

TEACHING DEGREES WITHOUT DEBT

A comprehensive guide to scholarships, grants, fellowships and other debt-free aid sources for students looking to make a career in the classroom.



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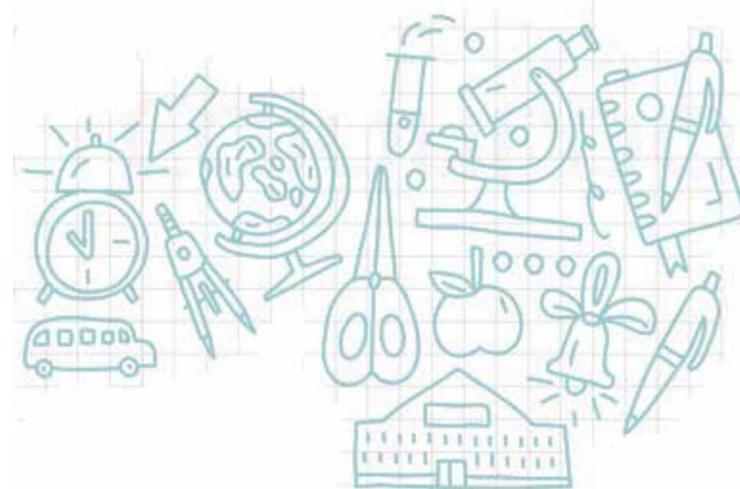


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INTRODUCTION



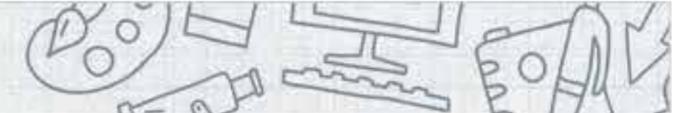
Teachers make a difference. They shape the next generation through lessons, inspiration and leadership. An enormous responsibility, to say the least, yet one of the most rewarding and selfless careers a person can choose.

As with many professions, success requires the right knowledge and a carefully cultivated skillset, both acquired via higher education and experience. When it comes to earning a teaching degree, a number of important decisions emerge, most notably what specialty to pursue, where to attend, and, perhaps the most stressful, how to pay for it all.

Luckily, current and aspiring educators have numerous financial opportunities, and unlike loans, they require zero payback after graduation. Scholarships, grants, fellowships and assistantships, for example, can help minimize student borrowing and out-of-pocket educational expenses. That said, this guidebook serves as a starting point. It introduces basics, dives into details, and focuses on expert-driven information and resources to help students (1) better understand the full gamut of college funding options available and (2) to get moving in the right direction today. Tuition, room and board and other fees should never be a barrier to higher education.



SCHOLARSHIPS AND GRANTS



Becoming a teacher may at first seem like an expensive undertaking. Thankfully, there are a number of resources along the way to make it more feasible. Many schools, employers, non-profits, religious groups, private institutions, and other outlets offer scholarships to college students working toward a teaching degree or certificate. Scholarships and grants don't have to be repaid, which why you should apply for as many as possible.

There are a variety of award types available. Some are based on qualifications such as gender, nationality, disability, geography, or other identifiers. Others, however, are merit-based or need-based. Scholarships and grants also vary in amount and frequency. It could be a one-time gift or renewed each year.

Be aware that some scholarships do come with obligations. For instance, an grant may require that recipients to work in an inner-city school or classroom for the learning-disabled for several years upon graduation. In those cases, be sure you fully understand and can fulfill the requirements; otherwise, the award may be converted to a loan that must be repaid.

For teachers already in the field looking to continue their education, there are also professional development grants , which differ from scholarships. A grant of this sort mightcould provide support to take a graduate- level course or pay for you to attendance at a conference to further develop skills. Many of these grants come from associations dedicated to promoting specific subjects, such as science, math, language, or art, while others are more generalized.

Use the following resources to search for teaching scholarships and grants:

R E S O U R C E S

Federal Student Aid: An Office of the U.S. Department of Education

This government website offers general information about finding and applying for scholarships. For those who have federal loans, it also explains how scholarships affect other forms of student aid.

<http://studentaid.ed.gov/types/grants-scholarships/finding-scholarshi>

Teachers Count: Learn a thing Thing or Two

For a comprehensive collection of scholarships and aid programs, explore the wealth of resources made available by this non-profit organization.

<http://www.teacherscount.org/wannateach/scholarships.shtml>

Teaching Tips

Here you can browse a list of 101 scholarships just for teachers, and, again, many are divided by qualifications to make it easier.

<http://www.teachingtips.com/blog/2008/07/01/101-scholarships-just-for-teachers/>

Financial Aid Offices

Contact the financial aid office at the college you plan to attend. They often have comprehensive lists of scholarships, including those that are school-specific or just for locals. The officers there can also walk you through the application process. If you're a high school senior applying to college also talk to your school guidance counselor.

Your Employer or Your Parent's Employer

Many companies offer scholarships for employees or the children of employees, so be sure to check with the human resource's

Career One Stop: Pathways to Career Success

Here you'll find a compilation of more than 7,000 scholarships, loans, and other financial aid opportunities.

<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

International Scholarship

This blog breaks scholarship opportunities into specific groups, including by region, minority, subject, and many others.

<http://scholarization.blogspot.com/2009/10/101-scholarships-just-for-teachers.html>

American Federation of Teachers

This guide explains how to become a teacher, including finding financial aid opportunities.

<http://www.aft.org/pdfs/tools4teachers/becomingateacher0608.pdf>

State Grant Agencies

There are many state funded or geographic-specific grants available. Most states have a commission on higher education that administers these awards. Visit the below site for a list of every state's education's offices.

http://wdcrocolp01.ed.gov/Programs/EROD/org_list.cfm?category_cd=SGT

SPECIAL FINANCIAL AID PROGRAMS FOR TEACHERS

In addition to the numerous scholarships, there are also many other forms of financial aid available to aspiring teachers. These range from loan forgiveness programs to incentive opportunities, which require specific commitments in return for tuition coverage. Despite the many scholarships to help cover costs, many students still end up having to pay a portion of their education. Special aid programs help to alleviate that financial burden.

The following list details various non-scholarship financial aid options for teachers.

R E S O U R C E S

Teacher Loan Forgiveness Program

This federal program encourages beginning teachers to work in low-income areas and with certain educational agencies that reach underserved communities. If you teach for five consecutive years in one of these specified schools the government will forgive up to \$17,500 of student loan debt. In addition to this federal program, there are also other independent loan forgiveness options.

<http://studentaid.ed.gov/repay-loans/forgiveness-cancellation/char ts/teacher>

Teach for America

Teach for America's mission is to eliminate education inequalities. The organization does this by recruiting and training recent college graduates and professionals across all fields to work in low-income, underserved public schools. This can be an ideal option for someone who is transitioning careers because it doesn't require an education degree. Teach for America will help corps members pass any state exams that may be required and obtain a certification at no cost. AmeriCorps also often awards grants for workers to continue their education while in the program. However, teachers must commit to two years.

TEACH Grant

This is a federal grant for students who plan to become teachers in low-income areas. The federal government will award students up to \$4,000 a year while in school if they agree to work in a high-need field for four years after graduation.

<http://studentaid.ed.gov/types/grants-scholarships/teach>

Federal Perkins Loan Forgiveness

This is another federal initiative aimed at drawing employees to impoverished communities. This one, though, also offers loan forgiveness to Head Start teachers. Each year a teacher is enrolled the program erases a portion of the holder's Perkins Loan. Years one and two 15 percent is cancelled, followed by 20 percent each of the next two years, and the remaining 30 percent is forgiven the fifth year of work.

http://febp.newamerica.net/background-analysis/federal-programs -k-12-teachers#Federal_Perkins_Loan_Forgiveness_for_Teachers_and_Head_Start_Instructors

Troops to Teachers

The United States Department of Defense established this effort to support veterans and eligible military affiliates transition into a teaching career. TTT will counsel eligible individuals seeking to work in pre-K through 12 to meet education requirements and to establish financial aid.

<http://www.proudtoserveagain.com/>

TNTP Fellowships

TNTP is a non-profit that recruits, trains, and certifies teachers to work in high-poverty classrooms. In seven states the organization is authorized to issue state licenses through its academies. This is another good option for someone who has a degree but doesn't have a formal education in teaching. Many states also have their own teaching fellowship programs that operate in a similar manner.

<http://tntp.org/>

State incentives

In addition to federal programs, many states also offer incentives to attract new teachers to the profession. The programs are similar to others we have discussed and are typically composed of grants, and loan forgiveness agreements in exchange for teaching in high-need schools.

<http://www2.ed.gov/programs/teacherqual/index.html>

Transition to Teaching

Another alternative certification, this one is meant to help transition midcareer professionals entering the education field. The federal program distributes grants to state agencies. Participants must agree to work in a designated school for three years.

<http://www2.ed.gov/programs/transitio-teach/index.html>

SCHOLARSHIP APPLICATION GUIDELINES AND TIPS

Many people fail to apply for scholarships because they feel qualified. With all the opportunities available, however, there is something for just about everyone. And teachers have access to even more financial awards than many other areas of study. To help increase your chances of being selected, use the following tips:

1. RESEARCH EARLY

Scholarships and grants have deadlines that can be months in advance of the award date. You don't want to miss out on an opportunity because of a missed due date.

2. UNDERSTAND ELIGIBILITY

Every scholarship has its own specifications for eligibility. The website or application should include all the requirements, so be sure to read over the details thoroughly and to fill out any included forms. If you have questions contact the awarding organization. If you don't meet the eligibility requirements, look for a scholarship that is a better fit for you rather than spending time on one that's not a match.

3. DON'T SELL YOURSELF SHORT

Scholarships aren't like jobs, where you might not want to appear over-qualified. Submission committees aren't only looking for candidates who meet expectations, but for those who exceed them. So don't be modest. Make sure to include any experience, traits or goals that are applicable.

Since a variety of sources fund scholarships, from large corporations to philanthropic organizations, eligibility requirements can vary greatly. Qualifications may also differ depending on whether the applicant is an undergraduate or graduate student, or even a professional looking to further his or her education. That's why it's important to cover your basis. Here are some general tips when it comes to landing a scholarship:

- **Maintain good academic standing**, whether you're in high school or college, since some scholarships have GPA minimums.
- **Volunteer in the community** either through your school, church or another charitable organization. Donors want to be sure their money is going to people with good character.
- **Develop your skills.** You'll want to distinguish yourself from other applicants, and showing participation in extra curricular activities is one way to do that.

- **Demonstrate commitment.** Organizations want to give scholarships those who are going to make the most out of them. Volunteer at a school to show you have experience in a learning environment and that you know it's for you. Or look for opportunities that show you can work with kids, such as being a mentor.
- **Enroll full-time at an accredited institution.** Many scholarships require applicants be full-time students to be eligible. Make sure you are taking enough credits to be considered full-time at your school.

BEST PRACTICES FOR ESSAY WRITING

Many scholarships require at least one, sometimes multiple, essays. This is your opportunity to differentiate yourself and let the grantor get to know you. Even if you don't have the highest GPA, a stellar essay can move your application to the top of the stack.

It's important to understand exactly what you're being asked to write about. This is where many people get caught up. They write a great essay, but it's not what was asked for. Then once you know exactly what the essay is supposed to convey, get to know your audience. Are you writing for an academic board that wants an academic article? Or is the reader looking for a more introspective piece? One way to get an idea of what kind of tone is appropriate is to read past winning essays. Another is to call the contact on the application. They will be happy to discuss the essay's objective.

Once you have a clear direction, then it's time to start writing. Follow these steps to guide you along the way.

- **Brainstorm.** Take the time to think about possible directions you might go or ideas you want to include. Talk them over with friends and family. Talking to others will often spur additional thoughts, and help you to decide on a theme.
- **Make an outline.** Clearly charting your path is the best way to organize ideas. It also streamlines the writing process to make sure you stay on point. Essays typically have a specific word-count, so that will dictate the length of the outline. Make sure to include any specific information that is asked for.
- **Write a first draft.** This is the time to let your thoughts flow freely. Follow the outline, but don't constrain yourself. Be sure to allow your voice to come through on the page, so the readers feel like they got to know you. And be sure to convey your enthusiasm.
- **Polish.** After getting the first draft down, it's helpful to take a break. Walk away for a few hours, so when you return your mind is fresh. Then it's time to take a fine toothcomb to the essay. Read each sentence carefully, looking for grammar errors, repetition, awkward phrasing or confusing thoughts.
- **Ask for feedback.** Once you have a solid draft, give it to someone else to look over, possibly a trusted teacher, employer, or friend. Start by explaining what the essay is supposed to be about. Then incorporate their feedback where appropriate.
- **Submit the essay on time.** This can be the most time consuming step, and many scholarships require more than one essay, so give yourself ample time and keep track of deadlines.

ADDITIONAL RESOURCES

FedMoney

A guide to applying for grants and loans.

<http://fedmoney.org/>

FinAid

This website explains exactly what the federal government suggests for scholarship essays.

<http://www.finaid.org/scholarships/essays.phtml>

Academic Help

Read a scholarship essay from a student applying for a professional master's program in education scholarship.

<http://academichelp.net/samples/application-writing/scholarship/>

The College Board: Big Future

A how-to guide for securing scholarships.

<https://bigfuture.collegeboard.org/pay-for-college/grants-and-scholarships/how-to-apply-for-a-college-scholarship>

PennState: Writing personal essays online

If you're writing for an academic audience, read some of the sample essays on this page, including one by a student applying to Teach for America.

https://www.e-education.psu.edu/writingpersonalstatementsonline/p4_p2.html

Earning a teaching degree doesn't need to cost an arm and a leg. Loans can certainly lead to years of payback, but prospective teachers have plenty of other options to explore. If you are looking to earn your teaching degree and make a difference in the classroom, explore as many financial avenues as possible.