



# Grand Lodge of New York Educational Funding Resource Guide

Educational funding opportunities primarily for  
Masons, their siblings, children, grandchildren  
and members of the Masonic Youth Groups.

Produced and distributed by the  
Grand Lodge of Free and Accepted Masons of New York  
Prepared by the Masonic Youth Committee

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The complete text of this booklet, and the application for the NY Educational Assistance program may be found on the internet at [www.NYMasons.org](http://www.NYMasons.org)

Statement on Masonic Authority

There is no national or international Masonic Authority. Freemasonry in North America is governed by independent legislative bodies known as Grand Lodges which exercise absolute Masonic authority within a state or province.

Grand Lodge Offices are located at  
17<sup>th</sup> Floor, 71 West 23<sup>rd</sup> St.  
New York, NY 10010-4149  
212-337-6600

MW William M. Sardone, Grand Master

RW Richard T. Schulz, Grand Secretary

Dear Friends:

This booklet has been compiled by the Masonic Youth Committee of the Grand Lodge of the State of New York Free and Accepted Masons.

This booklet should serve as a vital resource to students, parents, youth group advisors, and academic administrators. We trust that this booklet will help you in locating available programs for which you may be eligible.

Education and fraternalism are vital to the Masonic Lodges throughout New York. Grand Lodge New York has provided training and educational opportunities for thousands of young people, who will be a beneficiary of this charity for years to come. If you have any questions regarding this guide, the opportunities listed, or any of the other information provided, please contact the Grand Lodge Masonic Youth Committee at your convenience.

If your lodge offers educational assistance and you would like to see it listed, please let RW Br. Cary Cohn know via email at [ccohn1127@aol.com](mailto:ccohn1127@aol.com).

A good-faith effort has been made to ensure the information in this guide is up to date. Deadlines change every year and you should consult the sponsoring organization for more information, as these programs are not administered by the Masonic Youth Committee.

If you notice an error please let us know at [Youth@NYMasons.org](mailto:Youth@NYMasons.org).

Many applications require you to file the Free Application for Federal Student Aid or FAFSA. You may find more information here <https://studentaid.gov/>.

**TABLE OF CONTENTS**

Who Are the Masons? 4

Masonry’s Commitment to Education 5

Masonry’s Commitment to Youth 6

Listing of Statewide Programs Administered by Masonic Organizations 7

Listing of Programs Administered Directly by Colleges & Universities 9

Useful Websites 29

Glossary: Terms 30

# Who Are the Masons?

Freemasonry is the world's oldest and largest fraternity. Its history and tradition date to antiquity. Its singular purpose is to make good men better. Its bonds of friendship, compassion, and brotherly love have survived even the most divisive political, military, and religious conflicts through the centuries. Freemasonry is neither a forum nor a place for worship. We welcome men of all beliefs and traditions.

Many of our nation's early patriots were Freemasons, including thirteen signers of the Constitution and fourteen Presidents of the United States, such as George Washington, Harry Truman, Franklin Roosevelt, and Teddy Roosevelt, among others.

Today, the more than three million Freemasons around the world come from virtually every occupation and profession. Within the fraternity, they all meet as equals. They come from diverse political ideologies, but they meet as friends.

One of the fascinating aspects of Freemasonry has always been how so many men from so many different walks of life can meet together in peace, avoid political or religious debates, conduct their affairs in harmony and friendship, and call each other "Brother!"

Freemasons are respectable citizens who are taught to conform to the moral code of society and to abide by the laws of the government under which they live. They are men of charity and good works.

# **Masonry's Commitment to Education**

Masonry has been a tireless supporter of members' education through speakers, courses, and directed self-improvement programs.

Within society, Freemasonry has been an ardent supporter of public education. In the nineteenth century prominent masons led the public schools movement in the United States. The Masonic Fraternity has also sponsored medical research at the Masonic Medical Research Institute, Shriners Hospitals, and the Knights Templar Eye Foundation.

The educational funding programs run by the Grand Lodge, Lodges, and allied Masonic Organizations are an extension of that tireless support.

# Masonry's Commitment to Youth

The youth groups sponsored by Freemasonry reflect its commitment to the young men and women of our country. Each of these youth groups require of their members clean living, honesty, patriotism, and service. Their programs are designed to supplement the lessons learned in the home, the school, and their religious institution of choice. They are not junior Masonic orders, but are sponsored by Masons who provide adult leadership, a place to meet, and an example worthy of emulation. The aim of each of these groups is to provide good, wholesome fun, combined with opportunities to give back in service to the community. They are taught to do good for the sake of doing good.

DeMolay is a youth-serving organization for young men ages 12–21 with chapters in New York and around the world. Empowering youth to lead and run their own organizations under the guidance of caring adult mentors, DeMolay provides young men with valuable leadership skills in a fun and safe environment. DeMolay members do not need to be related to a member of the Masonic Fraternity. For more information see [www.NYDeMolay.org](http://www.NYDeMolay.org).

The Order of Rainbow is for girls between 10 and 21, who are sponsored and supervised by Masons, Eastern Star or Amaranth members. Rainbow teaches faith, hope, and charity, in a ritual written by W. Mark Sexon, a Past Grand Master of Masons in Oklahoma, using the seven colors of the rainbow as symbols of character building virtues. The Rainbow program teaches benevolence and service through a program of fraternal activities. Rainbow Girls meet in Assemblies, under the supervision of Masons and Eastern Star members. For more about Rainbow, see [www.nyior.org](http://www.nyior.org).

The Organization of Triangles is a female Masonic Youth group, based solely in New York State, for girls between the ages of 10 and 21. They are related by blood, marriage or adoption to a Master Mason or are the daughters of members of the Order of the Eastern Star or Amaranth, or sponsored by one of those bodies. These young women enjoy the privilege of meeting others of the Masonic family in a wholesome environment, working together, and enjoying good clean fun. They are taught to remember their duty to God, to others, and to themselves. For more about Triangles, see [www.nytriangle.org](http://www.nytriangle.org).

Below is a list of the programs available. Click on a hyperlink to learn more.

# **Listing of Statewide Programs Administered by Masonic Organizations**

Abbot Scholarships (Children/Grandchildren of Scottish Rite & Masonic Youth)  
Page 10

Educational Assistance Program Sponsored by Grand Lodge of New York  
(Children & Grandchildren of NY Masons) Page 11

Educational Assistance Program Sponsored by The Order of the Eastern Star  
(Children & Grandchildren of OES Members & Masonic Youth) Page 12

Frank M. Totton Essay Contest (Children/Grandchildren & Masonic Youth) Page  
13

Frank S. Land Scholarships (Members of DeMolay) Page 14

Kach Essay Contest (Members of DeMolay) Page 15

Richard H. & Emily F. Meyer Rainbow Scholarship (Members of Rainbow) Page  
16

Knights Templar Educational Foundation (Open) Page 17

Order of the Amaranth Scholarships Page 18

Order of the Eastern Star Nursing Scholarship (Children and Grandchildren of  
OES members) Page 19

Rose E. Scherer Scholarship (Members of Triangle) Page 20

Royal Arch Educational Assistance Program Page 21

Royal Arch MEC Ray Roche Scholarship for Veterans

Sam and Millie Hilburn Scholarship (Masonic Youth) Page 22

Shepherd Scholarship (Masonic Youth) Page 23

Wolcott Foundation Scholarship (Open for Master's Degree study at GWU) Page  
24

# **Listing of Programs Administered Directly by Colleges & Universities**

**George Washington University Page 26**

**The University at Albany, SUNY Page 27**

**Vanderbilt University Law School Page 28**

## **Abbot Scholarships**

**TYPE:** Scholarship

**WHO:** Children and Grandchildren of Scottish Rite Masons, Masonic Youth

**SPONSOR:** Scottish Rite Northern Masonic Jurisdiction

**WEBSITE:** <https://scottishritenmj.org/abbott>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Abbott Scholarship Program provides financial support for the continuing undergraduate and graduate education of Scottish Rite Masons, young men and women from Scottish Rite families, and Masonic-related youth groups.

Eligibility: Those meeting any of the following criteria are eligible to apply for the 2020 Abbott Scholarship program for undergraduate studies:

\*A Scottish Rite Mason of the Northern Masonic Jurisdiction.

\*A student directly related (by bloodline or by legal means) to a Scottish Rite Mason in the Northern Masonic Jurisdiction or a member of a youth organization sponsored by the Masonic fraternity in the Northern Masonic Jurisdiction who is:

\*A high school senior, currently accepted at an accredited trade school who has attained a minimum grade point average of 2.75 on a 4-point scale.

\*A high school senior, or undergraduate, or graduate student currently enrolled at an accredited college or university.

Applications should be submitted to the Valley of the sponsoring Scottish Rite Mason

**Updated: 8/1/2020**

## **Educational Assistance Program sponsored by the Grand Lodge of New York**

**TYPE:** Grant

**WHO:** Children and Grandchildren of NY Masons

**SPONSOR:** Trustees of the Masonic Hall & Home

**WEBSITE:** <https://nymasons.org/site/committees-departments-programs/educational-assistance/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Grand Lodge of New York, through its Trustees of the Masonic Hall and Home, established a scholarship in 1996. The Education Assistance Committee of The Grand Lodge administers this scholarship program for post-high-school-level students. The effort is directed at the sons, daughters, grandsons, and granddaughters of Master Masons in good standing belonging to Lodges within the jurisdiction of the Grand Lodge of the State of New York. Awards totaling over \$500,000 are made annually based upon academic achievement, community involvement, and merit.

**Updated 8/1/20**

**Educational Assistance Program sponsored by the Grand Chapter Order of the Eastern Star, State of New York**

**TYPE:** Grants

**WHO:** Children and Grandchildren of Eastern Star Members and Masonic Youth

**SPONSOR:** Grand Chapter Order of the Eastern Star, State of New York

**WEBSITE:** <https://oesny.org/projects-charities/>

(Please verify with the website in case details have changed)

**OVERVIEW:**

The Grand Chapter Order of the Eastern Star of New York provides a one-time grant for an applicant who is a graduating High School Senior, a student already enrolled in college, or an adult who wishes to improve their education. The deadline for applying is April 1<sup>st</sup> and the grants are mailed in July following approval of the committee. Transcript of the previous college grades must accompany the application.

**Updated 8/24/20**

**Frank S. Land Scholarship****TYPE:** Scholarship**WHO:** Members of DeMolay**SPONSOR:** DeMolay Foundation**WEBSITE:** <https://demolay.org/opportunity/>

(Please verify with the website in case details have changed)

**OVERVIEW:**

The DeMolay Foundation annually awards a number of scholarships to members of the Order of DeMolay in honor of Frank Sherman Land, DeMolay's founder. Scholarship deadlines vary. For more information please reach out to the Executive Officer of New York DeMolay.

**Updated 8/1/20**

## **Knights Templar Educational Foundation**

**TYPE:** Scholarship

**WHO:** High school seniors and others may apply for an award. However, to receive the award, the applicant must be enrolled in the pursuit of a 2 (two) or 4 (four) year college/university degree, trade, or business school education. Must be a resident of New York State.

**SPONSOR:** Knights Templar Education Foundation

**WEBSITE:** <https://www.grandcommanderyktny.org/information.html>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Knights Templar Educational Foundation Committee shall consider all applicants for grants without regard to age, race, religion, national origin or gender. Applicant must be a United States Citizen. Applications are open to all students regardless of their financial circumstances. This is a highly competitive award and all completed applications will be considered. All applications must be received by May 15th of each year to be considered.

**Updated 8/1/20**

**Kach Essay Contest****TYPE:** Essay Contest**WHO:** Masonic Youth**SPONSOR:** Scottish Rite Southern Jurisdiction**WEBSITE:** <https://demolay.org/kach-essay/>

(Please verify with the website in case details have changed)

**OVERVIEW:**

The Supreme Council, 33°, Ancient and Accepted Scottish Rite of Freemasonry, Southern Jurisdiction, USA (“Supreme Council”) sponsors an annual essay contest for members of DeMolay. This is a straight cash prize. Contact New York DeMolay for more information.

**Updated 8/1/20**

## **Order of the Amaranth Scholarship**

**TYPE:** Scholarship

**WHO:** Anyone pursuing higher education

**SPONSOR:** Grand Court of Amaranth of New York

### **OVERVIEW:**

The Grand Court of Amaranth awards up to 10 scholarships of \$300 each. The applications are available from any member of New York Amaranth and must be signed by the Royal Matron of the closest court. This is open to any person who is going for higher education.

**Updated 9/1/20**

## **Order of the Eastern Star Nursing Scholarship**

**TYPE:** Scholarship

**WHO:** Children and grandchildren of Eastern Star Members

**SPONSOR:** Grand Chapter Order of the Eastern Star State of New York

**WEBSITE:** <https://oesny.org/projects-charities/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Order of the Eastern Star provides an award for children and grandchildren of Eastern Star members pursuing a nursing degree. The deadline is May 31 for application; the grants are mailed in August. Transcripts of the previous semester grades must accompany the application or be sent soon after. The grants are for \$1,000.00 per year and can be applied for up to three times.

**Updated 8/1/20**

## **Rose E. Scherer Scholarship**

**TYPE:** Scholarship

**WHO:** Members of the Organization of Triangles, Inc

**SPONSOR:** **The Organization of Triangles, Inc**

**WEBSITE:** <https://ootny.org/what-we-do/scholarship/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Organization of Triangles, Inc. takes great pride in its Scholarship Fund, which grants money to girls pursuing higher education. This fund is self-sustained by the girls, and is also supported by the adult fraternal organizations, such as the Masons, the Order of the Eastern Star, and the Order of Amaranth. If you would like to contribute to the Rose E. Scherer Scholarship Fund, or for more information please visit <https://ootny.org/what-we-do/scholarship/>.

**Updated 8/1/20**

## **Royal Arch Education Assistance Program**

**WHO:** Children/Grandchildren of New York Royal Arch Masons

**SPONSOR:** The Grand Chapter of Royal Arch Masons

**WEBSITE:** <https://ny-royal-arch.org/wp/ram-education-assistance/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

Scholarship grants are awarded to Royal Arch Masons and their wives and the children and grandchildren of a Royal Arch Mason or his spouse. The Royal Arch Masons must be in good standing with this Grand Chapter (or have been in good standing at the time of their demise). Awards are based on scholastic achievement, character, financial need of the applicant (in essay) and recommendations (if required). Decisions of the Scholarship Committee are final. Applicant can receive a Scholarship grant for a maximum of four (4) years.

**Updated 8/17/20**

### **Most Excellent Raymond Roché Veterans Scholarship**

**WHO:** Royal Arch Masons who are veterans and their spouses

**SPONSOR:** The Grand Chapter of Royal Arch Masons

**WEBSITE:** <https://ny-royal-arch.org/wp/ram-education-assistance/>

(Please verify with the website in case details have changed)

#### **OVERVIEW:**

Scholarship grants are awarded to Royal Arch Masons and their wives who are veterans. The Royal Arch Masons must be in good standing with this Grand Chapter (or have been in good standing at the time of their demise). Awards are based on scholastic achievement, character, financial need of the applicant (in essay) and recommendations (if required). Decisions of the Scholarship Committee are final. Applicant can receive a Scholarship grant for a maximum of four (4) years.

**Updated 8/17/20**

## **Sam & Millie Hilburn Scholarship**

**TYPE:** Scholarship

**WHO:** Masonic Youth

**SPONSOR:** Scottish Rite Southern Jurisdiction

**WEBSITE:** <https://scottishrite.org/philanthropy/scholarships/national/sam-and-millie-hilburn-scholarship/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Supreme Council, 33°, Ancient and Accepted Scottish Rite of Freemasonry, Southern Jurisdiction, USA (“Supreme Council”) offers the Sam and Millie Hilburn Scholarship to pursue advanced education in the field of childhood language disorders.

Each year, the Supreme Council offers Sam and Millie Hilburn Scholarships of \$5,000 per year for tuition costs for a maximum of two years, or upon earning a graduate degree in the field of childhood language disorders, if that be sooner. The number of scholarships awarded is dependent upon the earnings of the Sam and Millie Hilburn Scholarship Fund. The objective of this scholarship is to aid worthy graduate candidates to become specialists in the field of childhood language disorders.

**Updated 8/1/20**

## **Shepherd Scholarship**

**TYPE:** Scholarship

**SPONSOR:** Scottish Rite Southern Jurisdiction

**WHO:** Masonic Youth

**WEBSITE:**

<https://scottishrite.org/philanthropy/scholarships/national/shepherd-scholarship/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Supreme Council, 33°, Ancient and Accepted Scottish Rite of Freemasonry, Southern Jurisdiction, USA (“Supreme Council”) offers the Shepherd Scholarship to individuals to pursue advanced education.

Each year, the Supreme Council offers Shepherd Scholarships of \$2,000 per year for tuition costs for a maximum of four years or upon earning a degree, if that be sooner. The number of scholarships awarded is dependent upon the earnings of the Shepherd Scholarship Fund. The objective of this scholarship is to aid worthy candidates in obtaining baccalaureate or graduate degrees in fields associated with service to country and generally perceived as benefiting the human race.

**Updated 8/1/20**

## **Frank M. Totton Essay Contest**

**TYPE:** Essay Contest

**SPONSOR:** Fifth Manhattan District

**WHO:** Children, grandchildren, nieces, and nephews of NY Masons, and Masonic Youth

**WEBSITE:** <https://nymasons.org/site/masonic-youth-contest-and-awards/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

The Endowment Fund of the Fifth Manhattan Masonic District sponsors this contest which is administered by this GL Committee. The topic changes yearly. The contest is open to any High School senior who is the child, grandchild, niece, nephew, or the member of their extended family, of any NY Mason, living or deceased, who is now or in the case of a deceased Brother was a member in good standing at the time of his death. The essay must be between 200 and 350 words, with no name appearing on the essay page itself. Essays must be accompanied by the appropriate form, indicating the Lodge seal and the secretary's signature by a due postmark date which changes yearly. First prize is \$1500.00 with nine other cash prizes available.

**Updated 8/1/20**

## **Richard H. & Emily F. Meyer Rainbow Scholarship**

**TYPE:** Scholarship

**WHO:** Members of the International Order of the Rainbow for Girls in the state of NY

**SPONSOR:** The International Order of the Rainbow for Girls, state of NY

**WEBSITE:** <https://www.nyior.org>

**OVERVIEW:** The International Order of the Rainbow for Girls in the state of NY has had a long-established Scholarship Fund, which grants money to its members pursuing higher education. This fund is supported by the fundraising efforts of the girls, memorial donations, and by donations from the adult fraternal organizations.

1. Applicant must be an active member of the International Order of the Rainbow for Girls in the State of New York and must have earned all merit bars and the Pot of Gold.

2. Applicant must:

a. be a high school graduate, OR,

b. have earned their GED certificate and have successfully completed one year of college with good grades.

3. Applicant must have brought a candidate into Rainbow.

4. The Assembly of the applicant must have contributed to the Scholarship Fund during the year.

5. Applicant must be under the age of 21 or serving as a Grand Officer at the time of Grand Assembly

6. Scholarship will be awarded based on an applicant's high school record, ability, character, and RainbowService.

## **Wolcott Fellowship**

**TYPE:** Scholarship

**SPONSOR:** High Twelve International

**WHO:** Students pursuing graduate work at George Washington University.

**WEBSITE:** <https://www.wolcottfoundation.com/>

(Please verify with the website in case details have changed)

### **OVERVIEW:**

Wolcott Foundation Fellowships for Master's Degree studies are awarded to US citizens who have not previously earned an advanced degree and are attending or applying to George Washington University's School of Business, the Elliott School of International Affairs, or the Trachtenberg School of Public Policy and Public Administration. While the Foundation seeks to support full-time students, students working full time for government or related activities may enroll for six semester hours in the fall and spring semesters.

These awards are designed to encourage young scholars (age 30 or younger) with outstanding academic, civic, and social credentials to pursue public service careers. All awards are sponsored by High Twelve International, an organization of Master Masons.

The Wolcott Fellowship covers graduate degree tuition to a maximum of \$30,000.00. The award is to be considered a grant (not to be repaid) if upon graduation the recipient is employed for two years in government services (federal, state, or local level), in international affairs, or in selected international business in the private sector. Fellowship recipients may also request a relocation loan of up to \$1,800.00. Relocation loans are awarded on the basis of need and must be repaid upon graduation.

**Updated 8/1/20**

**SCHOOL:** George Washington University

**SCHOLARSHIP NAME:** Scottish Rite Endowment at The George Washington University

**TYPE:** Scholarships

**SPONSOR:** George Washington University

**WHO:** Children and Grandchildren of Scottish Rite Masons

**WEBSITE:** <https://www.gwu.edu/>

**OVERVIEW:**

In 1927, the Supreme Council gave \$1 million to The George Washington University (GWU) in Washington, DC to establish a School of Government to help meet the financial needs of students by offering academic scholarship programs. One reason for the gift was that GWU had one of the oldest Departments of Comparative Jurisprudence and Diplomacy in the United States, and the program was highly regarded by the State Department. Further, the university's location in our nation's capital made it an excellent place to study and observe firsthand the science of government. The university's name itself was appropriate, since first US President and Brother George Washington had been an active Freemason, who served as Worshipful Master of his lodge. In 1956, the Scottish Rite developed its Fellowship Program, proposed by Dr. Cloyd Marvin, 33°, then President of GWU. The Supreme Council enthusiastically received and unanimously approved the idea. This program, as with the undergraduate scholarships, requires each qualified student to provide a record of a relative who is a Scottish Rite Mason. For more information about the GWU undergraduate and graduate endowed scholarships, including application requirements and restrictions, please visit the Office of Undergraduate Admissions or Office of Graduate Student Assistantships and Fellowships at <https://www.gwu.edu/>.

**Updated 8/1/20**

**SCHOOL:** The University at Albany, SUNY

**SCHOLARSHIP NAME:** William Frederick Reyers Sr. Scholarship

**TYPE:** Scholarships

**WHO:** Preference for members of Masonic Youth, open to ll

**WEBSITE:**

[https://www.albany.edu/uafoundation/sap\\_University\\_Wide.shtml](https://www.albany.edu/uafoundation/sap_University_Wide.shtml)

**OVERVIEW:**

Provides funding for students enrolled at the University at Albany who have demonstrated a commitment to service. Preference for members of Masonic Youth Organizations. Please contact the office of financial aid.

**Updated 8/1/20**

**SCHOOL:** Vanderbilt University Law School

**SCHOLARSHIP NAME:** Judge Luther A. Smith Scottish Rite Scholarship

**SPONSOR:** Scottish Rite Southern Jurisdiction

**WHO:** Qualified law school students

**WEBSITE:** <https://law.vanderbilt.edu/prospective-students/costs-financial-aid/>

**OVERVIEW:**

Established in 1965 from a trust agreement between the Scottish Rite Foundation, SJ, USA, Inc., and Vanderbilt University Law School in Nashville, Tennessee, this scholarship is a tribute to Ill. Luther A. Smith, 33<sup>o</sup>, who served as Sovereign Grand Commander of the Scottish Rite from 1955–1969 and earned his law degree from Vanderbilt University in 1909. The scholarship is awarded based on the interest earned each year from the trust, and the corpus is never touched. This interest continues to be deposited into the income account, thus allowing more funds to be awarded. The first scholarship was awarded in 1990. For more information about this scholarship, including application requirements and restrictions, please refer to the Financial Aid section in Vanderbilt University’s Law School Catalog, available at <https://law.vanderbilt.edu/>.

**Updated 8/1/20**

# Useful Websites

<https://www.act.org/>: Website for the ACT, one of two standardized tests used most commonly in college applications.

<https://collegereadiness.collegeboard.org/sat>: Website for the College Board, administrators of the SAT, PSAT, and other standardized tests.

[www.CUNY.edu](http://www.CUNY.edu): Website for the City University of New York, includes links to the individual campuses and information about paying for college.

<https://www.suny.edu/attend/academics/eop/>: Website for the Educational Opportunity Program of SUNY, which provides access, academic support and financial aid to students who show promise for succeeding in college but who may not have otherwise been offered admission

<https://www.hesc.ny.gov/>: Higher Education Services Corp: Website for NY's TAP program, Excelsior Scholarship, and other scholarship programs.

<https://studentaid.gov/>: Website for the United States Department of Education on how to apply for federal financial aid.

[www.SUNY.edu](http://www.SUNY.edu): Website for the 64-campus State University of New York system. Includes links to individual campuses and the common SUNY application.

<https://www.va.gov/education/>: Department of Veterans Affairs website for educational benefits.

# Glossary: Terms

**Academic Year:** This is the amount of academic work you must complete each year, and the time period in which you are expected to complete it, as defined by your school.

**Accreditation:** Confirms that the college or career school meets certain minimum academic standards, as defined by an accrediting body recognized by the U.S. Department of Education. Schools must be accredited to be eligible to participate in federal student aid programs.

**Award Year:** School year for which financial aid is used to fund a student's education. Generally, this is the 12-month period that begins on July 1 of one year and ends on June 30 of the following year.

**Associate's Degree:** An undergraduate academic degree granted upon completion of two years of study. Community colleges and career colleges generally award associate's degrees.

**Bachelor's Degree:** An undergraduate academic degree awarded for a course of study that generally lasts four years. Colleges or universities generally award bachelor's degrees.

**Books & Supplies:** College students must purchase or rent the books required for their classes, along with notebooks and other materials. Books and supplies usually total several hundred dollars per semester, but the amount will vary depending on the classes in which one is enrolled.

**Cost of Attendance (COA):** The total amount it will cost you to go to school, usually stated as a yearly figure. COA includes tuition and fees, room and board (or a housing and food allowance), and allowances for books, supplies, transportation, loan fees, and dependent care. It also includes miscellaneous and personal expenses, including an allowance for the rental or purchase of a personal computer, costs related to a disability, and reasonable costs for eligible study-abroad programs. Contact the financial aid office at the school you plan to attend if you have any unusual expenses that might affect your COA.

**Data Release Number (DRN):** The four-digit number assigned to your FAFSA that allows you to release your FAFSA data to schools you did not list on your original FAFSA. You need this number to make corrections to your mailing address or the schools you listed on your FAFSA.

**Diploma Mill:** An unaccredited school (or a business claiming to be a school) that awards a degree or other credential for a fee while requiring little or no classwork meeting college-level standards.

**Direct Loan:** A federal student loan, made through the William D. Ford Federal Direct Loan Program, for which eligible students and parents borrow directly from the U.S. Department of Education at participating schools. Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidated Loans are types of Direct loans.

**Direct PLUS Loan:** A loan made by the U.S. Department of Education to graduate or professional students and parents of dependent undergraduate students for which the borrower is fully responsible for paying the interest regardless of the loan status.

**Expected Family Contribution (EFC):** This is the number used to determine your eligibility for federal student financial aid. This number results from the financial information you provide in your FAFSA application at the college of your choosing.

**FAFSA:** Completing a FAFSA is the first step in applying for most federal, state, and college-provided financial aid for students. It stands for Free Application for Federal Student Aid because it is filed with the U.S. Department of Education. Most state sponsored and college sponsored aid requires the same FAFSA filing, so it is not only for a federally sponsored student, as the name may imply. The FAFSA is used by aid providers to determine the amount of the students Expected Family Contribution (EFC), which is the amount that they expect the student's family could contribute toward the student's college education. EFC varies from student to student since it is based on the specific financial situation of the student and often of the student's parents as well. Whether or not parent financial information is required depends on whether or not the student is determined to still be a dependent of one of the parents.

**Federal School Code:** An identifier that the U.S. Department of Education assigns to each college or career school that participates in a federal aid program. In order to send your FAFSA information to a school, you must list the school's Federal School Code on your application. A list of Federal School Codes is available at [www.fafsa.gov](http://www.fafsa.gov)

**Federal Student Aid PIN:** Your electronic personal identification number that serves as your identifier to allow access to personal information in various U.S. Department of Education systems, and acts as your digital signature on some online forms. If you do not already have a PIN, you can request one online at [www.pin.ed.gov](http://www.pin.ed.gov)

**Federal Work Study:** Through the Federal Work-Study Program, students are employed on campus and paid through a combination of federal and school funds. Students are typically expected to work 5–10 hours per week. Eligibility for Federal Work-Study is determined by the financial aid office of the institution that you are enrolled in. In order to utilize their Federal Work-Study funds, students must apply for and secure a job. Employers are often eager to hire Work-Study students because the salary is subsidized by federal funds. Work-Study jobs can

range from shelving books in the library, to assisting a faculty member with research, to tutoring. Work-Study income is often expected to be put towards the cost of books, supplies, travel, or personal expenses.

**Financial Aid Office:** The office at a college or career school that is responsible for preparing and communicating information regarding financial aid. This office helps students apply for and receive student loans, grants, and scholarships.

**Financial Need:** The difference between the cost of attendance (COA) at a school and your expected family contribution (EFC). While COA varies from school to school, your EFC does not change based on the school.

**General Educational Development Certificate (GED):** A certificate that students receive if they have passed a specific, approved high school equivalency test. Students with a GED certificate are eligible to receive federal student aid.

**Grants:** Money from the Federal government, state government, and or a college/university or private benefactor that the student does not need to pay back. This money is often paid directly to the college without passing through the student's hands.

**Personal Expenses:** Any personal expenses that the student will incur, such as purchasing toiletries, or seeing a movie. Some school related fees (for labs, music lessons, etc.) may be expected to come out of the personal expense budget.

**Post Baccalaureate Teacher Certification Program:** A program for students who have already earned a bachelor's degree that (1) does not lead to a graduate degree, (2) is treated as an undergraduate program and (3) consists of courses required by a state in order for the student to receive a certification or license to teach in an elementary or secondary school in the state.

**Room & Board:** Costs associated with living and dining while enrolled in school. Typically there are different room and board budgets for students living on and off campus.

**Student Aid Report (SAR):** A summary of the information you submitted on your FAFSA. You receive this report via e-mail a few days after your FAFSA has been processed. If there are no corrections or additional information you must provide, the SAR will contain your EFC, which is the number that is used to determine your eligibility for federal student aid.

**Student Loan:** Money that a student borrows to pay for school. Student loans must be repaid with interest. Student loans are offered by the federal government, private lenders, and in some cases, from the school directly. The two primary loan programs are the Federal Direct

Loans—the Unsubsidized and Subsidized loan programs. Federal Direct Subsidized Loans are awarded on the basis of financial need; the federal government subsidizes the interest while the student is enrolled full-time and during a grace period. Federal Direct Unsubsidized Loans begin accruing interest immediately. The standard repayment period is ten years, although various repayment options, including forbearance and deferral, are available.

**Student Savings Contribution:** The amount a college expects a student to contribute to their college costs from their savings and investments. These are determined by financial documents that the student submits to the college upon admission.

**Subsidized Student Loan:** Interest on this student loan is paid for by the Federal Government. Generally, you are required to show need.

**Summer Work Contribution:** The portion of a student’s work income that is expected to be used for college expenses for the upcoming year. The summer work contribution is often used to pay for travel costs to campus or to pay for personal expenses during the academic year. Students should plan to work during the summer before freshman year to meet this earnings requirement.

**Travel:** Costs associated with transportation to and from college at the beginning and at the end of the school year, and for winter break.

**Tuition:** Cost of education and instruction at a college or university/trade school/ institute of higher learning.

**Unsubsidized Student Loan:** Interest on this student loan is paid by the borrower and generally no financial need is required.

### **What Do All the Acronyms Mean?**

COA: Cost of Attendance

FAFSA: Free Application for Federal Student Aid

ED: United States Department of Education

IRS: United States Internal Revenue Service

DRN: Data Release Number

SAR: Student Aid Report

EFC: Expected Family Contribution

PIN: Federal Student Aid Personal Identification Number