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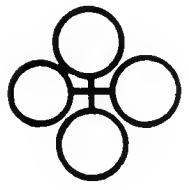
EDUCATIONAL AIDES FOR WOMEN

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WOMAN'S BUREAU
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Women are entering colleges, universities, and vocational schools in increased numbers. In the fall of 1978, 5.7 million women were students, according to data released by the National Center for Educational Statistics. Women age 22 and over are now the fastest growing group of post-secondary students. The Census Bureau reports that the enrollment among women age 22-35 increased by 103 percent between 1970 and 1976. In the 35 and over age bracket, a majority (59 percent) of the students were female. This increase in women's enrollment has prevented many two-year and four-year institutions from suffering severe enrollment losses resulting from demographic changes.

Many of these older students who are wives, mothers and homemakers have postponed their education to raise families. Others who are members of the paid work force are considering career changes or seeking advancement within their profession. As the costs of post-secondary education continue to soar, increasing numbers of women are searching for financial aid to help them meet college costs.

This booklet is designed to help Montana women in their search for monies. It provides a partial list of financial aid (scholarships, fellowships, grants, and loans) specifically designed for female recipients as well as some general programs. Following this section is a list of resources which can lead you to other sources of monies. For those of you interested in attending school within the state, there is a brief section on applying for financial aid in Montana. Also included are other suggestions for cutting costs and ideas for organizing your financial aid search.

If you need help financing your education, the money is available. Some type of financial aid can be found for nearly every educational need. But you must be willing to invest some time, energy, and imagination to get it. The benefits of a college education (self-development, increased earning potential, etc.) are worth the effort.



SCHOLARSHIPS, FELLOWSHIPS, GRANTS, AND LOANS

Financial aid comes from a variety of sources. Major contributors include educational institutions (colleges, universities, vocational schools), local, state and federal governmental agencies, corporations, labor unions, civic groups, foundations and professional societies.

The following list is limited to awards offered by governmental agencies, foundations, and professional societies. Most of these monies are reserved for women or minorities. This is only a small sampling of available aid. The list of resources following this section can lead you to other sources. When applying for financial aid, don't restrict yourself to those awards reserved for women and minorities. You are also eligible for thousands of scholarships, fellowships, grants, and loans available to both men and women.

SCHOLARSHIPS AND FELLOWSHIPS (Nonrepayable monies awarded for academic performance, special skills or abilities, achievement, or need. Fellowships are usually awarded at the graduate, professional, or postdoctoral levels.)

CAREER ADVANCEMENT SCHOLARSHIPS:

Basic Eligibility Requirements: Women 25 and over
Description: Available for full or part-time academic, vocational, secretarial, or paraprofessional study; schooling must be completed with two years.

Amount: \$100 to \$1,000/year
Write: Business and Professional Women's Foundation, 2012
Massachusetts Avenue NW, Washington, DC 20036

KELLY SERVICES SECOND CAREER SCHOLARSHIPS:

Basic Eligibility Requirements: Displaced homemakers at least 25 years of age

Description: Funds can be used for any legitimate expense related to a woman's return to work including child care, transportation, books, and tuition.

Amount: Variable

Write: Business and Professional Women's Foundation, 2012
Massachusetts Avenue NW, Washington, DC 20036

SOROPTIMIST TRAINING AWARDS:

Basic Eligibility Requirements: Mature women, preferably over 30 years old, interested in training to enter or re-enter labor market

Description: Two scholarships are awarded per region for undergraduate study.

Amount: \$1,000 each/year

Write: Soroptimist Federation of the Americas, Inc., 1616 Walnut Street, Philadelphia, PA 19103

CLAIROL LOVING CARE SCHOLARSHIPS:

Basic Eligibility Requirements: Women 30 and over

Description: Available for full or part-time vocational or academic study at the graduate or undergraduate levels.

Amount: Maximum: \$1,000/year

Write: Business and Professional Women's Foundation, 2012 Massachusetts Avenue NW, Washington, DC 20036

KAPPA KAPPA GAMMA SCHOLARSHIP:

Basic eligibility requirements: Women who have completed two years of undergraduate work on a campus where a chapter of this organization is located

Description: Available for studies in the fields of physical therapy, occupational therapy, speech and hearing, learning disabilities, mental health, and social work

Amount: Undergraduate awards: \$400
Graduate awards: \$400 - \$500

Write: Director of Philanthropies, Kappa Kappa Gamma Scholarships, 565 Sea Queen Drive, Lake Havasu City, AZ 86403

INDIAN HEALTH EMPLOYEES SCHOLARSHIP FUND, INC:

Basic eligibility requirements: Native American

Description: Available for studies in health field area; applicants planning to enter all other fields will be considered as funds allow.

Amount: Based on need and availability of funds

Write: Indian Health Employees Scholarship Fund, Inc., Federal Building - Room 215, 115 Fourth Avenue, S.E., Aberdeen, SD 57401

AMELIA EARHART AEROSPACE FELLOWSHIPS:

Basic eligibility requirements: Women holding BA in an acceptable science

Description: Available for advanced aerospace studies in an approved college of the recipient's choice

Amount: \$4,000 per academic year

Write: Zonta International, 59 East Van Buren Street, Chicago, IL 60605

AMERICAN INDIAN LAW CENTER:

Basic eligibility requirements: Native American or Alaska Native with 4-year degrees or 3 years of college and presently attending school

Description: Available for study of law

Amount: Variable

Write: Special Scholarship Program in Law for American Indians, University of New Mexico School of Law, 1117 Stanford, N.E., Albuquerque, NM 87131

NATIONAL MEDICAL FELLOWSHIPS, INC.:

Basic eligibility requirements: Black American, American Indian, Mexican-American, or mainland Puerto Rican men or women

Description: Available for studies at U.S. Medical Schools

Amount: Based on need

Write: National Medical Fellowships, Inc., 250 West 57th Street, New York, NY 10019

SARAH BRADLEY TYSON MEMORIAL FELLOWSHIP:

Basic eligibility requirements: Women who have achieved leadership and initiative in scientific research

Description: Available for advanced study in agriculture, horticulture, or allied subjects at an approved college of the recipient's choice

Amount: \$500 per fellowship

Write: Women's National Farm and Garden Association, Inc.,
14 Portland Road, Summit, NJ 07901

GRANTS (Nonrepayable monies usually allocated on the basis of need. High academic achievement is not usually an eligibility requirement).

ALTRUSA INTERNATIONAL FOUNDATION GRANTS:

Basic eligibility requirements: Women (preference given to older applicants)

Description: Monies can be used for training or retraining to qualify for employment, for purchase of equipment needed for self-employment, or for personal rehabilitation needed for employment.

Amount: \$350 year (average)

Write: Chairman, Founder's Fund, Vocational Aid Committee,
Altrusa International Foundation, Inc.,
332 South Michigan Avenue,
Chicago, IL 60604

AMERICAN ASSOCIATION OF UNIVERSITY WOMEN GRANTS:

Basic Eligibility Requirements: Women ready to begin final year in a professional school of law, medicine, dentistry, veterinary, medicine, or architecture. Dissertation fellowships are also available.

Description: Women must show promise of, or have achieved, academic distinction and must intend to pursue professional careers in the United States

Amount: \$3,500 - \$6,000/year

Write: American Association of University Women Education Foundation Programs, 2401 Virginia Avenue NW, Washington, DC 20037

AMERICAN FUND FOR DENTAL HEALTH:

Basic eligibility requirements: U.S. citizen, member of a minority group, and accepted at a dental school in the U.S. accredited by the American Dental Association

Description: Funds available for first year of dental school; upon re-application, grant may be renewed for the second year of studies.

Amount: \$2,500/year

Write: Financial aid office of the dental school you plan to attend for applications. For further information, write: American Fund for Dental Health, 211 East Chicago Avenue, Chicago, IL 60611

BASIC EDUCATIONAL OPPORTUNITY GRANT (BEOG):

Basic eligibility requirements: U.S. citizen, undergraduate

Description: Program administered by federal government; monies can be used only for educational expenses (fees, room, board, books, and supplies)

Amount: Based on need (cannot exceed \$1,800 per year)

Write: Financial aid office of school you plan to attend or: BEOG, Box 84, Washington, DC 20044

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG):

Basic eligibility requirements: Undergraduate with exceptional financial need

Description: Program administered by federal government; all SEOG awards must be accompanied by an equivalent amount of other aid called "matching funds"

Amount: \$200 to \$1,500 per year

Write: Financial aid office of school you plan to attend

STATE STUDENT INCENTIVE GRANT (SSIG):

Basic eligibility requirements: Undergraduate and resident of Montana

Description: Funds available to students showing substantial financial need

Amount: Up to \$600 per year

Write: Financial aid office of school you plan to attend

LOANS (Specific sums of money advanced to students who may or may not have financial need. Loans plus interest must be repaid upon leaving school, but interest rates are significantly lower than rates offered by commercial banks or loan companies.)

LOAN FUND FOR WOMEN IN ENGINEERING STUDIES:

Basic eligibility requirements: Women accepted at the undergraduate or graduate levels by schools accredited by the Engineers Council for Professional Development

Description: Loan can be used for tuition and fees only, repayment begins one year after the completion of study and must be made within 5 years at 5 percent interest per annum

Amount: Maximum: \$10,000/year

Write: Business and Professional Women's Foundation, 2012 Massachusetts Avenue NW, Washington, DC 20036

GUARANTEED STUDENT LOAN (GSL): (This program will be available for the 1980-81 academic year in Montana.)

Basic eligibility requirements: U.S. citizen; graduate, undergraduate, or vocational

Description: Federal program administered by the state enabling student to borrow directly from a participating lender (bank, credit union, etc.). Money is borrowed at low interest rates, with extended repayment periods beginning after leaving college.

Amount: Variable

Write: Financial aid office of school you plan to attend

NATIONAL DIRECT STUDENT LOAN:

Basic eligibility requirements: U.S. citizen, graduate, undergraduate or vocational

Description: Federal program allowing students showing financial need to borrow money at reduced interest rates, with extended repayment periods beginning after leaving college.

Amount: Variable

Write: Financial aid office of school you plan to attend

NURSING STUDENT LOAN (NSL):

Basic eligibility requirement: Undergraduate or graduate nursing students

Description: Available to students showing financial need. Money is borrowed at reduced interest rates, with extended repayment periods beginning after leaving college.

Amount: Variable

Write: Financial aid office of school you plan to attend

LOAN FUND FOR WOMEN IN GRADUATE BUSINESS STUDIES:

Basic eligibility requirements: Women accepted into an MBA program at a school accredited by the American Assembly of Collegiate Schools of Business

Description: Similar to Engineering Studies Loan Fund
(See description above)

Amount: Variable

Write: Business and Professional Women's Foundation, 2012
Massachusetts Avenue NW, Washington, DC 20036

HEALTH EDUCATIONAL ASSISTANCE LOAN (HEAL):

Basic eligibility requirement: Graduate student

Description: Available to students attending eligible schools of medicine, osteopathic medicine, dentistry, veterinary medicine, optometry, podiatry, pharmacy, and public health; loans are made by participating lenders.

Amount: Variable

Write: Financial aid office of school you plan to attend or:
HEAL, Post Office Box 23022, L'Enfant Plaze, Washington, DC 20024

For applications or additional information about federal financial aid programs, write:

Office of Education, Region VIII, Federal Office Building, Box 3608, 19th and Stout Streets, Denver, CO 80202, or call, toll-free, the Student Information Center at (800)-638-6700.

Another source for information on all types of federal assistance programs, including educational aid, is the Catalog of Federal Domestic Assistance. This book may be found at your local library or at most city and county planning offices.

OTHER SOURCES OF FINANCIAL AID: Many community groups and organizations establish scholarships and grants for students meeting their special interest requirements. By doing some research, you can locate groups within your community who have scholarship funds.

- To find information about awards reserved for a particular area of study (i.e. law, medicine, education, etc.), send letters of inquiry to related professional organizations. Also make personal contacts with professionals working in that area.
- Write to local businesses and unions, and ask if they sponsor awards. Some organizations have monies available from their discretionary or other special funds.
- If you are a member of a minority racial/ethnic group, meet with representatives of local organizations. Also write to minority affairs and financial aid officers on college campuses.
- For students belonging to a particular religious affiliation, check with your local church and national denominational headquarters.

MONTANA FOUNDATIONS:

The Foundations Center, a New York-based organization, has identified several Montana Foundations that give scholarships and grants. The following is a list of these foundations. Write these organizations for eligibility requirements and applications.

Pardee Scholarship Foundation
% First Trust Company of Montana
P.O. Box 5000
Great Falls, MT 59401

Hawkins Scholarship Foundation
Conrad National Bank
Kalispell, MT 59901

Schoknecht Family Foundation
545 6th Avenue East
Kalispell, MT 59901

Svarre Foundation
Box 1067
Sidney, MT 59270

Haynes Foundation
801 North Wallace
Bozeman, MT 59715

Johnson Scholarship Fund
of Harlowton High School
% Northwestern Bank & Union Trust
Helena, MT 59601

Christie Educational Fund
% Northwestern Bank & Union Trust
Box 597
Helena, MT 59601

Brown Scholarship Trust
Box 549
Miles City, MT 59301

Leuthold Foundation
2315 Poly Drive
Billings, MT 59102

Crumley Trust
% First Trust Company of Montana
P.O. Box 5000
Great Falls, MT 59401

Sweet Educational Foundation
411 Ohio Avenue
Chinook, MT 59523

Heisey Foundation
% First National Bank
Great Falls, MT 59401

Pioneer Memorial Scholarship Fund
% Northwestern Bank & Union Trust
Helena, MT 59601

Gallagher Foundation
% Northwestern Bank & Union Trust
Helena, MT 59601

Fortin Foundation of Montana
P.O. Box 1555
Billings, MT 59101

Papazian Educational Assistance
Trust Fund
% First Trust Company of Montana
Great Falls, MT 59401

Elm Test Trust
% Richland National Bank
Sidney, MT 59270

Great Falls Board of Insurors
Foundation
15 Fourth Street North
Great Falls, MT 59401

McKee Educational Trust
% First Security Bank
Glasgow, MT 59230

Buttrey Memorial Trust
% First Trust Company of
Montana
Great Falls, MT 59403

Fortin Foundation
of Montana
P.O. Box 1555
Billings, MT 59103

Slack Scholarship Fund
21 North 5th Street
Miles City, MT 59301

Nelson Foundation
% Northwestern Bank & Union Trust
Helena, MT 59601

Griffis Scholarship Foundation
% Conrad National Bank
Kalispell, MT 59901

Sears Foundation
P.O. Box 397
Superior, MT 59872

Treacy Foundation
Box 1700
Helena, MT 59601

McLaughlin Foundation
212 Davidson Building
Great Falls, MT 59401

The Foundation Center has also compiled two directories, The Foundation Directory and The National Data Book, which list additional foundations across the nation. Your local library may have copies of these reference books.

WORK STUDY PROGRAMS: Through the college work-study program (CWS), students work part-time while attending school to earn money to help meet college costs. Both graduate and undergraduate students are

eligible to participate. Federal funds pay the major portion of a student's salary while the employer pays the remainder. Students work no more than 20 hours per week during the academic year and up to 40 hours per week during the summer and vacation periods. Work assignments may be located on campus or within the community. Whenever possible, a student will be employed in the area of her educational training to provide her with practical work experience. Wages vary depending on the type of work and the student's qualifications. For information about the CWS, write to the financial aid directors at the schools to which you are applying.

MONIES FROM THE MILITARY: The armed services will subsidize your education in exchange for a term of military service. Write to the campus ROTC offices for information about these programs. If you are a veteran or a dependent of a disabled or deceased veteran, you may be eligible for aid. Your local veterans administration can provide you with information about possible funding.

FUNDS FOR THE DISABLED OR HANDICAPPED: If you are a disabled or handicapped student, you may be eligible for financial aid through the Montana Department of Social and Rehabilitation Services. The following is a list of Rehabilitative Services Division Offices which can provide you with information about their programs:

1211 Grand Ave.
Billings, Montana 59101
Phone: 252-5601

Martel Plaza, Suite 2C,
220 West Lamme Street
Bozeman, Montana 59715
Phone: 587-0601

P.O. Box 275
Browning, Montana 59417
Phone: 338-7333

Executive Village,
517 East Front Street
Butte, Montana 59701
Phone: 723-6537

College Pach Plaza
Suite 106A
Havre, Montana 59501
Phone: 256-6933

25 So. Ewing, Room 2A
Helena, Montana 59601
Phone: 449-5674

Public Health Hospital
Crow Agency, Montana 59022
Phone: 638-2649

Montana State Prison
Box 7
Deer Lodge, Montana 59722
Phone: 846-1320

334 W. Cort Street
P.O. Box 472
Glasgow, Montana 59230
Phone: 228-8295

1818 Tenth Ave. South
Suite #5
Great Falls, Montana 59401
Phone: 454-1361

708 Palmer
Box 880
Miles City, Montana 59301
Phone: 232-0583

818 Burlington
Missoula, Montana 59801
Phone: 543-8233

Glacier Bldg., Room 12
Kalispell, Montana 59901
Phone: 755-5408

P.O. Box 1118
Poplar, Montana 59255
Phone: 768-3911

P.O. Box 188
Lame Deer, Montana 59403
Phone: 477-6491

Drawer 0 - State Hospital
Warm Springs, Montana 59756
Phone: 693-2221

215 Bank Electric Bldg.
Lewistown, Montana 59457
Phone: 538-5188

SOCIAL SECURITY FUNDS: Students who meet special eligibility requirements may receive assistance from Social Security. Write to you local Social Security office for details.

COMPUTERIZED SCHOLARSHIP SEARCHES: You might want to use a computerized scholarship search to identify foundations which award monies. Scholarship Search, a New York-based organization, will locate ten to twenty money sources for which you may qualify. For more information write: Scholarship Search, 1775 Broadway, New York, NY 10019



RESOURCES: BOOKS, PAMPHLETS, AND BROCHURES

Many of these publications are free or available at low cost. Others may be found at your local library. If your library does not own a copy of a book that you need, ask to borrow it through interlibrary loan. (Prices quoted below are subject to change.)

ATHLETIC SCHOLARSHIPS FOR WOMEN

American Alliance For Health, Physical Education and Recreation.
Publications Office, 1201 16th Street, NW
Washington, D.C. 20036 (Cost: \$6.50)

BARRON'S HANDBOOK OF AMERICAN COLLEGE FINANCIAL AID

113 Crossways Park Drive
Woodbury, NY 11797 (Cost: \$6.95)

CAREER DEVELOPMENT OPPORTUNITIES FOR NATIVE AMERICANS

U.S. Department of the Interior
Bureau of Indian Affairs
Office of Indian Education Programs
Box 1788
Albuquerque, NM 87103 (Free)

CATALOG OF FEDERAL DOMESTIC ASSISTANCE

Supt. of Documents
U.S. Government Printing Office
Washington, D.C. 20402 (Cost: \$7.00)

THE COLLEGE BLUE BOOK: SCHOLARSHIPS, FELLOWSHIPS, GRANTS AND LOANS

M. Lorraine Mathies, Editor
Macmillian Publishing Company
866 Third Avenue
New York, NY 10022

A CREATIVE GUIDE TO FINDING SCHOLARSHIPS

By Mary Coeli Meyer
Cheshire LTD.
P.O. Box 682
Wheeling, IL 60090 (Cost: \$1.95 Prepaid)

DIRECTORY OF FINANCIAL AIDS FOR WOMEN

By Gail Ann Schlachter
Reference Press Service
9023 Alcott Street, Suite 201
Los Angeles, CA 90035 (Cost: \$15.95)

DON'T MISS OUT: THE AMBITIOUS STUDENT'S GUIDE TO SCHOLARSHIP AND LOANS

Octameron Associates
Box 3437
Alexandria, VA 22302 (Cost: \$1.50)

EDUCATIONAL FINANCIAL AID FOR WOMEN

Women's Educational Equity Communications Network
Far West Laboratory
1855 Folsom Street
San Francisco, CA 94103 (Cost: \$4.50 and 50¢ shipping)

EDUCATIONAL FINANCIAL AID SOURCES FOR WOMEN

Clairol Loving Care Scholarship Program
345 Park Avenue
New York, NY 10022 (Free)

FEDERAL DOLLARS FOR SCHOLARS

Nu-Toy, Inc.
1840 Fenwick Street N.E.
Washington, DC 20002 (Cost: \$4.20)

FINANCIAL AID: A PARTIAL LIST OF RESOURCES FOR WOMEN

Project on the Status and Education of Women
Association of American Colleges
1818 R Street, NW
Washington, DC 20009 (Free)

FINANCIAL AID FOR MINORITY STUDENTS IN BUSINESS
FINANCIAL AID FOR MINORITY STUDENTS IN EDUCATION
FINANCIAL AID FOR MINORITY STUDENTS IN JOURNALISM/COMMUNICATIONS
FINANCIAL AID FOR MINORITY STUDENTS IN LAW

By Michele S. Wilson
Garrett Park Press
Garrett Park, MD 20766 (Cost: \$2.00 Each)

FINANCIAL AID HANDBOOK: MONTANA POST-SECONDARY EDUCATIONAL INSTITUTIONS

Available from any Montana college or university. (Free)

FINANCIAL AIDS FOR HIGHER EDUCATION

By Oreon Keeslar
W.C. Brown Company
2460 Kerper Boulevard
Dubuque, IA 52001 (Cost: \$17.95)

A GUIDE TO STUDENT ASSISTANCE

House Document 91-221
Superintendent of Documents
U.S. Government Printing Office
Washington, DC 20402 (Cost: \$.60)

NEED A LIFT? TO EDUCATIONAL OPPORTUNITIES, CAREERS, LOANS, SCHOLARSHIPS

American Legion's Education and Scholarship Program
P.O. Box 1055
Indianapolis, IN 46206 (Cost: 50¢ Prepaid)

SCHOLARSHIPS AVAILABLE TO BLACK STUDENTS, AMERICAN INDIAN STUDENTS, AND SPANISH - SPEAKING STUDENTS

Pasadena Community Service Commission
500 S. Pasadena Avenue
Pasadena, CA 91105 (Cost: \$.52)

A SELECTED LIST OF POST SECONDARY EDUCATION OPPORTUNITIES FOR MINORITIES AND WOMEN

U.S. Department of Health, Education and Welfare
Office of Education
Bureau of Post Secondary Education
Washington, DC 20202 (Free)

STUDENT CONSUMER'S GUIDE: SIX FEDERAL FINANCIAL AID PROGRAMS, 1979-80.

U.S. Department of Health, Education, and Welfare
Office of Education
Bureau of Post Secondary Education
Washington, DC 20202 (Free)

STUDENT FINANCIAL HELP: A GUIDE TO MONEY FOR COLLEGE

By Louis T. and Joyce W. Scaring
Student Financial Help
Dolphin Book #C-491
Doubleday and Company
New York, NY 10017 (Cost: \$2.95)

WHERE AND HOW TO GET MONEY FOR COLLEGE

By Joyce Lain Kennedy
Suburban Features
1160 Rockville Pike
Rockville, MD 20852 (Cost: \$1.00)

A WOMAN'S GUIDE TO CAREER PREPARATION: SCHOLARSHIPS, GRANTS AND LOANS

By Ann J. Jawin
Anchor Press
501 Franklin Avenue
Garden City, NY 11530 (Cost: \$5.95)

WOMEN AND FELLOWSHIPS

By Judith Nies
Women's Equity Action League
805 15th Street, NW, Suite 822
Washington, DC 20005 (Cost: \$1.00)



THE MONTANA UNIVERSITY SYSTEM

All Montana post-secondary institutions require students to complete two application forms for financial aid. By submitting the Financial Aid Form (FAF) and the Montana Supplemental Information Application Form, a student is considered for all federal, state, and institutional financial aid based on need that is administered by the school's financial aid office. The FAF is sent to the College Scholarship Service (CSS) in California which determines a student's need for financial aid. This evaluation is returned to the university's financial aid office which then decides whether to award monies. The FAF also produces a student eligibility report (SER). The SER determines an undergraduate's eligibility for a Basic Educational Opportunity Grant (BEOG). The priority filing date for submitting the FAF is April 1 preceding the academic year for which aid is needed.

Criteria for eligibility change from year to year. Thus students who do not receive awards are encouraged to re-apply the following year. Students who have unique financial problems which may not make them eligible for aid should outline these problems in a letter and send it directly to the financial aid director for special consideration.

In addition to the FAF and Montana Supplemental Form, a student may be asked to provide more information or documents, such as a financial aid transcripts from other schools. This information should be sent immediately so the student's request for aid can be processed.

Financial aid forms can be obtained from high school counselors or any Montana university financial aid office. These offices also distribute a useful booklet, Financial Aid Handbook, which provides information on costs of attending schools in Montana, how financial aid is determined, and how to apply for financial aid. Below is a list of Montana's financial aid offices. Address inquiries to Director, Financial Aid Office.

MONTANA UNIVERSITY SYSTEM

Eastern Montana College
Billings, MT 59101
657-2188

Montana State University
Bozeman, MT 59715
994-2345

Montana Tech
Butte, MT 59701
792-8321

Northern Montana College
Havre, MT 59501
265-7821 Ext. 3287

University of Montana
Missoula, MT 59801
243-5373

Western Montana College
Dillon, MT 59725
683-7511

PRIVATE COLLEGES

Carroll College
Helena, MT 59601
442-3450

College of Great Falls
Great Falls, MT 59401
761-8210

Rocky Mountain College
Billings, MT 59101
245-6151

COMMUNITY COLLEGES

Dawson College
Glendive, MT 59303
365-3396

Flathead Valley Community
College
Kalispell, MT 59901
752-3411

Miles Community College
Miles City, MT 59301
232-3031

VO-TECH CENTERS/COMMERCIAL COLLEGES

Billings Vo-Tech Center
Billings, MT 59101
248-7741

Helena Vo-Tech Center
Helena, MT 59601
442-0060

Butte Vo-Tech Center
Butte, MT 59701
792-4256

Missoula Vo-Tech Center
Missoula, MT 59801
721-1330

Great Falls Vo-Tech Center
Great Falls, MT 59401

Great Falls Commercial College
Great Falls, MT 59401

Montana Auto College
Great Falls, MT 59401

For information about academic scholarships and other aid not based on financial need, write the department in which you plan to enroll, as well as the financial aid office. Some departments administer their own scholarship programs and provide departmental scholarship forms. Graduate students should also contact their departments or the graduate school for information about fellowships and teaching and research assistantships.

MISCELLANEOUS SUGGESTIONS FOR
CUTTING COSTS

--COMPANY-PAID TUITION: If you are currently employed, check to see if your company offers a tuition-payment program. Many companies will pay a portion or the entire cost of tuition for courses related to a full-time employee's current job or possible advancement within the company. Some businesses will also reimburse employees for book fees and other expenses, even for classes unrelated to your job. Ask your supervisor or personnel director about these programs. Also inquire about any other financial aid programs, such as scholarships and grants, which are available for employees and/or their dependents.

--FEE WAIVERS: Most universities offer waivers of registration and incidental fees to a limited number of students. Write the financial aid director at the institutions where you are applying to ask about eligibility requirements.

--CREDIT THROUGH EXAMINATION: You can earn college credit by passing special examinations designed to measure your knowledge in a particular field or area. The College Level Examination Program (CLEP) offers these tests in over forty subject areas at more than 800 centers across the country. Each test costs about \$20 with the price going down per test if you take several. Another national testing program, the College Proficiency Examinations Program (CPEP), includes tests in the arts and sciences, nursing, health, professional education, and other areas. For more information on these programs write: College Level Examination Program, College Entrance Examination Board, Box 1821, Princeton, NJ 08540, or College Proficiency Examination Program, State Education Department, Albany, NY 12224.

--COLLEGE CREDIT FOR LIFE EXPERIENCES: A variety of academic institutions offer credit for life experiences, including homemaking and volunteer work. How to Get College Credit for What You Have Learned as a Homemaker and Volunteer is a workbook designed to help re-entry women evaluate their skills and to assist them in getting college credit for these experiences. The workbook is available for \$3.00 through the Educational Testing Service, Princeton, NJ 08541.

--PART-TIME EMPLOYMENT: You might consider picking up a part-time job to help meet expenses. The financial aid offices at most schools usually will help students find employment. Also check with the local Job Service offices for job referrals. Ask employers about job shared positions (part-time employment in which employees --usually two-- share work-- usually one full-time job) and flextime schedules (a system where the employee has control over starting and stopping times of the work day). These alternative work schedules will give you the freedom that you need to continue your studies while retaining an income.

--ON-CAMPUS HOUSING: You can reduce your living expenses by living in student housing. Most schools have facilities for older and married students in addition to dormitories for recent high school graduates.

By joining a meal plan, you can also lower your food costs. You may want to apply for a job as resident assistant or dormitory director. Most schools offer these staff members free room and board in exchange for supervisory and maintenance duties.

--CHILD CARE FACILITIES: If you have young children, look into university-operated day care facilities. Many schools provide this service for faculty members and students at reduced rates.



RECORDS FILE

Keep a file containing pertinent information to use in filling out admission forms and financial aid applications. Your record file should contain:

- High school transcripts
- College transcripts
- Income tax forms
- Letters of recommendations
- Autobiographical statements about academic and professional objectives
- Cancelled checks or money orders
- Admission tickets to college board achievement tests
- Tests scores and reports
- Copies of all correspondence sent to, or received from, schools including application forms
- Name, address, and phone number of schools' financial aid officers
- List of acceptances, rejections, and awards of financial aid



PERSONAL GUIDE TO THE FINANCIAL AID APPLICATION PROCESS

The following questions may help you in applying for aid:

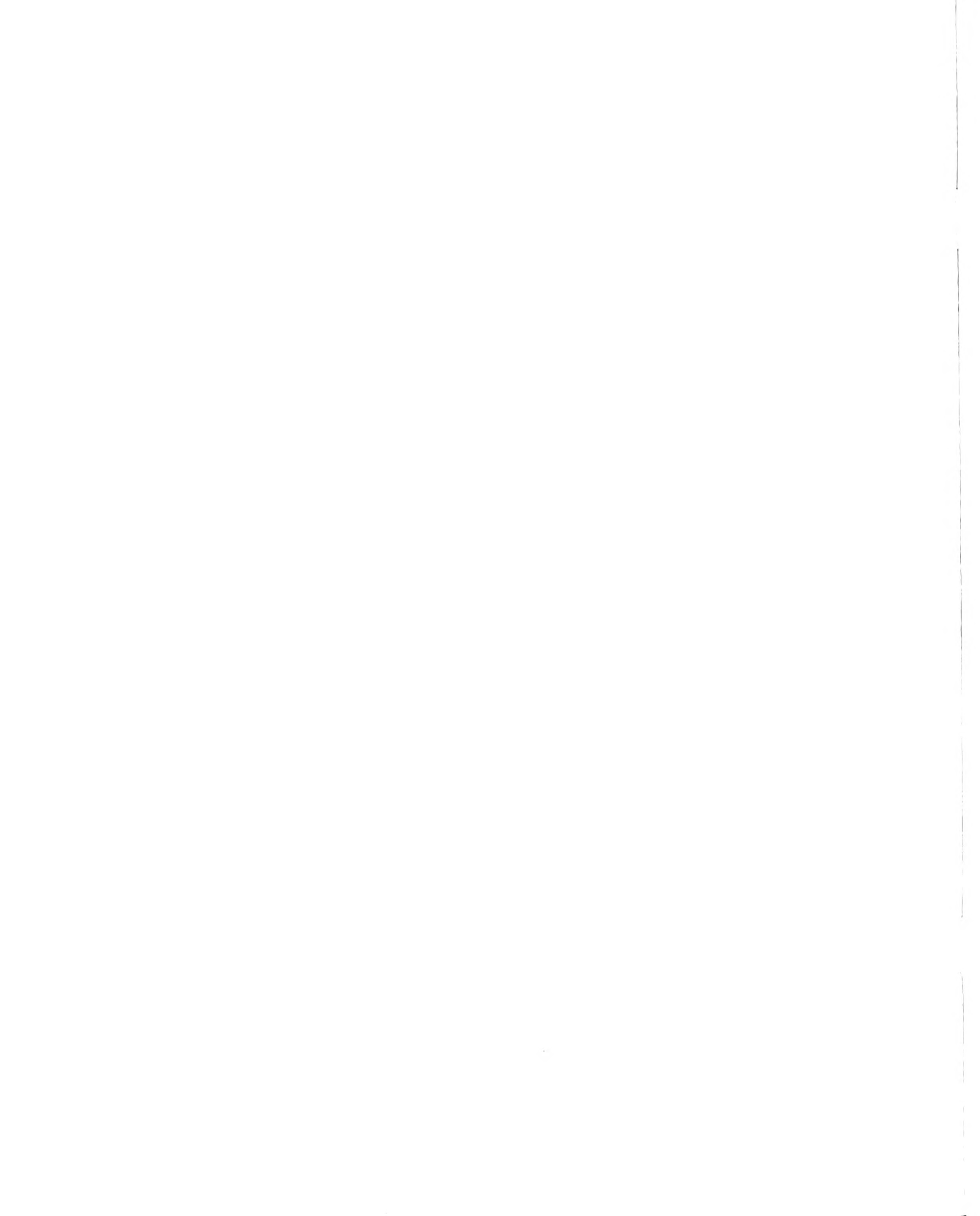
- What schools are you considering applying to?
- What financial aid is available from each school?
- What are the expected costs of attending school for one academic year? (tuition, room, board, books, etc.)
- What resources do you have to meet these costs?
- What are the schools' admission requirements? (college board achievement tests, educational prerequisites, etc.)
- What are the financial aid deadlines?
- What financial aid forms are required?
- What other information and forms are required? (letters of recommendations, transcripts, etc.)
- How much grant or scholarship aid were you offered by each school?
- How much loan aid were you offered by each school? by the bank?
- Considering other aid and income, can you afford this school?
- Is this the school you most wanted to attend?

You might find it helpful to set up a calendar for taking tests and completing college applications. It is mandatory that you meet all test and application deadlines to be competitive for financial aid.

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500 copies of this publication were produced at a unit cost of 77½¢ per copy, for a total cost of \$387.20 which includes \$239.70 for printing and \$147.50 for distribution.