



Educational Opportunity Center

Funding Your Education or Training

Our program

The Educational Opportunity Center (EOC) program at VSAC serves adults who don't yet have a 4-year degree. Most adults served through EOC are the first in their families to go to college and have financial barriers to pursuing their goals beyond high school. VSAC EOC counselors throughout the state help with career exploration, education and training options, and financial aid applications.

Your role

The primary responsibility for paying for college and training programs lies with the family. Financial aid is designed to supplement, not replace a family's contribution to these expenses.

Financial aid includes

- **grants** — money that is generally awarded based on a family's level of financial need
- **scholarships** — money that students search for individually and compete against other students to win (typically do not have to be repaid)
- **work-study** — jobs that are coordinated by colleges to provide students with income each semester
- **education loans** — money that is borrowed by students and/or parents to pay for school
- **workforce training and additional funding** that may be available

What you need for the FAFSA and Vermont grant application

See vsac.org/plan/adult-learners for a complete list of documents you'll need in order to submit these applications.

TOLL FREE
800-642-3177

BURLINGTON AREA
655-9602

ONLINE
vsac.org

EMAIL
info@vsac.org

Access free assistance with completing financial aid forms.

Call to schedule an appointment with a counselor in your area:

654-3793 in the Burlington area

786-8840 in the Rutland/Bennington area

877-961-4369 in all other areas of Vermont



Earning college credit toward a degree?

STEPS FOR FINANCIAL AID

Complete the Free Application for Federal Student Aid (FAFSA).

- At fsaid.ed.gov, create an account and an FSA ID with Federal Student Aid (FSA).
- Log on to fafsa.gov in order to complete and submit your online FAFSA.

When completing your FAFSA, be sure to use accurate financial information from the 2 years before you plan to enroll (e.g. use 2017 information for the 2019–20 school year). Ideally, you'll be able to **link** your data directly from the IRS. If this feature doesn't work, your college and/or VSAC may require a tax return transcript. You have several options:

1. Visit [IRS.gov](https://irs.gov) or the IRS2Go app to access irs.gov/individuals/get-transcript. Follow the instructions under "Request Online. As a taxpayer, you may immediately download or print you transcript after verifying your identity.
2. Visit [IRS.gov](https://irs.gov) or the IRS2Go app to access irs.gov/individuals/get-transcript. Follow the instructions under "Request by Mail." A transcript will be delivered within 10 days to your address of record.
3. Call 800-908-9946 for an automated Get Transcript by Mail feature.
4. At irs.gov/forms-pubs/about-form-4506-t, submit Form 4506-T or 4506T-EZ to have a transcript mailed to your address of record.

Complete the Vermont grant application.

Visit vsac.org and create a MyVSAC account (click on the MyVSAC tab in the upper right corner of the home page). Document your username and password on this worksheet or in another safe place.

- Apply online by clicking the "Work with grants" button, then click on the "Submit" or "Apply" link.
- Check your MyVSAC "to do" list to see whether VSAC needs additional information to determine your grant eligibility. You may be required to send additional documentation or complete worksheets.

Complete other financial aid applications (check college website to find out what may be required).

Complete the VSAC Unified Scholarship Application (USA) for VSAC-assisted scholarships.

The online application will be available through your MyVSAC account after October 1, 2019. The deadline for the application and all required documents is February 12, 2020.

Visit vsac.org/scholarships for other scholarship applications and tips.

Talk to your human resources office to ask about possible employer contributions for tuition reimbursement.

Visit studentloans.gov to complete the Direct Loan Entrance Counseling if you need a federal Direct student loan.

- Use your FSA ID to log in.
- Sign a Master Promissory Note, using your FSA ID as an electronic signature.

Watch your email and mail.

Respond to e-mail requests (from FAFSA, VSAC and/or colleges) for missing information.

File financial aid applications every year.

Earning a certificate or credential of value?

SOURCES FOR FINANCIAL AID

There's money available to help eligible Vermonters earn credentials and certificates of value. Your EOC counselor can help you research, apply for, and/or refer you to:

- **Advancement grant** (formerly known as the non-degree grant) for Vermont residents enrolled or planning to enroll in a non-degree course or training program that will enhance job skills to improve your ability to get a job or that gives you an introduction to college courses
- **College or training-specific programs** in specific industries, as regional training needs arise and new programs and funding opportunities develop
- **Curtis Training Scholarship** for Vermont residents who seek short term training programs to build their job skills in a high demand industry that supports a livable wage
- **Employer contributions** that include tuition reimbursement. Some employers offer this benefit; the human resources office and employee manual will have more information.
- **Registered apprenticeships** that allow Vermonters to work and earn money while taking related instruction classes. Incremental wage increases are established by the employer at the start of an apprenticeship. Earn a nationally recognized portable credential. Veterans are eligible for the G.I. Bill and can use benefits while completing the Registered Apprenticeship Program. Vermont's Department of Labor has a partnership with Vermont Technical College and Community College of VT to advance apprenticeships in Vermont. The colleges work closely with employers in advanced manufacturing, healthcare, and construction. Many apprenticeships offer college credits.
- **SWFI (The Strengthening Working Families Initiative)**, which provides no-cost training and support services to eligible parents seeking a livable wage job with benefits in the manufacturing sector.
- **Veterans Administration benefits** that help military-connected Vermonters. Visit www.va.gov to identify the benefits you're eligible to receive.
- **Vocational Rehabilitation**, which offers free, flexible services to any Vermonter or employer dealing with a disability that affects employment. Vocational Rehab partners with human service providers and employers across Vermont to help people with disabilities realize their full potential.
- **WIOA (Workforce Innovation and Opportunity Act)**, which promotes employment and training services for adults, dislocated workers, and youth, in addition to employment services administered by the Department of Labor. WIOA also works with adult education and literacy programs and Vocational Rehabilitation state grant programs that assist individuals with disabilities in obtaining employment. There are three WIOA programs:

Youth — Supports individuals between the ages of 14 and 24 with employment, training, skill building and taking additional first steps towards career goals.

Adult — A program for people 18 or older, based on income and public assistance eligibility, to support people in reaching their career and training goals.

Dislocated Worker — A program for people 18 or older that supports their training for a new career if they've lost their jobs due to a plant closure or downsizing.

Notes

Financial Aid **ESTIMATES**

COSTS		
Tuition		
Fees		
Pell grant based on EFC of _____		
Estimated VT degree grant <i>(fall and spring only)</i>		
Estimated VT Advancement grant <i>for training</i>		
Scholarships		
Other		
Difference		
Federal Direct loan		
PLUS loan (parent loan for dependent students)		
VSAC Advantage loan		
Savings/earnings		
TOTAL AID		

Important **NOTES**

It's important to have a secure system to save all usernames and passwords. Some people use the "contacts" in their phone.

FAFSA at fafsa.ed.gov

E-mail address used:

FSA user name:

FSA password:

Parent e-mail address used, if applicable: *(indicate if "parent 1" or "parent 2")*

Parent FSA user name (if applicable):

Parent FSA password (if applicable):

Save key, to access FAFSA later

MyVSAC at vsac.org

Username: _____

Password: _____

VSAC account number:

Lived in Vermont since:
