



Community Colleges Provide Affordable Pathway to Education and Jobs

MONTGOMERY – The weak economy has many parents and students concerned about how they will pay for a college education. Alabama’s community and technical colleges - with tuition rates at about half of a four-year university – are accessible and affordable.

While there’s no better time to seek a degree or certificate from a two-year school – and enrollment is quickly rising at these schools – many students need financial help; in fact, one study says half of all students need some kind of financial aid. And each community college stands ready to help find that aid.

“It is paramount to us that community colleges remain accessible,” says Michelle Sylvester, director of student services for the Alabama Community College System. “We understand that providing that pathway to college is paramount to student access and success.”

Students entering community colleges now are not only traditional students seeking a first career, but many adults, employed or not, who seek training that will help them find work or hone skills in a limited job market. That’s good news for many people, because in most cases there is a community college campus within 50 miles or so of their homes. In addition, Alabama’s community colleges offer a wide gamut of programs, and many of its courses provide transferrable credits for further education.

Community colleges also are well known for their ability to offer flexible class schedules and opportunities for distance learning, making it even more convenient and possible to earn a certificate or degree.

The benefits of attending community colleges are many; so, how do students begin to find the money to pay for college? The very first step for any prospective student is to apply for federal aid through FAFSA, or Free Application for Federal Student Aid (www.fafsa.ed.gov). In fact, the U.S. Department of Education uses this form to evaluate student eligibility for federal aid of all types, including grants, loans and scholarships. The site is available in English or Spanish, and there is even live help available online.

“FAFSA collects all of your financial data, such as household income, household size, etc. and assesses your eligibility for aid,” Sylvester says.

“You can complete it online, which is the fastest way to get the ball rolling. It should be the number one thing to do before beginning a search for financial aid.”

Families need to submit FAFSA forms in January, or as soon as the previous year’s income tax data is available, to take advantage of financial aid that is first-come, first-serve. Schools also have their own deadlines, so prospective students should check with the school of their choice for more information.

The website has a streamlined process for filling out forms, as well as

helpful deadlines for submitting data. The website has a step-by-step process to collect information and fill out forms.

While it is a bit more daunting, for those without computers FAFSA forms are available at individual colleges, and telephone assistance is available, too. Just call 1-800-433-3243. There also is a TTY line for the hearing impaired at 1-800-730-8913.

For parents who want an early estimate of financial aid eligibility – even before the child is old enough for college – the website provides a link to the “FAFSA4caster” that helps determine eligibility.

Another helpful website, www.studentaid.ed.gov, outlines several types of aid, who qualifies and how to apply for it.

There is a myriad of financial aid available for eligible students. Most community college students apply for it, and there is no age limit to apply. Community colleges also stand ready to assist students with applying for aid.

Some of the more popular federal programs are:

- **Pell Grants.** Students must apply for federal student aid and grants are awarded based on tax forms, the FAFSA eligibility form, the student’s income if he or she works, the parents’ income and the like. Pell Grants are awarded to undergraduate students. Pell Grants are not loans and are not required to be paid back.
- **Supplemental Education Opportunity Grants.** These also are need-based and awarded to low-income, undergraduate eligible applicants.
- **Stafford Loans.** These are subsidized or unsubsidized. If the loan is subsidized, the government pays the interest on the loan as long as the child is enrolled part time and for six months thereafter. If the loan is unsubsidized, the interest accrues. Again a FAFSA evaluation is required to begin that process.
- **Work-Study Programs.** Funds are provided for the student to work and be paid while in school.
- **Federal Family Education Loan Program.** Parents take out the loan from the government and make the payments. Interest rates vary, so research and comparisons are recommended.

Students also may apply for private loans, and those can be awarded by banks or other financial institutions such as Sallie Mae. Some schools have their own loan programs. However, be sure to check with the college first; some two-year colleges do not participate in those programs.

“Private loans have different criteria, depending on the lender,” says Sylvester. “Check with your financial institution, and compare rates.”

The State of Alabama also provides some financial aid. The Alabama Student Assistance Program Grant is based on need, and the Alabama College Loan Program provides loans.

Scholarships also are a popular way to secure money for college. One of the most popular – and exciting – scholarship programs is one managed by the two-year colleges themselves, according to Sylvester.

“Using money allocated by the Alabama State Board of Education, each community college can grant up to 350 institutional scholarships each year, and for technical colleges, 200 each year. Up to a third of those

scholarships must be need-based," she says. "These will pay for tuition and fees for up to 82 credit hours."

"Students should apply early for these scholarships; deadlines will vary, but the earlier, the better," Sylvester says. "We have great federal student aid, but here within our own state, we have outstanding institutional scholarships for those who qualify. Many are need-based."

"Students just need to take the initiative and apply for these scholarships, and see what else is out there," she says. "They can be applied for online, too." Forms also are available from high school counselors and local community colleges. Check out each college's website for financial aid specific to that school, she says. Students and parents can link to any of the state's public two year colleges' websites through the Alabama Community College System website at www.accs.cc.

High school students also need to check out dual enrollment programs that allow them to complete some college courses while in high school, Sylvester says. In some cases, high school students can graduate with both a high school diploma and a two-year certificate or degree. That can quickly provide the student with the tools necessary to get a job right away, or to continue his or her education.

For those who are still considering career options, the FAFSA website also includes a career finder and a guide to finding a school.

"College really is accessible and affordable," Sylvester says. "Our community colleges offer many pathways. And we stand ready to help."