

## *College Resource List*

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### Scholarships:

- 1) Cystic Fibrosis Scholarship Foundation can be found [here](#).
- 2) Cystic Fibrosis Foundation Scholarships and Foundation can be found [here](#).
  - a. The Cystic Fibrosis Scholarship Foundation
  - b. AbbVie CF Scholarship
  - c. The Elizabeth Nash Foundation Scholarship Program
- 3) Cystic Fibrosis Lifestyle Foundation (physical activity recreation grants) can be found [here](#).
- 4) Boomer Esiason Foundation Scholarship Program can be found [here](#).
  - a. BEF General Academic Scholarships
  - b. Rimington Trophy Scholarship
  - c. Jerry Cahill You Cannot Fail Scholarship
  - d. Exercise for Life Athletic Scholarship
  - e. Scholarship of the Arts
  - f. Bonnie Strangio Education Scholarship
  - g. Rosemary Quigley Memorial Scholarship
  - h. Gunnar Esiason Own It Scholarship
- 5) The Elizabeth Nash Foundation Scholarship can be found [here](#).
- 6) Cystic Life can be found [here](#).
  - a. You will likely have to login as a member to access educational grants.
- 7) Glen Brown Grant/Scholarship can be found [here](#).
- 8) Marge Carmona Education Scholarship can be found [here](#).
- 9) Dana Walters Scholarship Foundation Online Application can be found [here](#).
- 10) Cystic Life Grant can be found [here](#).
- 11) US Adult CF Association Scholarship can be downloaded [here](#).
- 12) The Elizabeth Lulu Scholarship Foundation can be found [here](#).
- 13) The Cystic Fibrosis Awareness Scholarship via NAAG TAG can be found [here](#).
- 14) The US Adult CF Association (USACFA) is excited to offer a new round of Scholarships to adults with CF who are attending college to obtain an associate's or bachelor's degree. The award ranges from \$1500 to \$2500. Link can be found [here](#).
- 15) Honeywell and Abbot Laboratories Cystic Fibrosis Scholarship (40 recipients with a life science or physical science major) can be found [here](#).

### Managing College with CF:

- 16) Tips for managing college suggested by the CF Foundation can be found [here](#).
- 17) 10 Things I Wish I Knew Before Coming to College can be found [here](#).

- 18) CF and College: The Secret to Getting it Done can be found [here](#).
- 19) Getting Ready for College article from Stanford Medicine can be found [here](#).
- 20) Tips for Going Away to College through Live 2 Thrive can be found [here](#).
- 21) Guest Blogger with CF: 5 Ways to Survive College with a Chronic Illness through Make-A-Wish can be found [here](#).
  - a. Important take-away: *“Attendance can make or break your grade in a college class: So, I registered with Disability Services. They make it a million times easier to get those absences due to medical reasons taken care of. No matter what it is you need, they will work to help make your college experience as easy and stress free as possible.”*

#### Nutritional Suggestions for College Students:

- 22) CF Cooking website can be found [here](#).
  - a. Created by a former chef to promote a healthy version of the high fat diet using olive oil, etc, so that they could be shared with family and friends.
  - b. Mindful of the lethargy that comes with CF; all of the recipes are mindful being simple and easy to produce.
- 23) The only “Recommended” mini fridge per Consumer Reports can be found [here](#).
- 24) See if your campus (University or Comm. College) has a Food Pantry!
  - a. NPR’s article titled More Colleges Open Food Pantries to Address Campus Hunger can be found [here](#).
- 25) Contact your school administrator about nutritional food plans and food pantries on campus.
- 26) Healthy Eating for Students on a Budget is attached to this email.
- 27) CF Chef for recipes and meal tips for the CF Community (college edition) can be found [here](#).
- 28) Apply and utilize HealthWell for free nutritional supplements. Apply [here](#).

#### Currently receiving Social Security Income:

- 29) Learn and apply for PASS (Plan to Achieve Self Support). More information can be found [here](#).
  - a. Additional information can be found [here](#).
  - b. Pass Plan Abstract: Nellie’s work goal is to become a Certified Professional in Human Resources. She has a disability label of blindness, diabetes, heart and renal disease. Her PASS will pay for a bus pass, computer upgrade, software, dog care, **college tuition**, and medications. Yearly cost is \$8,065. This PASS is for 48 months and a total amount of \$32,260. This and additional abstracts can be found [here](#).
  - c. PDF PASS application can be found [here](#).
  - d. Please make sure to make contact with your local Social Security office through location search which can be found [here](#).

#### Parent’s Health Insurance with Possible Extension pass the age of 26 – Disabled Dependent Provision:

- 30) “Some adult children may be able to continue the same health insurance coverage at the same rate under their parents’ plan after age 26.” Further information can be found [here](#).
  - a. Note that information was derived from a Texas government website. Arizona does not have a HIPP Program at the moment.

#### Federal Student Aid Information and Links:

- 1) Online Federal Student Aid through the Department of Education can be found [here](#).
- 2) Federal Student Aid PDF Guide can be found [here](#).
- 3) Time’s 10 Tips for Getting the Most Out of College Financial Aid can be found [here](#).
  - a. Pay attention to Tip #5

- 4) Bankrate’s tips for Using FAFSA to Get More Financial Aid for College can be found [here](#).
- 5) US News 7 Tips to *Avoid* FAFSA Errors can be found [here](#).
- 6) Kiplinger’s How to Fill Out a FAFSA for College Financial Aid can be found [here](#).

**Federal Student Loans vs Private Student Loans:**

- 1) Consumer Financial Protection Bureau’s explanation of Differences between Student Loans and Private Student Loans can be found [here](#).
- 2) Federal Student Aid includes:
  - a. Grants – Financial aid that doesn’t have to be repaid (unless, for example, you withdraw from school and owe a refund)
    - i. Federal Pell Grants explanation can be found [here](#).
    - ii. Federal Supplemental Education Opportunity Grant can be found [here](#).
    - iii. Teacher Education Assistance for College and Higher Education Grant can be found [here](#).
  - b. Loans – Borrowed money for college or career school; you must repay your loans with interest
    - i. Direct Subsidized Loans (no interest while in school) are loans made to eligible undergraduate students who demonstrate financial need to help cover the costs of higher education at a college or career school. Further information can be found [here](#).
    - ii. Direct Unsubsidized Loans (interest while in school) are loans made to eligible undergraduate, graduate, and professional students who don’t have to demonstrate financial need to be eligible for the student loan. Further information can be found [here](#).
    - iii. Direct PLUS Loans (credit history check) are loans made to graduate or professional students and parents of dependent undergraduate students to help pay for education expenses not covered by other financial aid. Further information can be found [here](#).
    - iv. Direct Consolidation Loans allow you to combine all of your eligible federal student loans into a single loan with a single loan servicer. Further information can be found [here](#).

<b>Federal Student Loans</b>	<b>Private Student Loans</b>
<p>You will not have to start repaying your federal student loans until you graduate, leave school, or change your <i>enrollment</i></p>	<p>Many private student loans require payments while you are still in school.</p>

**Federal Student Loans**

**Private Student Loans**

<p><i>status</i> to less than half-time.</p>	
<p>The <i>interest rate</i> is fixed and is often lower than private loans—and much lower than some credit card interest rates. View the <a href="#">current interest rates</a> on federal student loans.</p>	<p>Private student loans can have variable interest rates, some greater than 18%. A variable rate may substantially increase the total amount you repay.</p>
<p>Undergraduate students with <i>financial need</i> will likely qualify for <i>assubsidized loan</i> where the government pays the interest while you are in school on at least a half-time basis.</p>	<p>Private student loans are not subsidized. No one pays the interest on your loan but you.</p>
<p>You don't need to get a credit check for most federal student loans (except for PLUS</p>	<p>Private student loans may require an established credit record. The cost of a private student loan will depend on your credit score and other factors.</p>

**Federal Student Loans**

**Private Student Loans**

<p>loans). Federal student loans can help you establish a good credit record.</p>	
<p>You won't need a cosigner to get a <i>federal student loan</i> in most cases.</p>	<p>You may need a cosigner.</p>
<p>Interest may be tax deductible.</p>	<p>Interest may not be tax deductible.</p>
<p>Loans can be consolidated into a <i>Direct Consolidation Loan</i>. Learn about your <a href="#">consolidation options</a>.</p>	<p>Private student loans cannot be consolidated into a Direct Consolidation Loan.</p>
<p>If you are having trouble repaying your loan, you may be able to temporarily postpone or lower your payments.</p>	<p>Private student loans may not offer <i>forbearance</i> or <i>deferral</i> options.</p>

## Federal Student Loans

## Private Student Loans

There are several repayment plans, including an option to tie your monthly payment to your income.

You should check with your lender to find out about your repayment options.

There is no prepayment penalty fee.

You need to make sure there are no prepayment penalty fees.

You may be eligible to have some portion of your loans forgiven if you work in public service. Learn about our [loan forgiveness programs](#).

It is unlikely that your lender will offer a loan forgiveness program.

Free help is available at 1-800-4-FED-AID and on our websites.

The [Consumer Financial Protection Bureau's](#) private student loan ombudsman may be able to assist you if you have concerns about your private student loan.

Link to the above information can be found [here](#).