TAKE THE STRESS OUT OF PAYING FOR COLLEGE — MAKE A PLAN!

We understand that paying for college can be a daunting prospect. We want to help! This workbook is designed to help you take the stress out of paying for college by laying out the many funding options available to you. We hope that this will be a valuable resource to you as you develop a plan to make your Grove City College education a reality.
NEED-BASED FINANCIAL AID

The first option to consider is need-based financial aid. **There is no magic income number that is the cutoff between qualifying and not qualifying for financial aid,** so you should apply no matter your family’s income level. The application opens on October 1 and the deadline is April 15. Find the application and a detailed instructional video at gcc.edu/financialaid.

MERIT-BASED SCHOLARSHIPS FROM GROVE CITY

Second, you can apply for our merit-based scholarships. Grove City's competitive **Trustee Scholarship** program offers scholarships ranging from $8000 up to full tuition and room & board costs for all four years. Our **Alumni Merit Reward Scholarship (AMRS)** is offered to up to 120 incoming freshmen each year, for as much as $6000 your freshman year. (If you apply for the Trustee Scholarship, you will automatically be considered for the AMRS.) **There are also GPA-based scholarships and department-based scholarships available once you’ve enrolled.** Check out gcc.edu/scholarships for details.

**NEXT STEPS**

- APPLY FOR ADMISSION
- COMPLETE THE TRUSTEE SCHOLARSHIP QUESTIONNAIRE
- COMPLETE THE AMRS QUESTIONNAIRE
- ASK A PROFESSOR ABOUT DEPARTMENT-BASED SCHOLARSHIPS (CURRENT STUDENTS)

SUBMIT W2S AND TAX RETURNS
STATE GRANTS

Third, you should always apply for state grants. While Grove City does not accept any federally funded grants, we do accept state aid, and some states — even outside of Pennsylvania — allow you to use state grants to attend Grove City! This means that you should always fill out the FAFSA to apply for state grants, even if you do not live in Pennsylvania. Check with your high school guidance office or your state’s Higher Education Assistance Agency to see what grants are available to you.

NEXT STEPS

□ VISIT YOUR STATE’S HIGHER EDUCATION ASSISTANCE AGENCY FOR STATE AID OPTIONS.

□ ASK YOUR HIGH SCHOOL GUIDANCE COUNSELOR FOR STATE GRANT RECOMMENDATIONS.

□ COMPLETE THE FAFSA TO APPLY FOR STATE GRANTS.
PRIVATE OUTSIDE SCHOLARSHIPS

Next, take the time to search for outside scholarships. This may be much more important than you realize because Grove City College students do very well in winning outside scholarships. There are thousands of scholarships available through private organizations, endowments, and community foundations. Those Grove City students who win scholarships bring in an average of $5200 each in outside scholarship money, so don’t overlook this option. For a list of scholarship search tools and strategies, visit gcc.edu/outside-scholarships. Or contact your Grove City admissions counselor for recommendations!

Use the space to the right to list the scholarships you find and cross them off as you apply.

SEARCH SCHOLARSHIP SITES SUCH AS:

▶ FASTWEB.COM
▶ FINAID.ORG/SCHOLARSHIPS
▶ SCHOLARSHIPMONKEY.COM
▶ COLLEGEBOARD.ORG
▶ SCHOLARSHIPS.COM

MY SCHOLARSHIPS

TYPES OF SCHOLARSHIPS REGULARLY WON BY GCC STUDENTS

▶ DUFF SCHOLARSHIP
   (PROTESTANT RESIDENTS OF ALLEGHENY COUNTY)
▶ EMPLOYER SCHOLARSHIPS
▶ CHURCH SCHOLARSHIPS
▶ CIVIC ORGANIZATION SCHOLARSHIPS
   (ROTARY, ETC)
▶ CREDIT UNION SCHOLARSHIPS
▶ COMMUNITY FOUNDATIONS
   (COMM-FOUNDATION.ORG/SCHOLARSHIPS)
▶ AND MANY MORE!
**TAKING OUT STUDENT LOANS**

Next, if you are considering taking out a loan to help pay for school, be sure to do your research and work with your parents or other financial advisors to find the best rate for you. Most banks and lending companies offer student loans. Some private organizations even offer interest-free student loan programs for residents of certain counties, such as Stark County, OH, Mercer County, PA, and Lancaster County, PA. So be sure to investigate to see if these are available where you live. Just ensure that the loan you choose is private, and not federally funded.

Use the space below to keep track of your loan research, so that you can easily determine your best options.

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**NEXT STEPS**

- **DO A WEB SEARCH FOR ANY INTEREST-FREE LOANS BASED IN YOUR COUNTY.**
- **RESEARCH LOCAL AND NATIONAL BANKS TO FIND THE BEST RATES AND PAYMENT PLANS.**
- **CALCULATE THE TOTAL INTEREST AND TIME IT WILL REQUIRE TO PAY BACK YOUR LOAN.**
- **ASK YOUR PARENTS OR OTHER TRUSTED FINANCIAL ADVISOR FOR HELP AND RECOMMENDATIONS.**

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**MY LOAN OPTIONS**

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There are private organizations which offer interest-free student loans for residents of certain counties. Be sure to investigate to see what’s available where you live.
Once you’re enrolled, you have more money-making options available! Grove City offers a wide selection of job opportunities in almost every department on campus — from the library and the admissions office to jobs in residence life, athletics, or your specific academic department. Grove City's on-campus employment program offers flexible 1-2 hour shifts, designed to flex around your class schedule. Freshmen can work up to 10 hours per week, and sophomores, juniors, and seniors can work up to 20 hours per week.

Use the space below to brainstorm jobs you would enjoy or departments you would like to work for once you arrive on campus. Current students can find student employment listings on myGCC.

### COMMON JOBS ON CAMPUS

- ASSISTANT LIBRARIAN
- FACULTY ASSISTANT
- ADMISSIONS STUDENT AMBASSADOR
- COMPUTER HELPDESK ATTENDANT
- LIFEGUARD OR GYM ATTENDANT
- DISHWASHER

### MY DEPARTMENTS OF INTEREST

...
**OFF-CAMPUS EMPLOYMENT OPTIONS**

You might also consider an off-campus, part-time job while you’re attending school! Nearby restaurants, coffee shops, and the local outlet mall can provide great part-time gigs for hard-working students. Make sure to think about your class schedule and work with your potential manager to find shifts that might work for you.

**RESTAURANTS WITHIN WALKING DISTANCE**
- BEANS ON BROAD
- BROAD STREET GRILLE
- COFFARO’S PIZZA
- COLLAGE COFFEE
- DUNKIN’
- LITTLE CAESAR’S
- MCDONALDS
- AND MORE!

**RESTAURANTS WITHIN 10 MINUTE DRIVE**
- BLACKOUT BURGER
- MAIN STREET DINER
- PIZZA HUT
- EAT ‘N PARK
- FAT EDDY’S BBQ
- PRIMANTI BROTHERS
- PAMPERED PALATE
- AND MORE!

**SHOPS WITHIN WALKING DISTANCE**
- BOOKENDS BOOKSTORE
- JODEN JEWELERS
- RITE AID
- SHANNON’S CANDY
- SAXONY HOUSE FURNITURE
- VITALITY NATURAL HEALTH & WELLNESS

**SHOPS WITHIN 10 MINUTE DRIVE**
- ACE HARDWARE
- ALDI
- COUNTY MARKET
- GROVE CITY PREMIUM OUTLETS (NUMEROUS RETAIL OPTIONS)
- SHEETZ
- WALMART
- AND MORE!

**OTHER LOCAL BUSINESSES**
- BELL’S COMICS & CARDS
- NANCY’S HAIR LOFT
- THE GUTHRIE THEATRE
- DOTTY MCGILL SCHOOL OF DANCE
- WHISPERING PINES VETERINARY CLINIC
- GROVE CITY YMCA
- AND MORE!

**WHERE TO FIND JOB POSTINGS**
- ✓ Student employment page.
- ✓ On-campus ads and myGCC.
- ✓ Indeed.com, Instagram, and Facebook pages.
- ✓ Store windows and websites.
- ✓ Church bulletin boards and announcements.
- ✓ Grove City & Slippery Rock community Facebook groups.
PAID INTERNSHIPS & RELATED WORK EXPERIENCES

Finally, work with Grove City’s Career Services Office to find a paid internship or related work experience in your field of interest, either during the summer or during the school year. Many Grove City College students land internships which pay an average of $17+ per hour — These opportunities are a great option because they will help fund your studies while simultaneously providing valuable connections which may result in full-time employment after graduation.

From the moment you arrive on campus, our Career Services Office is committed to providing you with resources and step-by-step guidance in order to set you up for success in the internship and job search.

NEXT STEPS BEFORE YOU ENROLL:

- Take time to explore your skills and talents. (The CSO will also provide various strengths assessments once you’re on campus.)
- Have coffee with one to three professionals in fields of interest.
- Begin to draft a resume. (The CSO will offer help and host resume writing events once you’re on campus.)

GCC STUDENTS COMMONLY INTERN WITH COMPANIES LIKE:

- Clark Associates Inc.
- RW Supply and Design
- Hope International
- Dept. of Conservation & Natural Resources
- UPMC
- PNC Bank
- Bethany Christian Services
- The Heritage Foundation
- Westinghouse Electric Company
- And more!
MORE IDEAS TO CONSIDER...

BEFORE YOU GET HERE

▶ Start saving early and avoid taxes by setting up a 529 plan.
▶ Investigate eligibility for the Tuition Exchange program (for dependents of member college employees).

ONCE YOU’RE ON CAMPUS

▶ Take on a side hustle like Doordash, Instacart, Rover, or Care.com.
▶ Get a summer job! Plan ahead by lining one up while you are home for Thanksgiving or Christmas break.
▶ Investigate current student scholarships within your social organization or major — Ask your academic advisor for recommendations.
**MY PAYMENT PLAN**

Now that you’ve thought through these options, **use this space to lay out your strategy** for how you’ll pay for college. Which payment options will you pursue? List the specific loans, scholarships, grants, and employment options below, and mark them off when you’ve completed each application — It’s exciting to see a plan come together.

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<tr>
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**ADDITIONAL HELP AND RESOURCES**

Need more help?
These people are in your corner:

Check out these sites:
www.gcc.edu/scholarships
www.gcc.edu/Outside-Scholarships
www.gcc.edu/financialaid