



Financial Aid Assistance Guidance Tool

This list of financial aid assistance options was compiled in response to assisting eligible MoHealthWINS grant participants in identifying other financial aid to support the non-grant funded educational costs. It is focused on opportunities for working adults and nontraditional students.

MoHealthWINS is not responsible for nor endorses the programs listed below. Be aware of possible scams and fee-based scholarship finders.

To use this list:

- Click on the Hot Link (blue text) – to find out more information about each option
- To edit or add to this list, contact the MCCA MoHealthWINS grant office at admin@mccatoday.org

GENERAL GRANTS, SCHOLARSHIPS, WORK PROGRAMS		
Training Fund & Provider	Description of Training Fund	Website Link
Federal Pell Grants U.S. Department of Education Credit Only Programs of Study	A Federal Pell Grant is awarded usually only to undergraduate students who have not earned a bachelor's or a professional degree. (In some cases, however, a student enrolled in a post-baccalaureate teacher certification program might receive a Pell Grant.) Pell Grants are considered a foundation of federal financial aid, to which aid from other federal and nonfederal sources might be added.	https://studentaid.ed.gov/sa/types/grants-scholarships/pell
Federal Supplemental Educational Opportunity Grant (FSEOG) U.S. Department of Education Credit Only Programs of Study	Student must be eligible to receive a Pell Grant and have exceptional financial need. Current Year Award Amount: Between \$100 and \$4,000 depending on when applied, the participant financial need, the funding at the school their attending, and the policies of the financial aid office at the school.	https://studentaid.ed.gov/sa/types/grants-scholarships/fseog
Federal Work Study Program Credit Only Programs of Study	The Federal Work-Study (FWS) programs are called campus-based programs because they're administered directly by the financial aid office at each participating school. Not all schools participate in all three programs. Check with your	Visit the college financial aid office for further details.

	school's financial aid office to find out which programs they participate in.	
Access Missouri Student Financial Assistance Program MO Department of Higher Education Credit Only Programs of Study	Missouri's primary need-based program for Missouri residents. Students must have a FAFSA on file by April 1 each year, have an expected family contribution of \$12,000 or less, and be enrolled full-time.	https://dhe.mo.gov/ppc/grants/accessmo.php
Trade Adjustment Assistance (TAA) U.S. Department of Labor Credit and Non-Credit Programs of Study	<p>TAA is a federal program that provides training funds to clients determined Trade eligible and who lack marketable skills to obtain "suitable" employment.</p> <p>Client must be certified Trade eligible by the Missouri Division of Employment Security (or equivalent if State other than Missouri).</p> <p>TAA training determinations are made by state Division of Workforce Development merit staff in Missouri Career Centers.</p> <ul style="list-style-type: none"> • 2002 (Petitions: 60,000-69,999) • 2009 (Petitions: 70,000-79,999) • 2002 Revert (Petitions: 80,000-80,999)* • 2011 (Petitions: 81,000-up) <p>*A "select group" of clients were eligible to participate under Trade 2011 rules.</p> <p>Each version of TAA has different training week maximums, pre-requisite approvals, TRA weekly maximums, and TAA maximum soft caps.</p>	<p>USDOL: http://www.doleta.gov/tradeact/</p> <p>DWD WorkSmart: http://www.worksmartnetwork.org/</p> <p>DWD Public Portal: http://jobs.mo.gov/jobseeker/other-resources/unemployment-benefits-and-assistance/trade-act-program</p>
Workforce Investment Act Training Programs U.S. Department of Labor, MO Division of Workforce Development and local Mo Career Centers Credit and Non-Credit Programs of Study	<p>Several training programs are available through Missouri Career Centers to assist job seekers gain the skills needed to get a job or start a new career.</p> <p>These training programs can help eligible job seekers who have been laid off, by providing funds to train at a college, university, or other educational facility.</p>	https://jobs.mo.gov/community/mo-workforce-system
Supported Employment	Supported Employment services may be available for individuals with the most significant	https://dese.mo.gov/adult-learning-rehabilitation-

MO Department of Elementary & Secondary Education, Vocational Rehabilitation Credit and Non Credit Programs of Study	disabilities requiring special on-the-job supervision. Individuals served by this program need ongoing intervention on or off the job in order to maintain employment. If an individual is eligible, VR could provide up to nine months of community-based job training if other funding sources are available to provide long-term, follow-along, on-the-job support services that the individual needs to remain employed.	services/vocational-rehabilitation
LOANS		
Federal Direct Loans U.S. Department of Education Credit Only Programs of Study	<p>Federal Direct Loan Program, are low-interest loans for eligible students to help cover the cost of higher education at a four-year college or university, community college, or trade, career, or technical school. Eligible students borrow directly from the U.S. Department of Education (the Department) at participating schools.</p> <p>Include 2 types of loans:</p> <ul style="list-style-type: none"> •Direct Subsidized Loans—Direct Subsidized Loans are for students with financial need. Your school will review the results of your Free Application for Federal Student Aid (FAFSASM) and determine the amount each student can borrow. Students are not charged interest while in school at least half-time and during grace periods and deferment periods. •Direct Unsubsidized Loans—Students are not required to demonstrate financial need to receive a Direct Unsubsidized Loan. Like subsidized loans, your school will determine the amount you can borrow. Interest accrues (accumulates) on an unsubsidized loan from the time it's first paid out. Students can pay the interest while in school and during grace periods and deferment or forbearance periods, or can allow it to accrue and be capitalized (that is, added to the principal amount of the loan). If the student chooses not to pay the interest as it accrues, this will increase the total amount they will have to repay because they will be charged interest on a higher principal amount. 	https://studentaid.ed.gov/sa/
Missouri Professional and Practical Nursing Student Loan Program MO Department of Health and Senior Services Credit Only Programs of Study	<p>Professional and Practical Nursing Student Loans provide financial aid to students pursuing careers as licensed practical nurses or professional nurses in underserved areas of Missouri.</p> <p>The financial aid provided to nursing students consists of loans for undergraduate, graduate, post-graduate and doctoral training that may be</p>	http://health.mo.gov/living/families/primarycare/healthprofloan/s/

	<p>forgiven in exchange for service in an underserved area.</p> <p>To be eligible, the applicant must be a Missouri resident attending a Missouri institution. Missouri residents are those who lived in this state for more than one year for any purpose other than to attend an educational institution. Priority will be given to residents of underserved areas, minority persons and previous Professional and Practical Nursing Student Loan recipients.</p> <p>Applicants must have been accepted by or currently attending a nursing program approved by the Missouri State Board of Nursing for participation in the program who in the previous year had at least an 80 percent pass rate. Previous nursing students must have at least a 2.5 GPA to qualify. Students must be enrolled on a full time basis.</p>	
<p>Primary Care Resource Initiative for Missouri (PRIMO)</p> <p>MO Department of Health and Senior Services</p> <p>Credit and Non-Credit Programs of Study</p>	<p>The Primary Care Resource Initiative for Missouri (PRIMO) is a multi-faceted approach to the health care delivery services for all Missourians.</p> <p>This component of PRIMO was designed as coordinated incentives to increase the number of primary medical, dental, behavioral, and nutritional health care professionals and health care delivery systems in areas of need within the state.</p> <p>The PRIMO Student Loan Program is a competitive State program that awards forgivable loans to students pursuing health care training leading to Missouri licensure or registration in one of the following fields:</p> <ul style="list-style-type: none"> •Primary Care Physician •Dentist •Dental Hygienist •Psychiatrist •Psychologist •Licensed Clinical Social Worker •Licensed Professional Counselor •Licensed/Registered Dietitian 	<p>http://health.mo.gov/living/families/primarycare/primo/</p>
VETERANS AND THEIR FAMILIES		
Training Fund & Provider	Description of Training Fund	Website Link
Montgomery GI Bill	<p>The Montgomery GI Bill (MGIB) is available for those who enlist in the U.S. Armed Forces. MGIB encompasses both the Montgomery GI Bill-Active</p>	<p>https://www.benefits.va.gov/gibill/montgomery_bill.asp</p>

<p>U.S. Department of Veterans Affairs</p> <p>Credit and Non-Credit Programs of Study</p>	<p>Duty (Chapter 30) and The Montgomery GI Bill-Selected Reserve (Chapter 1606). Under Chapter 30, Active Duty members enroll and pay \$100 per month for 12 months; and are then entitled to receive a monthly education benefit once they have completed a minimum service obligation. Under Chapter 1606, a reservist must be actively drilling and have a 6-year obligation in the Selected Reserve to be eligible.</p>	
<p>The Post-9/11 GI-Bill</p> <p>U.S. Department of Veterans Affairs</p> <p>Credit and Non-Credit Programs of Study</p>	<p>The Post-9/11 GI Bill provides financial support for education and housing to individuals with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days. You must have received an honorable discharge to be eligible for the Post-9/11 GI Bill.</p>	<p>https://www.benefits.va.gov/gibill/post911_gibill.asp</p>
<p>Reserve Educational Assistance (REAP)</p> <p>U.S. Department of Veterans Affairs</p> <p>Credit and Non-Credit Programs of Study</p>	<p>REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a Department of Defense education benefit program designed to provide educational assistance to members of the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. This program makes certain reservists who were activated for at least 90 days after September 11, 2001 either eligible for education benefits or eligible for increased benefits.</p>	<p>https://www.benefits.va.gov/gibill/reap.asp</p>
<p>Survivors & Dependents Assistance (DEA) Summary of Benefits</p> <p>U.S. Department of Veterans Affairs</p> <p>Credit and Non-Credit Programs of Study</p>	<p>Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.</p>	<p>https://www.benefits.va.gov/gibill/survivor_dependent_assistance.asp</p>
<p>Veterans Educational Assistance Program (VEAP) Summary of Benefits</p> <p>U.S. Department of Veterans Affairs</p> <p>Credit and Non-Credit Programs of Study</p>	<p>VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government. You may use these benefits for degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain</p>	<p>https://www.benefits.va.gov/gibill/veap.asp</p>

	<p>circumstances, remedial, deficiency, and refresher training may also be available.</p> <p>Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.</p>	
<p>Veterans Retraining Assistance Program (VRAP) NEW Effective July 1, 2012</p> <p>U.S. Department of Veteran Affairs</p> <p>Credit and Non-Credit Programs of Study</p>	<p>Congress passed, and the President has signed into law, the VOW to Hire Heroes Act of 2011. Included in this new law is the Veterans Retraining Assistance Program (VRAP). VRAP offers up to 12 months of training assistance to unemployed Veterans. The Department of Veteran Affairs (VA) and the Department of Labor (DOL) are working together to roll out this new program on July 1, 2012.</p> <p>The VRAP offers 12 months of training assistance to Veterans who:</p> <ul style="list-style-type: none"> •Are at least 35 but no more than 60 years old •Are unemployed on the date of application •Received an other than dishonorable discharge •Are not be eligible for any other VA education benefit program (e.g.: the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment Assistance) • Are not in receipt of VA compensation due to unemployability. • Are not enrolled in a federal or state job training program. <p>Participants must be enrolled in a VA approved program of education offered by a community college or technical school. The program must lead to an Associate Degree, Non-College Degree, or a Certificate, and train the Veteran for a high demand occupation.</p>	<p>https://www.benefits.va.gov/VOW/education.asp</p>
<p>Military Spouse Career Advancement Accounts (MyCAA) Program</p> <p>U.S. Dept of Defense's Spouse Education and Career Opportunities Program</p> <p>Credit and Non Credit Programs of Study</p>	<p>MyCAA helps military spouses pursue licenses, certificates, certifications or Associate Degrees (excluding Associates Degrees in General Studies, Liberal Arts, and Interdisciplinary Studies that do not have a concentration) necessary for gainful employment in high demand, high growth Portable Career Fields and Occupations.</p> <p>Spouse work with counselors to create a plan of action that considers Financial Aid Options,</p>	<p>https://militarybenefits.info/military-spouse-career-advancement-accounts-mycaa/</p>

	<p>Education and Training Program Resources, Credential/License Information, and, for eligible spouses, MyCAA. MyCAA provides a maximum education benefit of \$4000 with an annual fiscal cap of \$2000 to assist eligible military spouse who need professional credentials to meet their Portable Career goals. Annual Cap waivers are available for licensure and certificate programs if there is an upfront tuition costs that exceeds \$2000 (up to the maximum education benefit of \$4000).</p> <p>Note: The MyCAA program does not include Coast Guard spouses.</p>	
<p>Wartime Veteran's Survivors Grant</p> <p>MO Department of Higher Education</p> <p>Credit Only Programs of Study</p>	<p>Tuition grant for children and spouses of veterans who were Missouri residents when first entering the military or at the time of death or injury and whose deaths or injuries were a result of combat action or were attributed to an illness that was contracted while serving in combat action, or who became 80% disabled as a result of injuries or accidents sustained in combat action since September 11, 2001. The award also includes an allowance for room and board and books. Recipients must be enrolled at least half time. Veterans' children are eligible until 25 years of age. Limited to 25 grants per year.</p>	<p>https://dhe.mo.gov/ppc/grants/wartimevetsurvivor.php</p>
<p>Vietnam Veteran's Survivors Grant</p> <p>MO Department of Higher Education</p> <p>Credit Only Programs of Study</p>	<p>Tuition grant for children and spouses of Vietnam veterans who served between 1961 and 1972, who were Missouri residents when first entering the military and at the time of death, and whose deaths were attributed to, or caused by, exposure to toxic chemicals during the Vietnam conflict. Recipients must be enrolled full time. Veterans' children are eligible until 25 years of age. The veteran's spouse is eligible until the fifth anniversary of the veteran's death. Limited to 12 grants per year.</p>	<p>https://dhe.mo.gov/ppc/grants/wartimevetsurvivor.php</p>
<p>Public Service Officer or Employee's Child Survivor Grant</p> <p>MO Department of Higher Education</p> <p>Credit Only Programs of Study</p>	<p>Tuition grant for certain public employees and their families if the employee is killed or permanently and totally disabled in the line of duty. Recipients must be Missouri residents enrolled full time. Service officer's or employee's children are eligible until 24 years of age.</p>	<p>https://dhe.mo.gov/ppc/grants/publicserviceofficer.php</p>

Marguerite Ross Barnett Memorial Scholarship MO Department of Higher Education Credit Only Programs of Study	Tuition-based scholarship for Missouri residents who demonstrate financial need and are employed at least 20 hours per week while enrolled in 6 to 11 credit hours. For students enrolled in 6, 7 or 8 credit hours, awards are based on tuition for 6 credit hours. For students enrolled in 9, 10 or 11 credit hours, awards are based on tuition for 9 credit hours. FAFSA must be on file by August 1 each year.	https://dhe.mo.gov/ppc/grants/rossbarnett.php
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