



Education Beyond High School Affordable for Alabama Families

Access to education beyond high school is important for all young people. Many communities in the state of Alabama have jobs that require postsecondary education.

Postsecondary means education after high school. Graduating from postsecondary institutions, such as trade schools or 2- or 4-year colleges, will strengthen the ability of young people to earn more money to help their families and communities. As shown in table 1, a person who continues his or her education after high school will likely make more money compared to a high school

graduate and will be less likely to experience job loss. Salary rates will vary based on the state in which you live.

Some students may believe that education beyond high school only means going to college. For students who do not want to go to college, completing a professional certificate in a job-specific program would be a better option. Vocational and trade schools offer specific career training such as cosmetology and medical assistant. Table 2 shows the average income for various careers that require a professional certificate.

Table 1: Salary Comparisons Based on Level of Education

Weekly Median Earnings	Job Loss Rate %
High School Graduate (Including GED) \$712	4.6%
Some College (No Degree) \$774	4%
Associate Degree (2-year College) \$836	3.4%
Bachelor's Degree (4-year College) \$1,173	2.5%
Master's Degree \$1,401	2.2%
Professional Degree \$1,836	1.5%

Source: U.S. Bureau of Labor Statistics (2017)

Table 2: Annual Salaries of Labor and Service Careers

Job Title	Annual Earnings
Barber/Cosmetologist	\$24,830
Electrician	\$55,190
Elevator Installer and Repairer	\$79,780
Home Entertainment Installer and Repairer	\$38,160
Medical Assistant	\$33,610
Medical Records Technician	\$40,350
Photographer	\$34,000
Plumbing/Air-Conditioning Contractor	\$53,910
Railroad Conductor and Yard Master	\$66,080
Skin Care Specialist	\$31,290

Sources: U.S. Department of Labor, Bureau of Labor Statistics (2018)

Types of Financial Assistance

The cost of tuition for education beyond high school is rising faster than the financial resources of most students and their families. Without financial assistance, most students will not be able to further their education after graduating from high school. Various types of financial assistance, such as fellowships, grants, and scholarships, are available to help students who live in Alabama and who want to obtain education beyond high school. Fellowships, grants, and scholarships are types of financial assistance that do not have to be repaid. While educational loans are provided through funding from institutions such as banks and state higher education lending sources, students are expected to repay the loan at an agreed-upon interest rate. Loan repayment typically begins six months after the student graduates.

In addition, Alabama in-state reduced tuition rates are available for most public state colleges and universities. There is a specific requirement, however, for future students to be a resident for at least 12 months. Families may want to consider relocation one to two years before applying. Check with the Alabama legislature for specific rules. For more information, contact the financial aid office at the university to which you intend to apply and ask for more details regarding residency for the purpose of tuition.



Calculating the Cost of Postsecondary Education

As parents and students consider options for obtaining education beyond high school, many become discouraged when they consider the cost of postsecondary tuition. Parents and students often overestimate the cost because the majority of students do not pay the total price. This means that, when the cost of postsecondary education is being considered, parents and students need to deduct financial assistance, such as grants, scholarships, and fellowships (money that does not have to be repaid), from the total tuition price. For example, if the total cost of attending a university is \$10,000 per semester and a student will receive \$6,000 in financial assistance, then the actual cost for the student's education would be \$4,000 per semester. Students should also look at the average student loan debt of the postsecondary schools of interest. Table 3 provides the rank of average student loan debt for postsecondary institutions in Alabama.

Keep in mind that financial aid forms can be confusing. If you need assistance completing the form, contact the financial aid office of the school to which you are applying. Some schools schedule specific dates and times for students to meet with counselors for help completing forms. Some high school guidance counselors may also provide assistance completing forms and getting financial assistance.

Table 3: Rank of Average Alabama Student Loan Debt per Graduate

Rank	School Name	Avg Debt Per Grad	% of Grads w/ Debt
1	Samford University	\$10,545	36%
2	Auburn University	\$11,550	41%
3	University of Alabama	\$15,894	47%
4	University of Montevallo	\$17,886	62%
5	University of Mobile	\$18,318	61%
6	University of West Alabama	\$18,581	76%
7	University of Alabama, Huntsville	\$18,905	54%
8	Auburn University at Montgomery	\$21,013	69%
9	University of Alabama, Birmingham	\$22,019	63%
10	Tuskegee University	\$24,380	92%
11	Faulkner University	\$25,810	89%
12	Huntingdon College	\$27,137	81%
13	Alabama State University	\$27,614	85%
14	Stillman College	\$29,212	96%

Source: Drew Cloud, Student Loan Reporter (2017)

Career Selection and Education Cost

The type of career you select, as well as other things related to career choice, can affect how much your college education will cost. When choosing among various types of careers, the student needs to look at the cost of an education. The average level of educational debt for college graduates in Alabama is about \$15,901, which may threaten the financial well-being of many graduates. Many college graduates find that their loan payments are so large that they must delay large purchases, such as a new car or a house.

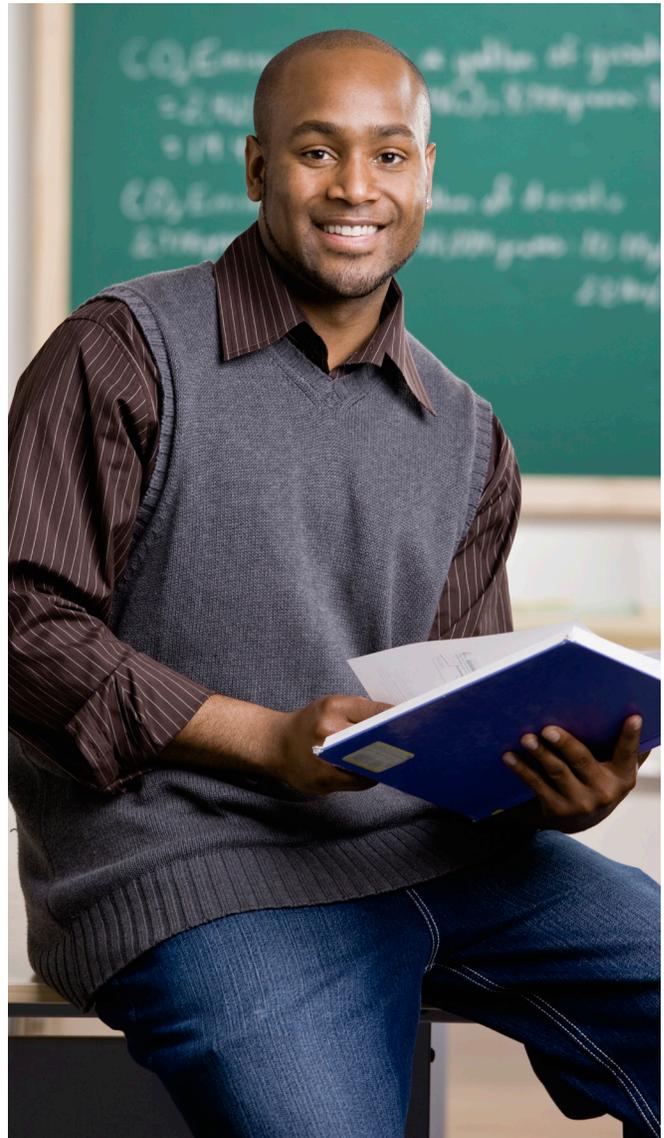
A good example of this is the decision to become a teacher. Teachers earn much less than they should, considering their high value to society, so debt relief is a necessity to attract good teachers. Under the College Cost Reduction and Access Act of 2007, Section 104, the Teacher Education Assistance for College and Higher Education (TEACH) grant program provides up to \$4,000 a year in grant aid to undergraduate and graduate students and those enrolled in a post-baccalaureate teacher credential program.

To qualify for a TEACH grant, students are required to work as full-time teachers for a minimum of four years. Students must complete their service to the TEACH grant within eight years of obtaining an education degree. In addition, students must agree to teach in areas such as math, science, foreign languages, special education, developmental reading, or a subject designated as high need by the federal or state government or by a local education agency. The chief administrator of the student's place of employment must provide the National Association of Student Financial Aid Administrators proof of grant compliance each school year.

If you do not meet your TEACH obligation, your grant will be changed to a Direct Unsubsidized Loan. With an unsubsidized loan, the student is responsible for the money borrowed and interest owed. However, a subsidized loan means that the government pays the interest while the student is in school, during an economic hardship such as unemployment, or in active military duty. The school you attend sets the amount you can borrow for both types of loans.

Another teacher-specific program is the Teacher Loan Forgiveness Program. Once a person has taught for five years in a row in certain schools or educational agencies, he or she can qualify for up to \$17,500 of loan forgiveness for certain types of loans. Additionally, teachers serving in low-income schools, special education, or in a subject shortage area can apply for complete loan cancellation (discharge) of Federal Perkins Loans.

People who choose to work in public service field job such as a teacher or public defender, can qualify for Public Service Loan Forgiveness. Participants must have a qualifying repayment plan and can apply for loan forgiveness after making 120 payments toward loans. Another option is income-driven repayment plans for federal student loans. To be eligible the applicant's student loan debt must be higher than his or her annual income or be a significant portion of his or her annual income.



In addition, individuals who decide to teach may want to consider teaching specific courses related to science, technology, engineering, and mathematics (STEM). Many states, including Alabama, are providing loan reimbursement for tuition paid for undergraduate courses through the Teacher Loan Forgiveness Program.

Nurses can also qualify for loan repayment programs through Nurse Corps by working full time in facilities such as public and educational hospitals and long-term care facilities. There are also Nursing Education Scholarships for Alabama residents and for students seeking a bachelor of science degree in nursing at Auburn University. Contact the University Scholarship office at (334) 844-4723 for more details.

Most loan forgiveness or cancellation programs require that the loans be federal loans rather than private educational loans. Contact the offices that administer all of the programs mentioned to find out if your loans are eligible.



Organizing College Selection Materials

Regardless of the program of study, there are ways to manage school expenses and not be burdened by debt for years after completing a program. The key to managing college expenses is to prepare early. Before your junior year of high school, start exploring colleges of interest. Look for scholarships for which you may be eligible. A college selection form is available at the end of this document to help you organize college selection materials.

Special Considerations

Students with disabilities may find special scholarships and grants. If you have a disability, contact your campus of choice, office of disability services or office of accessibility to learn more about the campus resources and steps to receiving academic accommodations. For students who have served in the military, contact your campus of choice office of veteran affairs to learn more about special scholarships such as the GI Bill and transitional and career development services. Nearly every state will offer financial assistance in the form of state grants and loans. To find out which agency in your state may offer financial assistance for higher education, visit <http://www2.ed.gov/about/contacts/state/index.html>.

Low-income Student Grants for Nonteachers

The College Cost Reduction and Access Act of 2007 also provides additional Pell Grant funding to assist low-income students in paying postsecondary educational expenses. A Pell Grant, unlike a loan, does not have to be repaid. Pell Grants are usually awarded only to undergraduate students who have not earned a bachelor's or a professional degree. Pell Grants are considered a foundation of federal financial aid to which aid from other federal and nonfederal sources might be added.

Another source of money for which all Alabama high school and college students can qualify is the Alabama Student Assistance Program (ASAP). To qualify, you must be an Alabama resident and attending an eligible Alabama institution. ASAP is a need-based, state/federal grant ranging from \$300 to \$5,000 per academic year. To apply for this program, submit the Free Application for Federal Student Aid (FAFSA) to the federal government.

Graduate Debt Free or Almost Debt Free

Some colleges, such as Berea College and Alice Lloyd College, offer students free tuition. Students at institutions such as these participate in work study programs and receive a combination of financial assistance (e.g., grants, loans, and scholarships). Other schools offer needs-based scholarships that cover between 60 percent and 100 percent tuition. These include Deep Springs College, Harvard, Massachusetts Institute of Technology (MIT), and Web Institute.

Other colleges offer free tuition, but students may also be responsible for fees that include books, health services, and room and board. You might be surprised that countries such as Finland, Germany, and Norway offer free tuition to international students. Students who attend international schools will be responsible for costs such as travel, and room and board.



Avoiding College Planning Scams

Please remember that you should never pay to receive information about financial aid or scholarships. Never provide a social security number or banking information to receive college planning information.



EDUCATION BEYOND HIGH SCHOOL

College Selection Form

College/University: _____

Required Scores

ACT Score: _____
SAT Score: _____
GPA: _____
Application Deadline: _____

My Scores

ACT Score: _____
SAT Score: _____
GPA: _____
Date Sent: _____
Transcripts Sent: _____

Certificate of Degree of Indian Blood (CDIB)

(Need one type of documentation.)

- _____ Issued by the Bureau of Indian Affairs
- _____ Have all genealogy records
- _____ DAWES Indian Census Roll

Admissions Application

Application Fee: \$ _____
Contact Person: _____ Phone Number: _____

Estimated College Cost

Tuition:	\$ _____	Meal Plan:	\$ _____
Housing:	\$ _____	Parking Pass:	\$ _____
Books:	\$ _____	Student Health Insurance:	\$ _____
		Total Cost:	\$ _____

Financial Aid

U.S. Department of Education: www.fafsa.gov

Financial Aid Counselor: _____ Phone Number: _____

FAFSA Checklist:

- Your Social Security Number
- Your Alien Registration Number (if you are not a U.S. citizen)
- Your most recent federal income tax returns, W-2s, and other records of money earned.
(Note: You may be able to transfer your federal tax return information into your FAFSA using the IRS Data Retrieval Tool.)
- Bank statements and records of investments (if applicable)
- Records of untaxed income (if applicable)
- An FSA ID to sign electronically.

Date FAFSA Submitted: _____

University Scholarships

Keyword Search: Academic, Freshman, Department, Incoming, International, Military, Transfer

Name: _____ Deadline: _____

Name: _____ Deadline: _____

Name: _____ Deadline: _____

Private Scholarships

Keyword Search: Academic, Freshman, Department, Incoming, International, Military, Transfer

Name: _____ Deadline: _____

Name: _____ Deadline: _____

Name: _____ Deadline: _____

*****Scholarship deadlines as early as December for August start dates of the next year*****

Example: December 2018 deadline to start school in fall of 2019

FINANCIAL RESOURCES

Diversity Student Education Resources

American Indian College Fund

8333 Greenwood Blvd
Denver, CO 80221

scholarships@collegefund.org or
(800) 776-3863

Website: <https://collegefund.org/students/>

American Indian Graduate Center

4520 Montgomery Boulevard, NE
Suite 1-B,
Albuquerque, NM 87109

(800) 628-1920 or (505) 881-4584

Alabama Indian Affairs Commission

771 South Lawrence Street, Suite 106
Montgomery, AL 36130

(334) 240-0998

aiac@att.net

Website: www.aiac.alabama.gov

Hispanic Scholarship Fund (HSF)

1411 W. 190th St., Suite 700
Gardena, CA 90248

(310) 975-3700

Poise Foundation via National Association for the Advancement of Colored People (NAACP)

Two Gateway Center,
Suite 1700
603 Stanwix Street
Pittsburgh, PA 15222

Phone: (412) 281-4967

The Jackie Robinson Foundation

One Hudson Square
75 Varick Street, 2nd Floor
New York, NY 10013-1917

Phone: (212) 290-8600

Asian and Pacific Islander Scholarship Fund

2025 M Street NW, Suite 610
Washington, DC 20036

Phone: (202) 986-6892

Toll Free: (877) 808-7032

Email: info@apiasf.org

US Pan Asian Chamber of Commerce

1329 18th Street NW
Washington, DC 20036

Phone: (202) 296-5221

Toll Free: (800) 696-7818

info@uspaacc.com

Science Technology Engineering Mathematics (STEM) Scholarships

Buick Achievers Scholarship Program

Siemens Competition in Math, Science, and Technology

Scholarships for Women in STEM: Palantir Women in Technology Scholarship

Website: <https://www.palantir.com/students/scholarship/>

Scholarships for Individuals with Disability:

Alabama Scholarship for Dependents of Blind Parents Alabama Department of Rehabilitation Services

Attn: Dana Barber
#4 Medical Office Park
Talladega, AL 35160

Phone: (256) 362-0638

Hard of Hearing and Deaf Scholarship Sertoma International

(816) 333-8300

Anne Ford and Allegra Ford Scholarship

National Center for Learning Disabilities
(888) 575-7373

Website: <https://www.nclld.org/what-we-do/scholarships>

William C. Stokoe Scholarship

National Association of the Deaf:
Stokoe (301) 587-1789 (TTY)

(301) 587-1788 (voice)

Website: www.nad.org

Scholarships for Future Nurses:

Alabama Board of Nursing

P.O. Box 303900
Montgomery, AL 36130-3900

(334) 293-5257

(800) 656-5318

Website: www.abn.alabama.gov/alabama-nursing-resource-center/grad-students/#tab-scholarships

Financial Assistance Resources:

Other sites for more information about grants, scholarships, loan forgiveness, etc.

Alabama Commission on Higher Education

P.O. Box 302000
Montgomery, AL 36130-2000

(334) 242-1998

Kentucky Higher Education Assistance Authority-Alabama

www.alstudentaid.com

1 (800) 928-8926

Alabama GI Dependents Education Benefit Program

Alabama Department of Veterans Affairs

P.O. Box 1509
Montgomery, AL 36102-1509

(334) 242-5077

Grants:

www.gocollege.com/financial-aid/college-grants/

www.collegegrant.net/

Scholarships:

www.finaid.org/scholarships/

Student Loans/Loan Forgiveness:

studentloans.gov/myDirectLoan/index.action

Video link: www.youtube.com/watch?v=mTHtn0FRMww

Finland:

www.studyinfinland.fi/

Germany:

www.studying-in-germany.org/

Norway:

www.studyinnorway.no/Study-in-Norway/Education-system

TEACH Grant:

<https://studentaid.ed.gov/sa/sites/default/files/teach-grant.pdf>



Katrina A. R. Akande, *Extension Specialist*, Assistant Professor, Family and Child Development; **DaJuandra Eugene**, Graduate Assistant, Human Development and Family Studies; and **Katherine Corbin**, Undergraduate Student, Human Development and Family Studies, all with Auburn University

For more information, contact your county Extension office. The Alabama Cooperative Extension System (Alabama A&M University and Auburn University) is an equal opportunity educator and employer. Everyone is welcome! Please contact us if you have accessibility needs.

Revised March 2020, FCS-2357

© 2020 by the Alabama Cooperative Extension System. All rights reserved.

www.aces.edu