

# Financing College and Postsecondary Education For Students with Disabilities

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Students with disabilities have to adequately prepare for entrance into the right postsecondary college. As with students without disabilities, that preparation will include securing the finances to support their college and ongoing living experiences.

While college tuition and educational expenses may seem overwhelming, there are many financial opportunities for all students seeking to further their education. However, there are many that are specifically available to students with disabilities. There are four main types of financial aid: loans, grants, scholarships, and work-study.



## Loans

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Loans are available to all students including students with disabilities. Loans must be paid back.

Most postsecondary institutions are federally funded while some are private. Students loans consist of borrowed funds from the federal government or other lending institutions to be used for educational purposes. These funds have some type of interest rate, along with a specific repayment plan. Federal loans generally have lower interest rates and better repayment options than private institutions. Many private lenders may require the student to exhaust federal loan options prior to application for private loans. To be considered for federally funded financial aid including loans, all students including students with disabilities must first complete the Free Application for Student Aid, or FAFSA. The FAFSA is used to decide eligibility and includes questions related to the students' parents, dependence, citizenship, and financial status. These questions will assist in the determination of the allowed amount that a student may be eligible to receive.

One main factor that may be different for students with disabilities in this calculation is the cost of attendance. The cost of attendance factors in tuition, cost of books, and room and board, but it can also include costs related to a disability. Related costs could include for instance a student's personal note taker or the cost of documentation of their disability. These related costs may be included as long as no other entity is paying for these related costs. The approval of these related costs are usually determined on a case by case basis and require documentation of the needed services. These allowances are made because



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PO Box 118 \* Wetumpka AL, 36092 \* 334-567-2252 \* 866-532-7660

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Page 1 of 3

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students may have additional expenses related to their disability.

Federal loans and other forms of financial aid may not fulfill the full amount of financial support needed by a student to support their educational cost. Private student loans may also be an option to support those unfulfilled costs. Private loans usually come from banks or lenders. They are not usually based on the FAFSA, but rather on a credit analysis and other criteria.

## Grants

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Unlike loans, grants do not have to be paid back. However, grants do tend to have more criteria associated with receiving the funds. Grants may come from many sources, including the federal government, state governments, and postsecondary institutions. The Federal Pell Grant is one of the most utilized grant program. Student eligibility and funding amounts from the Pell Grant program are based on the FAFSA form and several other factors. One of these factors is enrollment status defined as full-time or part-time enrollment. Pell Grant allocations are based on a scheduled award, the amount a student receives based on a given cost of attendance, and Expected Family Contribution (EFC), given that a student remains a full-time student for a given academic year.

Students may also be eligible for financial help through the Alabama Department of Rehabilitation Services (ADRS). This agency and programs assists youth and adults with disabilities in obtaining

employment. The student will work with a counselor to develop an Individualized Plan for Employment (IPE). This plan may also include postsecondary education to meet the individual employment goals. ADRS may provide funds to eligible students toward postsecondary. A student may access services through ADRS during high school in preparing their transition IEP.

## Scholarships

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Scholarships are similar to grants as they do not have to be paid back. Some scholarships are based on need, but many are merit or even criteria based. There are some that are disability specific requiring students to meet a disability criteria.

Students should not limit their scholarship search to disability specific scholarships. An individual's disability does not define them. Rather, focus on the student's strengths, skills, personal traits, background characteristics, or affiliations to identify new and various scholarship opportunities. A disability is only one characteristic of the student. Thinking more broadly can widen a student's access to financial opportunities.

## WORK-STUDY FOR STUDENTS WITH DISABILITIES

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Work-study programs offer students the opportunity to earn payment in exchange for completion of a job. Most work-study is funded by the government and administered through schools.



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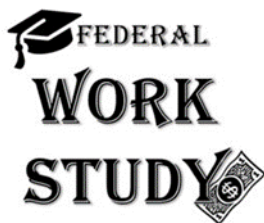
Page 2 of 3

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The amount of money a student may earn through the program is based on FAFSA information and federal standards. The hourly wages for work-study jobs start at the federal minimum wage and can go higher depending on the job performed. Work-study programs can range from clerical to food service and everything in-between.

Students with disabilities have many opportunities to pursue and receive funding to assist and support them in attending schools beyond high school to attain their career goals. Planning for college should be done the moment a student enters high school. Connect and visit your school guidance counselor, an ADRS Counselor, Disability Supports and Services offices at your colleges of choice, and other community advocacy organizations. Utilize the IEP to develop specific goals to support the student in developing needed skills and resources to ensure a smooth supported transition into college and other postsecondary education.



## RESOURCES

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Free Application for Student Aid (FAFSA)

<https://fafsa.ed.gov/>

Federal Student Aid Website

<https://studentaid.ed.gov/sa/types/grants-scholarships/finding-scholarships>

Alabama Department of Rehabilitation Service (ADRS) <http://www.rehab.alabama.gov/content>

Your College or Postsecondary Financial Aid Office

Your High School Guidance Counselor

Your High School Special Education Case Manager

## APEC IS HERE TO HELP

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APEC's AL PTI provides free training, information, and consultation to families schools, and communities. Visit our training calendar for more information about learning opportunities at [www.alabamaparentcenter.com](http://www.alabamaparentcenter.com) or call our center. The contents of this publication were developed in part under a grant from the US Department of Education, #H328M150012. However, those contents do not necessarily represent the policy of the US Department of Education, and you should not assume endorsement by the Federal Government. Project Officer, Gregory Knollman Transition V.7



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