

A large repository of internet links to money for education.

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Finding money for education made easy

Money-For-Education.Com e-Book

Provides access to educational funding to all regardless of socio-economic status, ethnicity or country of origin

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Introduction:

If you are searching for money to attend college, to complete an advanced degree program, to complete technical or professional training or simply to pay for pre-K through high school (in charter or private schools), then you have taken the first step in the right direction. Welcome to the [**Money-For-Education.Com**](#) e-Book, the book containing links to direct sources of free grants (never have to repay), scholarships, fellowships and low interest loans for educational purposes.

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It has been said that a good rule of thumb is that tuition rates will increase at about twice the general rate of inflation. During any 17-year period from 1958 to 2001, the average annual tuition inflation rate was between 6% and 9%, ranging from 1.2 times to 2.1 times general inflation. On average, tuitions tend to increase about 8% per year. An 8% college inflation rate means that the cost of college doubles every nine years. For a baby born today, this means that college costs will be more than three times current rates when the child begins college.

College cost inflation rate projections are based on the Digest of Education Statistics for the years 1958-1970 and the College Board figures for four-year private colleges for the years from 1971 to the present. General inflation figures are based on the annual Consumer Price Index for All Urban Consumers figures from the Bureau of Labor statistics.

Statistically, there is no historical correlation between college inflation rates and general inflation rates. Increases in college tuition rates represent a very small percentage of the CPI. Even the rule of thumb that college costs increase at twice the inflation rate is not valid. The range of the college cost inflation rate has run from a high of 6.5 times to a low of one half the general inflation rate. The recent average has been about twice the general inflation rate. In recent years the college cost inflation rate has been decreasing to 5% as colleges try to control escalating costs.

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However, given the state of our economy, it is anybody's guess if this trend will continue. The likely answer is that it will not.

Considering that nearly half of all U.S. college students receive federal aid to fund their education, the U.S. Congress asked the Government Accounting Office (GAO) to investigate the soaring price of college textbooks. Guess what the GAO found out?

Over the last 20 years, college textbook prices have increased at twice the rate of inflation but have followed close behind tuition increases.

Increasing at an average of 6 percent per year, textbook prices nearly tripled from December 1986 to December 2004, while tuition and fees increased by 240 percent and overall inflation was 72 percent.

With college cost inflation rates on a pace to triple in the next 18 years, the earlier one begins to accumulate money for college the better.

In the pages of this e-book you will find direct links to federal, state and local government agencies, private foundations, nonprofit organizations and educational institutions that are sources of money to pay for the costs associated with completing pre-k through 12th grade public, private and charter educational programs, professional and technical training programs, college degree programs and graduate degree, intern, professorial, research and fellowship programs.

Money-For-Education.Com e-Book will not waste your time with details that are unrelated to your search for money needed to attend college or other educational programs. Its only focus is to put you in touch with direct sources of funds that can be used for educational purposes. From these pages you can do a nationwide search or confine it to a specific geographical area. You can submit your application for funding within most of the links.

Through **Money-For-Education.Com** e-Book you will have permanent access to links of direct sources of educational funding. You will be able to use links to many billions of dollars over and over again year after year. In the downloaded version all links are active and need only be clicked to access the website containing the educational funding that you desire. As a hard copy, it is a wonderful portable desk reference that can be used anywhere. This is truly a valuable financial resource to anyone pursuing a college degree, professional and vocational training or basic education.

If you are seeking a no nonsense approach to finding money to complete your schooling, search no further. This is it.

MONEY-FOR-EDUCATION.COM IS NOT RESPONSIBLE FOR THE CONTENTS OR FUNCTIONING OF ANY OF THE SITES TO WHICH IT PROVIDES LINKAGE.

*If your “normal” layout view of this e-book requires that you press the control key to open the links, then covert the view to the “reading layout” by clicking “**view**” on your tool bar and selecting “**reading layout**”.*

How to use the e-Book:

The Money-For-Education.Com e-Book is designed for ease of use. In the downloaded version, you simply need to boot up your computer, open the e-Book and click on your chosen links to have the websites display. All links are live / active. Once downloaded, if you print it out, you can carry it as a portable desk reference. Then you will have to type the urls into the internet address bar of your web browser. Your printed version can be used if you don't have a computer at home or when you are away from your computer. Even if you don't have a computer at home you can still access financial aid for education. We believe that anyone who desires an education should have access to money to pay for it. This tool provides that access. Good luck in your search for that money.

Congratulations on your purchase of Money-For-Education.Com e-Book!!!

Below you will find active links to money for educational purposes whether you are seeking grant, scholarship, fellowship, financial aid or loan programs. There are programs to pay for college and other tuitions. You can also find money to cover incidental costs. You can apply right on most sites in the state of your choice. The combined financial resources found in the links on our pages literally total in many tens of billions of dollars. View from a perspective of time and longevity the resources total in the hundreds of billions of dollars.

You will find navigating through Money-For-Education.Com e-Book both convenient and user-friendly making your experience enjoyable as well as profitable.

A-Z Listing of Grant, Scholarship, Fellowship, Financial Aid and Loan programs arrayed alphabetically by state:

Alabama

**Alabama Commission on Higher Education
100 North Union St.
P.O. Box 302000
Montgomery, AL 36130-2000
(334) 242-1998
(800) 843-8534
Toll Free Restrictions: AL residents only
FAX: (334) 242-0268**

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E-Mail: hhector@ache.state.al.us

URL: <http://www.ache.state.al.us/>

Alabama State Department of Education
50 North Ripley Street
P.O. Box 302101
Montgomery, AL 36104

Alaska

Alaska Commission on Postsecondary Education

3030 Vintage Blvd.

Juneau, AK 99801-7109

(907) 465-2967 (new loans)

(800) 441-2967 (new loans)

TTY: (907) 465-3143

FAX: (907) 465-5316

EMAIL: customer_service@acpe.state.ak.us

URL: <http://www.state.ak.us/acpe/home.html>

The Alaska Commission on Postsecondary Education's Student Aid page administers six loan programs and two student exchange programs. For descriptions and requirements for these programs, go to <http://www.state.ak.us/acpe/student.html#family>

Grant Programs:

<http://alaskaadvantage.state.ak.us/#family>

Loan Programs:

<http://alaskaadvantage.state.ak.us/page/234>

- Loans for Full-Time Study
- Loans for Half-Time Study
- Alaska Teacher Scholarship Loans
- Alaska Family Education Loans
- W. "Winn" Brindle Memorial Scholarship Loans
- Michael Murphy Scholarship Loans

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- Western Interstate Commission on Higher Education (WICHE)
(<http://wiche.edu/ProSvcs/index.asp>)
- Western Undergraduate Exchange (WUE) Program
- WICHE Western Regional Graduate Program
- Professional Student Exchange Loan Program
- WWAMI Medical Education Program

Arizona

Arizona Commission for Postsecondary Education

2020 North Central Ave., Suite 275

Phoenix, AZ 85004-4503

(602) 229-2591

FAX: (602) 229-2599

EMAIL: toni@www.acpe.asu.edu

URL: <http://www.asu.edu/fa>

See also "Student Information Center" at the Arizona Board of Regents' web site at

http://www.abor.asu.edu/3_for_students/students_section.html#financialaid

Financial Aid Resources:

http://www.abor.asu.edu/3_for_students/financial_resources.html

Types of Aid: http://www4.nau.edu/finaid/types_of_aid/

Arkansas

Arkansas Department of Higher Education

114 East Capitol Ave.

Little Rock, AR 72201

(501) 371-2050 (financial aid)

(800) 54-STUDY (financial aid)

EMAIL: finaid@adhe.arknet.edu

URL: <http://www.arkansashighered.com/financial.html>

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· **Arkansas Student Assistance Grant Program**

<http://www.arkansashighered.com/asag.html> : This is a need-based grant awarded to students by each institution. The maximum annual award is \$600.

Apply using the **Free Application for Federal Student Aid (FAFSA)**

<http://www.fafsa.ed.gov/> .

· **Arkansas Health Education Grant Program (ARHEG)**

<http://www.arkansashighered.com/ahegp.html>: provides financial assistance to students seeking professional training in chiropractic medicine, dentistry, optometry, osteopathic medicine, podiatric medicine, and veterinary medicine to allow them to attend out-of-state institutions.

· **Academic Challenge Scholarship** <http://www.adhe.edu/challenge/> : up to \$3500

annually for graduating high school seniors who complete the [precollegiate core curriculum](http://www.arkansashighered.com/pdfs/fa/acs_core_aug_2006.pdf) http://www.arkansashighered.com/pdfs/fa/acs_core_aug_2006.pdf , have the required grade point average in those courses, achieve at least a 15 on the ACT, and demonstrate financial need.

· **Governor's Scholars Program** <http://gs.adhe.edu/> : up to \$4000 annually for graduating high school seniors based on academic achievement, test score and leadership. The Governor's Distinguished Scholarship for those scoring 32 on the ACT or 1410 on the SAT, and a 3.50 academic grade point average, or are named National Merit Finalists or National Achievement Scholar pays tuition, mandatory fees, room and board up to \$10,000 per year.

· **Emergency Secondary Education Loan**

<http://www.arkansashighered.com/emergencyloan.html> : awards up to \$2500 annually for individuals seeking teacher certification in designated shortage areas. Must teach in Arkansas for 5 years to have the loan forgiven.

· **Minority Teachers Scholarship** <http://www.arkansashighered.com/mteachers.html> :

awards up to \$5000 annually for African-American, Asian-American, and Hispanic college juniors and seniors working toward teacher certification. Must teach 3 or 5 years in Arkansas to have the amount received forgiven.

· **Freshman/Sophomore Minority Grant Program**

<http://www.arkansashighered.com/minoritygrant.html> : awards \$1000 annual stipend for African-American, Asian-American, and Hispanic college freshman and sophomores. Designed to encourage these students to enter teaching.

· **MIA/KIA Dependents Scholarship Program**

<http://www.arkansashighered.com/miakia.html> : is a waiver of tuition, fees, room and board at any public college or university in Arkansas for dependents and spouses of Arkansans who were killed or missing in action or who were prisoners of war.

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- **Law Enforcement Dependent's Scholarship Program**

<http://www.arkansashighered.com/lawenforcement.html> : provides waiver of tuition, fees, and room at any public college or university in Arkansas for dependents and spouses of Arkansas law enforcement officers and some Highway and Transportation Department employees.

- **Second Effort Scholarship** <http://www.arkansashighered.com/secondeffort.html> :

awards up to \$1000 annually to the individuals with the top 10 scores on the GED exam during the previous calendar year.

- **Teacher and Administrator Grant Program**

<http://www.arkansashighered.com/teachergrant.html> : reimburses certified teachers and administrators for coursework taken during the summer terms.

- **Minority Masters Fellows Program** <http://www.arkansashighered.com/mmasters.html> :

awards up to \$7500 for one year or three summers for African-American, Asian-American, and Hispanic students entering a masters program in mathematics, the sciences, or foreign languages, and Minority Teacher Scholarship recipients in the fifth year of a five year teacher certification program.

California

California Student Aid Commission

P.O. Box 419026

Rancho Cordova, CA 95741-9026

(916) 526-7590

FAX: (916) 526-7590

EMAIL: custsvcs@csac.ca.gov

URL: <http://www.csac.ca.gov/>

For a listing of grants, see <http://www.csac.ca.gov/doc.asp?ID=19>

Commission Programs:

<http://www.csac.ca.gov/doc.asp?id=33>

Cash for College:

<http://www.calgrants.org/index.cfm?navId=16>

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