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# 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. You can access the CSS Profile at gcc.edu/financialaid.

#### **NEXT STEPS**

- COMPLETE THE CSS PROFILE.
- SUBMIT W2S AND TAX RETURNS.

IMPORTANT: We do not use the FAFSA. To apply for need-based financial aid, you must complete the CSS Profile.

## MERIT-BASED SCHOLARSHIPS FROM GROVE CITY COLLEGE

#### **NEXT STEPS**

- APPLY FOR ADMISSION.
- COMPLETE THE
  TRUSTEE SCHOLARSHIP
  APPLICATION.

-OR-

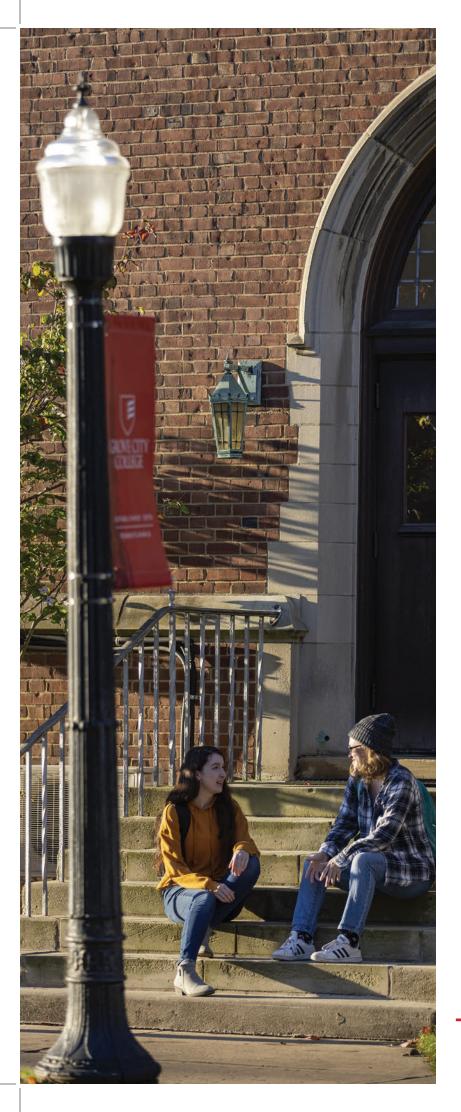
ASK A PROFESSOR ABOUT DEPARTMENT-BASED SCHOLARSHIPS.

(CURRENT STUDENTS)

Second, you can apply for our merit-based scholarships. Grove City's competitive **Trustee Scholarship** program offers scholarships ranging from half tuition to full tuition with food and housing.

Our Alumni Merit Reward Scholarship (AMRS) is offered to eligible incoming freshmen each year, for as much as \$6,000 your freshman year (non-renewable scholarship). NOTE: There are also GPA-based scholarships and department-based scholarships available once you've enrolled.

Check out gcc.edu/scholarships for details.



### STATE GRANTS

Third, you should always apply for state grants. While Grove City College 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 are very successful in winning outside scholarships. There are thousands of scholarships available through private organizations, endowments, and community foundations. Those Grove City students who earn scholarships bring in an average of \$6,228 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. contact your Grove City College 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

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# "HOW I PAID FOR COLLEGE BY WINNING SCHOLARSHIPS"

SCAN TO WATCH AN INTERVIEW WITH A GCC STUDENT!





### 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 be sure that the loan you choose is private, and not federally funded (Grove City College operates independently of the federal government, and therefore, does not accept federal funding).

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

NEXT STEPS	MY LOAN OPTIONS
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.	

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.



#### ON-CAMPUS EMPLOYMENT OPTIONS

Once you're enrolled, you have more money-making options available! Grove City College 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.

F	RESTAURANTS WITHIN WALKING DISTANCE	RESTAURANTS WITHIN 10 MINUTE DRIVE					
	BEANS ON BROAD BROAD STREET GRILLE COFFARO'S PIZZA COLLAGE COFFEE DUNKIN' DONUTS LITTLE CAESAR'S MCDONALDS AND MORE!		BLACKOUT BURGER MAIN STREET DINER PIZZA HUT EAT 'N PARK FAT EDDY'S BBQ PRIMANTI BROTHERS PAMPERED PALATE AND MORE!				
	SHOPS WITHIN WALKING DISTANCE		SHOPS WITHIN 10 MINUTE DRIVE				
	BOOKENDS BOOKSTORE JODEN JEWELERS RITE AID SHANNON'S CANDY SAXONY HOUSE FURNITURE VITALITY NATURAL HEALTH & WELLNESS		ACE HARDWARE ALDI COUNTY MARKET GROVE CITY PREMIUM OUTLETS (NUMEROUS RETAIL OPTIONS) SHEETZ WALMART AND MORE!				
0000 0 00	DANCE  WHISPERING PINES  WHISPERING PINES  VETERINARY CLINIC  GROVE CITY YMCA  AND MORE!		<ul> <li>WHERE TO FIND JOB POSTINGS</li> <li>□ Student employment page.</li> <li>□ On-campus ads and myGCC.</li> <li>□ Indeed.com, Instagram, and Facebook pages.</li> <li>□ Store windows and websites.</li> <li>□ Church bulletin boards and announcements.</li> <li>□ Grove City &amp; Slippery Rock community Facebook groups.</li> </ul>				

#### PAID INTERNSHIPS & RELATED WORK EXPERIENCES

Finally, work with Grove City College'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 great options 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 (CSO) is committed to providing you with resources and step-by-step guidance in order to set you up for success in your internship and job search.

NEXT STEPS BEFORE YOU ENROLL:	
TAKE TIME TO EXPLORE YOUR SKILLS AND TALENTS. (THE CSO WILL ALL PROVIDE VARIOUS STRENGTHS ASSESSMENTS ONCE YOU'RE ON CAMPUS.)	50
■ HAVE COFFEE WITH ONE TO THREE PROFESSIONALS IN YOUR FIELDS OF INTEREST.	
BEGIN TO DRAFT A RESUME. (THE CSO WILL OFFER HELP AND HOST RESUM WRITING EVENTS ONCE YOU'RE ON CAMPUS.)	1 E

# 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.
- > 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.

PAYMENT OPTION 1	Date Completed:
PAYMENT OPTION 2	Date Completed:
PAYMENT OPTION 3	Date Completed:
PAYMENT OPTION 4	Date Completed:
PAYMENT OPTION 5	Date Completed:

## ADDITIONAL HELP AND RESOURCES

Need more help? These people are in your corner: Your Admissions Counselor: 724-458-2100. Grove City's Financial Aid Office: 724-458-3300.

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

