

Here is a list of ways aspiring students from low-income, underserved communities can pay for college, along with links to helpful resources:

---

## 1. Apply for Federal Financial Aid (FAFSA)

- The **Free Application for Federal Student Aid (FAFSA)** is the most important step in getting financial aid for college. It determines eligibility for grants, work-study programs, and federal student loans.
  - **Apply here:** [Federal Financial Aid \(FAFSA\)](#)
- 

## 2. Apply for Federal & State Grants

Grants are **free money** that does not have to be repaid!

- **Pell Grant** - For low-income students
    - Up to \$7,395 per year
    - More info: [Pell Grant](#)
  - **Federal Supplemental Educational Opportunity Grant (FSEOG)**
    - For students with extreme financial need
    - More info: [Federal Supplemental Educational Opportunity Grant \(FSEOG\)](#)
  - **State Grants**
    - Many states offer need-based grants.
    - Find your state's grants: [State Financial Aid Programs](#)
- 

## 3. Search for Scholarships

Scholarships are free money that students do not have to pay back! Here are some great places to find them:

- [Going Merry](#)
    - Scholarship search & application
  - [Fastweb](#)
    - Large scholarship database
  - [Scholarships.com](#)
    - Scholarships resources
  - [Bold.org](#)
    - Exclusive scholarships for students
  - [College Board BigFuture](#)
    - Scholarships & financial aid resources
- 

## 4. Attend a Tuition-Free College

Several colleges offer tuition-free education for low-income students. Some examples:

- [Berea College \(KY\)](#)
- [College of the Ozarks \(MO\)](#)
- [Alice Lloyd College \(KY\)](#)
- [Barclay College \(KS\)](#)
- [Webb Institute \(NY\) – for engineering students](#)

[List of Tuition-Free Colleges](#)

---

## 5. Consider Community College for 2 Years

Many states offer **tuition-free** or **low-cost community college** programs:

- **Find Free Community College Programs by State:**
    - [Scholarships360](#)
  - **Apply for the American Honors Program** - Scholarships for community college students transferring to 4-year universities
    - [American Honors Program](#)
- 

## 6. Work-Study Programs

The **Federal Work-Study Program** allows students to earn money for tuition while working part-time.

- **More info & application:** [Federal Work-Study Program](#)
- 

## 7. Apply for Employer Tuition Assistance

Many companies pay for employees' tuition, including:

- [Amazon Career Choice Program](#)
  - [Walmart's Live Better U](#)
  - [Starbucks College Achievement Plan](#)
- 

## 8. Take Advantage of Military & Veterans Benefits

If you or a family member has served in the military, you may qualify for **education benefits**:

- [GI Bill](#) - Covers full tuition for veterans
  - [Yellow Ribbon Program](#) - Covers tuition at private schools
-

## 9. Get a Small Private Student Loan (As a Last Resort)

- If grants, scholarships, and work-study are not enough, consider low-interest loans:
    - Federal Student Loans (Better than private loans):[Federal Student Aid](#)
- 

## 10. Study Abroad in a Country with Free Tuition for Americans

Some countries offer tuition-free college education for international students, including Americans:

- **Germany** - Most public universities are tuition-free
    - [Study in Germany](#)
  - **Norway** - Public universities are free, but cost of living is high
    - [Study in Norway](#)
  - **Finland** - Tuition-free for EU students, some programs for non-EU
    - [Study in Finland](#)
- 

## Final Tip: Work with a College Access Program

These free organizations help low-income students with college applications & financial aid:

- [QuestBridge](#)
    - Full scholarships for high-achieving, low-income students
  - [The College Advising Corps](#)
    - College guidance for first-gen & low-income students
  - [Posse Foundation](#)
    - Full-tuition scholarships for leadership students
- 

There are **many ways** for low-income students to afford college without taking on huge debt.

The key is to:

- ✓ **Fill out the FAFSA** early.
- ✓ **Apply for grants & scholarships.**
- ✓ **Look into free tuition programs.**
- ✓ **Consider community college for 2 years.**
- ✓ **Use employer tuition assistance if available.**