Just like scholarships, grant money does not need to be paid back. The first step in receiving any grant is to complete the <u>FAFSA</u> (<u>Free Application for Federal Student Aid</u>).

**Federal Grants** The U.S. Department of Education offers a variety of <u>federal grants</u> to students. The four grants that may be available are: Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), Teacher Education Assistance for College and Higher Education (TEACH) Grants and Iraq and Afghanistan Service Grants.

**College-Based and State-Based Grants** While federal grant programs are typically for students with the lowest income, other grants may not be as strict with the family contribution. A number of <u>state grant programs</u> may more closely look at a student's college major or career. <u>College-based grants</u> are usually a supplement to federal and state grants. The best way to find college-based grants is to talk to your college's financial aid office. Some of these grants are automatically awarded based on the FAFSA application and others may require an additional form.

## Other Merit-Based Scholarships

Merit-based scholarships may be awarded to a select group of entering Colorado resident freshman students based on a combination of grade point average and test scores. Students are automatically considered for these programs upon submission of an admissions application to the college and usually no additional application is required. Here are a few examples of these resident freshman scholarships:

- CU-Boulder Esteemed Scholars Program
- Colorado Mesa University Merit Scholarships
- Colorado State University Resident Merit Scholarships
- Fort Lewis College Freshmen Tuition Merit Scholarship

## **National Merit Scholarships**

Once you have taken the PSAT in your junior year, you are in the running for a variety of **National**Merit scholarships. Becoming a National Merit Semi-Finalist, Finalist, or Award Winner opens doors to many offers of merit based aid, including **full rides** at some universities and colleges.

## **IB Scholarships**

IB examinations, whether leading to a full IB diploma or to an IB certificate, often qualify students for advanced standing or course credit at many colleges. Every college has its own requirements regarding the exam level, exam score and credit granted. Check the college website or contact its admissions office for that college's specific requirements. Additionally, a few colleges provide merit scholarships to IB diploma recipients.

For a listing of universities that recognize IB programs, visit <a href="ib.org">ib.org</a>.