
21st Century Scholars Certificate

This is to certify that

You are a 21st Century Scholar participating in the GEAR UP program.

As a 21st Century Scholar in the U.S. Department of Education's Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) program, you will receive services such as tutoring, mentoring, counseling, and other support to help you prepare for college. You will likely be eligible for financial aid to help you and your family pay for your college education. In return, you will be responsible for working hard, doing your homework, reading a variety of books, taking challenging courses, and planning for your future with your parents, teachers, and other adults.

Richard M. Freeland
Commissioner
Massachusetts Department of Higher Education

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Director
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MASSACHUSETTS
Department of
Higher Education

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Paying for College:

Information and Resources for GEAR UP Students

You may be worried about how you will pay for your college education, but consider the following:

- 1. College may not cost as much as you think—most families overestimate the costs.*
- 2. There is plenty of help available—including scholarships, financial aid, and information on how to save money and control costs.*
- 3. College is a good investment that pays for itself over time—college graduates earn twice as much as those who do not attend college.*

College is a realistic goal, regardless of your family income. While nothing in life is guaranteed, odds that you will qualify for financial aid to help you pay for college are pretty good. Two of every three full-time college students receive some type of aid.

Five Great Sources of Financial Aid:

MASSGrant: MASSGrant is a grant assistance program funded by appropriations from the Massachusetts Legislature. The MASSGrant program provides need-based financial assistance to undergraduate students who reside in Massachusetts and who are enrolled in and pursuing a program of higher education in any approved public or independent college, university, school of nursing or any other approved institution furnishing a program of higher education.

Scholarships: Scholarships provide money for college that does not have to be repaid. Scholarships are usually awarded to students with an exceptional academic record in high school, or who possess certain characteristics important to the scholarship provider (such as hobbies, athletic ability, membership in a particular group, etc.). Award amounts may vary. Most scholarships require an application.

GEAR UP Massachusetts Scholarship: To qualify, eligible students must: 1) participate in a component of the GEAR UP Massachusetts Early Intervention initiative, 2) be fewer than 22 years old, 3) receive a secondary school diploma or its recognized equivalent from a Massachusetts public high school participating in GEAR UP Massachusetts, 4) be a permanent legal resident, 5) be enrolled full or part time in an eligible program at an eligible institution. Your scholarship will be pro-rated, depending on the amount of time you are enrolled in post-secondary education.

Pell Grants: Pell Grants are provided by the Federal government to college students who demonstrate financial need. To learn more about the maximum Pell Grant award, which may be available to the most financially needy students, please visit <http://www2.ed.gov/programs/fpg/index.html>. Students must be U.S citizens and must complete the Free Application for Federal Student Aid (FAFSA) to be considered.

Work Study (Federal): The Federally sponsored Work-Study Program provides students with part-time employment during college. Eligibility is based on financial need; students must be U.S citizens and must complete the FAFSA.

Ask your high school counselor and your GEAR UP Coordinator about how to apply for financial aid, including the GEAR UP MA Scholarship and MASSGrant. The most important thing to do is to prepare academically—take rigorous courses and get good grades—so you are competitive for the abundance of (free) scholarships and grant money available.

Start applying for scholarships now! Find scholarships that are right for you on these websites:

www.osfa.mass.edu
www.college-scholarships.com
www.latinocollegedollars.org
www.fastweb.com
www.yourplanforcollege.org
www.collegeanswer.com