

The College of My Dreams: With No Money Down

By Lishone

Many of you are eligible to receive financial aid for college because you're in foster care.

When you're in care, people tell you you can't go to the school of your choice because it's too expensive. While the price of your school is an important consideration, I'm here to tell you that you shouldn't automatically rule out schools with high price tags. There are scholarships available for everything under the sun, including scholarships for being in foster care. With some research, those scholarships may help you cover the high cost of college.

You probably already know about your basic Pell financial aid. (That's money that comes from the federal government. If you need information, ask your social worker or school counselor about applying for it.) Each state also offers its own financial aid.

But sometimes that money isn't enough, especially if you attend a private college like I do. I attend New York Institute of Technology. It's a privately funded college (which means that the government doesn't run it), and the tuition is extremely high (\$14,769 a year this year, and who knows how much it will go up to next year).

My TAP and Pell grants covered about half of my tuition for this year, and I could have taken out loans to cover everything else. (A loan is money you borrow from the government or a bank, which you eventually have to pay back with interest.) But if you're like me, you don't like owing people money. That's why I decided to get some scholarships.

I think the best place to start looking is to ask the schools you're interested in what kind of scholarships they offer. Schools often give out the biggest scholarships, and you often don't even have to apply for them. But it's good to ask about them anyway, because some schools have more scholarship money available than others.

My school gave me two academic scholarships, a transfer scholarship because I transferred from another school, as well as an academic scholarship based on my G.P.A., which was strong after my first two years in college.

Despite the scholarships from my school as well as financial aid, I still owed a balance, so I decided to try to find other scholarships. I began by looking through scholarship books. Those are books which tell you about all sorts of organizations giving out college money for all sorts of reasons. You can find those books in the library.

I encourage everyone to give it a try because you might just find the perfect scholarship for you. But to tell you the truth, I found those books confusing, and after 10 minutes, I felt as if I was becoming cross-eyed, so I decided to ask around, instead. It's a good idea to ask people in your agency, your mentors, your teachers, your lawyer, your boss, whoever you know, about scholarships. You never know who might know about one.

I had a friend at the Legal Aid Society who knew about a scholarship called Orphan Foundation of America: Foster Care to Success.” Foster Care to Success (FCS) is the largest national nonprofit organization dedicated entirely to helping former foster youth obtain the academic and technical skills and competencies needed to thrive in today’s economy. To that end, FCS provides scholarship and grant money to former foster students in colleges and specialized training programs across the country.

To get the OFA scholarship, you have to be attending college presently or starting in the fall. You must also be under 24, and be either an orphan or a foster youth. The scholarship can be used to pay for living expenses, college tuition or college books. In order to receive the scholarship, you must also get a letter of recommendation and write an essay. There is no set amount of money for your scholarship. The foundation decides how much money you receive.

This scholarship was a life-saver for me. I received \$3,000. It kept me from having to take out a student loan. In fact, when I combined my financial aid with all my scholarships, I actually had a little money left over to put in the bank.

So don't think that just because you're in foster care, you can't attend an expensive private college. There are ways around. You just have to search around and make it happen. While I know it's a pain in the behind, it is definitely well worth it. It let me complete my semester in peace.

To find out more about the Orphan Foundation Association: Foster Care to Success and its scholarships go to <http://fc2success.org/>. There you will find out all the information that you need for this scholarship as well as the application.