



Paying for College

To support current and future Shepherds College (SC) students, the following information has been compiled as a resource in pursuing and obtaining additional funds to pay for college.

STATE WAIVER FUNDS

Waiver program options vary by state and generally provide funding for supportive care, daily living skill training and/or medical insurance. A home and community-based services waiver (HCBS) allows states to treat certain Medicaid populations in home or other community-based settings rather than in institutional or long-term care facilities.

Important Update: Wisconsin residents are utilizing funds from Managed Care Organizations (MCOs) or IRIS (“I Respect, I Self-Direct”) waiver care programs. Family Care and IRIS provide funds to pay for specific services.

An individual’s budget varies according to his/her level of supportive need as determined by a functional screening completed through the ADRC (Aging and Disability Resource Center). Within that budget, funds are allocated to pay for specific services.

For more information about who is eligible, how to apply and more, go to:
<https://www.dhs.wisconsin.gov/publications/p01900.pdf>.

If you are currently receiving Wisconsin waiver funds but are not applying them toward the cost for services and support provided through SC, please contact our Financial Aid Office for information regarding how to go about allocating those funds to pay for services provided.

VOCATIONAL REHABILITATION FUNDS

Each state has a Department of Vocational Rehabilitation (DVR), or equivalent, that may provide grants for occupational training. To date, students from Wisconsin, Illinois, Minnesota, Pennsylvania, New Hampshire, Alaska, Oklahoma, Iowa and South Dakota have been able to use DVR grants from their home states to help fund the training. SC’s accreditation through the Council on Occupational Education (COE) plays an important role in obtaining the out-of-state vendor approval.

If your state is not listed, it may be that no application has been made from within that state.

SUPPLEMENTAL SECURITY INCOME:

Supplemental Security Income (SSI) is a “*Federal income supplement program funded by general tax revenues. It is designed to help people who are disabled with little or no income and provides funds to meet the basic needs of food, clothing and shelter. Only individuals who have a disability and meet medical criteria may qualify for benefits... SSI is not based on the income of the family, but on the income of the qualifying individual after 18 years of age.*”

Most recipients receive around \$700 monthly.

For more information, go to:
<https://www.ssa.gov/oact/cola/SSI.html>.

FAFSA (Free Application for Federal Student Aid):

As a fully accredited, non-degree granting, certificate program, SC is eligible for Federal Student Aid. If a student has graduated from high school with a regular diploma or equivalent, he/she is eligible to apply for Federal Student Aid. Federal Student Aid covers such expenses as tuition & fees, room & board, and books & supplies.

Here are a few ways Federal Student Aid provides financial assistance to students:

- Grants — awarded based on needs; money does *not* have to be repaid
- Loans — available both to students and parents; funds have to be repaid
- Work-Study Program — provides employment opportunities for qualifying students

You can apply for Federal Student Aid by completing the FAFSA at: <https://studentaid.ed.gov/sa/>.

The FAFSA for each Academic Year opens on October 1 of the previous calendar year. (For example, *the 2021-22 FAFSA opened on October 1, 2020.*) Students who are at least 24 years old will be Independent on the FAFSA. (For example, a student is Independent for the 2021-22 FAFSA *if he or she was born before 1/1/1998.*) SC's school ID for the FAFSA is **041938**.

VETERANS AFFAIRS (VA) FUNDING

There are two primary funding sources through the VA.

- **Chapter 35** – Educational Assistance Allowance for trainees under the Survivors' and Dependents' Educational Assistance Program (Chapter 35 of title 38, U.S.C.).

For more information, go to:

https://www.benefits.va.gov/GIBILL/resources/benefits_resources/rates/ch35/ch35rates100115.asp.

- **Post 9/11** – If you have at least 90 days of aggregate active duty service after September 10, 2001, you or your child may be eligible for funds through this VA-administered program if you also:
 - are still on active duty,
 - are an honorably discharged Veteran,
 - or were discharged with a service-connected disability after 30 days.

For more information, go to:

https://www.benefits.va.gov/gibill/post911_gibill.asp.

529 COLLEGE SAVINGS PLANS

According to the U.S. Securities and Exchange Commission, “a 529 plan is a tax-advantaged savings plan designed to encourage saving for future education costs. 529 plans, legally known as ‘qualified tuition plans,’ are sponsored by states, state agencies, or educational institutions and are authorized by Section 529 of the Internal Revenue Code. There are two types of 529 plans: prepaid tuition plans and education savings plans”.

For more information, visit:

<https://www.sec.gov/reportspubs/investor-publications/investorpubsintro529htm.html>.



EXTERNAL SCHOLARSHIP AWARDS

As an accredited, non-degree, certificate-granting program, SC may be eligible for a variety of post-secondary educational scholarships. Some scholarships have been designated specifically for students with intellectual and/or developmental disabilities, while others may be general scholarships to provide funding for occupational training and/or post-secondary education.

For ideas, go to:

<https://shepherdscollege.edu/program-and-admissions/admissions/federal-aid-and-scholarships/>.

INTERNAL SCHOLARSHIP AWARDS

The Shepherds Foundation scholarship is available to all students and provides scholarships based on demonstrated financial need. Since 2008, more than \$3.25 million in scholarships have been awarded to students in need.

To be considered for an internal scholarship a student/family must have:

- 1) applied for Social Security and been approved or denied
- 2) where available, pursued state funding options first
- 3) demonstrated financial need by completing the FAFSA and/or submitting most recent tax returns

Shepherds College also provides several named scholarship awards, which are limited. The selection and distribution of these scholarships is determined by the Financial Aid Office.

To be in position for early consideration of a named scholarship, an applicant should complete the admissions process and enroll during the fall semester prior to his/her intended enrollment year.

A student who receives a named scholarship can also be eligible to receive a Shepherds Foundation scholarship.

For any questions regarding the financial resources cited above or any other question pertaining to financial aid, please contact Jessica Anderson, SC's Financial Aid Coordinator, at FinancialAid@shepherdscollege.edu or (262) 878-5620 ext. 2318.