complete the FAFSA to apply.

Scholarships

- Are money for college that you do not have to repay
- Are offered by a college or other entity
- Are often available for students who fit a specific profile
- May be sponsored by civic or church organizations

Arizona ECE Financial Assistance Scholarships

- **T.E.A.C.H.**

T.E.A.C.H. ARIZONA currently offers these scholarship models: (1) Early Childhood Associates Degree Scholarship for Child Care Center Teachers and Directors; (2) Early Childhood Associate's Degree Scholarship for Family Child Care Providers; and, (3) the Child Development Associate (CDA) Assessment Scholarship.



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T.E.A.C.H. ARIZONA is a comprehensive scholarship program that provides the early childhood workforce with access to educational opportunities. There are four (4) components to all T.E.A.C.H. Early Childhood® Programs:

1. Educational scholarships: support for tuition and books, a travel stipend, and paid release time.
2. Formal education: a set amount of college coursework leading to a credential or degree.
3. Compensation: providing an incentive in the form of a bonus and/or raise.
4. Commitment: requiring a commitment to continue working at one's current program for a specified period.

For more information on T.E.A.C.H., go to <http://www.asccaz.org/teachaz.htm>

- **Professional Career Pathway Project (PCPP) Scholarships** - Sponsored by the Arizona Department of Economic Security (DES), Child Care Administration (CCA) and several Regional Partnership Councils of First Things First.

The PCPP is:

- ✓ Offered at community colleges throughout Arizona,
- ✓ Funds tuition, registration fee and provides a \$10 per credit textbook stipend at the college bookstore.

To be Eligible:

Must work in a child care center or be a family child care provider or a family group home provider/employee. Preference is given to those working in DES contracted programs.

Must complete all courses paid for by the PCPP with a grade of "C" or better to be eligible for continued funding.

The PCPP Offers:

- Tuition for 1 to 6 credits per semester (Total 12 credits per school year),
- Textbook stipend for \$10 per credit each semester, and
- Initial CDA (Child Development Associate Credential) assessment fee paid for those in family child care and family group homes and for some in center based programs.



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How to use the Professional Career Pathway Project (PCPP) Grant:

Contact the PCPP for the name of the PCPP advisor at the Collaborating college you wish to attend. The PCPP Advisor (aka Collaborator) will assist you in developing your course Pathway, and the Tuition Application. Feel free to contact the PCPP with any questions.

For more information on PCPP, go to

http://www.centralaz.edu/Home/Academics/Divisions_and_Programs/Early_Care_and_Education_Program/PCPP.htm

PCPP Office/ Program Contact:

Shirley Harter

520-494-5077

shirley.harter@centralaz.edu

Employer Supported Tuition Assistance

- **Head Start Tuition Assistance**

All Head Start programs have some funds for professional development. Talk with your program about tuition assistance or reimbursement for coursework, books, and ancillary educational expenses or benefits.

- **Employer Tuition Assistance**

Many employers provide some sort of tuition assistance or reimbursement. Check with your employer to see if assistance is provided.