

LOANS, GRANTS, AND SCHOLARSHIPS

SCHOLARSHIPS

Corporation Grants or Scholarships (national or state, i.e. Coca Cola, WalMart, International Paper)	Type of Aid	Application Deadline	Details/Requirements	Notes
Abbott and Fenner Scholarship	Scholarship	June	\$1,000. Students will submit an essay on the topic that appears on the scholarship page of the web site.	http://www.abbottandfenner.com/scholarships.htm .
Boy Scout Scholarships-Eagle Scout	Scholarship	January	A variety of award amounts for Boy Scouts who earn their Eagle Scout.	Scholarships - The National Eagle Scout Association (nesa.org)
Big Sun Scholarship	Scholarship	June	\$500. Student athlete.	www.bigsunathletics.com
Buick Achievers Scholarship	Scholarship	February	\$2,500-\$25,000. Criteria: A dedicated student, a leader in school, a volunteer worker, a college-bound and community minded individual planning to major in a field of study that focuses on engineering, technology, design or business with an interest in automotive industry.	www.buickachievers.com
Burger King Scholarship	Scholarship	January	\$1,000-\$50,000. 2.75 minimum GPA. Plan to enroll in college full time.	Apply at Burger King Scholars (burgerkingfoundation.org)
Coca Cola Scholars Foundation	Scholarship	October	\$10,000-\$20,000. Senior with high achievement, leadership and community service.	Apply at Programs - Coca-Cola Scholars Foundation
Comcast Leaders and Achievers	Scholarship	December	\$1,000. Senior. 2.8GPA minimum, Active in the school and	See counselor.

Scholarship			community. Principal or counselor must nominate.	
Discover Card Tribute Award Scholarship	Scholarship	January	\$30,000. For Juniors with a 2.75 GPA minimum who overcame personal obstacles. Demonstrate leadership.	Apply at www.discoverfinancial.com/community
AES Engineering Scholarship	Scholarship	October	\$500. Submit 500-1000 words essay to following question: When you look back on your life in 30 years, what would it take for you to consider your life successful? What relationships or accomplishments will be important on this journey?	Email scholarships@aesengineers.com
KFC Colonel's Scholars	Scholarship	February	Up to \$5,000. GPA 2.75 minimum, financial need.	Apply at Scholarships - KFC Foundation
Kohl's Kids Who Care Scholarships Program	Scholarship	March	Up to \$5,000. Demonstrate generosity, volunteering, leaderships. Must be nominated.	Apply at www.kohlskidswhocare.com
Rosa Parks Scholarship	Scholarship	March	\$2,000. Senior, 2.5 GPA, financial need, essay, community service, civil rights.	Home Rosa Parks Scholarship Foundation
Rove Pest Control Scholarship	Scholarship	December	\$500. Senior, 3.0 GPA min.	www.rovepestcontrol.com/rove-pest-control-scholarship
Varsity Tutors Scholarship	Scholarship	Monthly	Monthly \$1,000 college scholarship contests. Must write an essay in response to monthly prompt.	Monthly. http://www.varsitytutors.com/college-scholarship .
Local or State Programs	Type of Aid	Repay?	Details/Requirements	Notes
Tuition Incentive Program (TIP)	grant	No	Students must have received Medicaid coverage for 24 months within any 36 consecutive month period between age 9 and high school graduation. Must begin using TIP within four years of high school graduation.	Award limited to tuition and mandatory fees. Pays up to 24 semester credits. Submit application by August 31 of senior year.
T.E.A.C.H. Early Childhood	Scholarships	No	A variety of scholarship available for those who are working in the	www.MiAEYC.org 866.648.3224

Michigan			field of early childhood education. - Must work a minimum of 20 hours in an early childhood environment - Meet income eligibility requirements	
Teacher Loan Forgiveness	Loan forgiveness	No	The Teacher Loan Forgiveness is intended to encourage individuals to enter and continue in the teaching profession. Under this program, individuals who teach full time for five consecutive, complete academic years in certain elementary and secondary schools that serve low-income families and meet other qualifications may be eligible for forgiveness of up to a combined total of \$17,500 in principal and interest on their FFEL and/or Direct Loan program loans. Federal funds are appropriated from Title IV of the Higher Education Act.	Loan forgiveness of up to \$17,500
Local Grants and Scholarships	Type of Aid	Application Deadline	Details/Requirements	Notes
State of Michigan Scholarship search database	Scholarships		Search by Michigan county to find scholarships that may apply to you.	MI Scholarship Search (michigan.gov)
Officer Collin Rose Memorial Foundation Scholarship	Scholarship	April	\$1,000. Renewable. Michigan resident with a 2.5 GPA or higher entering a field of study in mediation, criminal justice, law enforcement, firefighting, or paramedic services.	Scholarship – Officer Collin Rose Memorial
Crawford Insurance Group Scholarship	Scholarship	January	\$500. Involved with community through volunteer activity. Available to one student from NW. 300 word essay.	https://www.crawfordinsurancegroup.com/customer-resources/scholarship-application
Community Choice Foundation	Scholarship	Spring	Up to \$100,000. Students who pledge to stay in Michigan. Show commitment to improving	Scholarships (communitychoicecu.com)

			Michigan. Academic achievement, extracurricular activities, and written essay response.	
Community Foundation for Southeast Michigan	Scholarship	All year	Variety of local scholarships. Always updating to list new scholarships.	https://cfsem.org/scholarships/scholarship-opportunities/
David Barnes Scholarship	Scholarship	March	For high school seniors graduating from an Oakland, Macomb, or Wayne County high school who showcase athletic and academic success as well as community involvement.	https://faithhopelife.com/scholarship/
Detroit Economic Club Scholarship Program	Scholarship	February	\$2,000. 3.2 GPA minimum, community service, leadership and financial need. Senior who has overcome hardship in order to achieve personal or educational goals.	Apply at www.cfsem.org scholarships.
Detroit Section of the Society of Women Engineers	Scholarship	March	Exceptional high school senior women who intend to pursue a college degree in engineering and who have shown exemplary abilities in areas such as leadership, academics, and community activities.	Application form available at SWE Detroit Regional Section Scholarship - Society of Women Engineers
Distracted Driving Scholarship	Scholarship	July	\$2,500. 1800-2000 word essay about how distracted driving has impacted your life.	https://www.davidchristensenlaw.com/distracted-driving-scholarship/ .
Elks National Foundation	Scholarship	November	\$1,000-2,500. Judged on scholarship, leadership, and financial need.	For the <i>Most Valuable Student</i> Program Information and for On-line Application, go to http://www.elks.org/enf/scholars/mvs.cfm
Greater Oakland Mothers of Multiples Scholarship (goMomS)	Scholarship	May 1	\$300. Oakland or Macomb township resident. Child from multiple birth (twin, etc). 3.0 GPA minimum.	http://gomoms.org/scholarship/
JEPHTHA WADE SCHUREMAN SCHOLARSHIP	Scholarship	March	\$7500. Metro Detroit suburb resident. Pursue degree in medicine, law, nursing, or dentistry. Fatherless. 3.0+ GPA.	JEPHTHA W (cfsem.org) Scholarship Opportunities • CFSEM

Jump Start Financial Smarts for Students	Scholarship	April	\$500. Reside in Michigan and currently enrolled in a high school in the state (Grades 9 – 12). Submit a completed application demonstrating ability, initiative and/or achievement involving money management	2023 Scholarship Opportunity - Michigan JumpStart (mijumpstartcoalition.org)
Life Happens Scholarship Program	Scholarship	February	Student must have lost a parent. Essay or video entry required. Multiple scholarships up to \$20,000.	https://lifehappens.org/life-lessons-scholarship-program/
Lutheran Scholarship	Scholarship	February	\$1500-\$2000 Male, Member of a Lutheran congregation. No obligation to join Beta Sigma Psi. Multiple scholarships.	https://www.betasigmapsi.org/scholarships/
Macomb Community College Private Scholarships	Scholarship		Variety of private scholarships for those attending Macomb Community College.	Macomb Community College - Scholarships
Metro Detroit Youth Day Scholarship Award	Scholarship	April	Student Selection Criteria: -Students who have been accepted into a four-year university or college or a two-year community college program and have <i>confirmed attendance for Fall enrollment</i> . -Students who show financial need; i.e. no other scholarships; limited family income, etc. -Students who have an average and above grade point average (GPA). -Students who live in the greater Metropolitan Detroit area and surrounding communities. -Students recommended by their school counselor, principal, teacher, minister, or community leader.	Visit the Awards & Scholarships (miyouthfdn.org) of the Metro Detroit Youth Day web site for further information and the application form. Also required are an official high school transcript, a letter of recommendation, and a one-page essay.
Michigan High	Scholarship	December	Play a MHSAA sport, Varsity	Apply at Scholar-Athlete Award Michigan High School Athletic Association

School Athletic Association (MHSAA) Athlete Scholarship			athlete, 3.5 or higher GPA, short answer and essay questions. 32 \$2000 scholarships.	mhsaa.com
Michigan Oil & Gas Producers Educational Foundation	Scholarship	April	\$1,000 Scholarship. Senior with minimum 3.0 GPA; accepted at Michigan university or community college; financial need. Must pursue degree in energy-related field.	Apply at Scholarship - Michigan Oil and Gas Association
Michigan Retailers Association (MRA) Scholarship	Scholarship	April	Multiple \$1,000 or \$1500 scholarships. Parent employed at business belonging to MRA. Transcripts, ACT scores, extracurricular and works experience needed.	Apply at www.retailers.com https://www.retailers.com/member-benefits/scholarship-program/
Michigan Education Association Scholarship	Scholarship	February	Senior, academic merit, community service, extracurricular activities.	www.mea.org/mea-scholarship
Michigan Society of Professional Engineers (MSPE) Scholarship	Scholarship	February	MSPE awards scholarships annually to high school seniors interested in pursuing an engineering degree. They must have a minimum grade point average of 3.0 on a 4.0 scale for the 10th and 11th grades and must have a minimum ACT score of 26.	Applications due the first Friday in February. Applications found on the MSPE website http://www.michiganspe.org/page/Scholarships
Michigan State Troopers Assistance Fund	Scholarship	April 1	\$1,000 Scholarship. Senior with 3.25 GPA minimum; community involvement, leaderships. Financial need.	Call 517-336-7782
Michigan State University Club of Oakland County Scholarship	Scholarship	March	This scholarship of \$1,500 is available to Oakland County High School Seniors who have been accepted for study and plan to attend Michigan State University. The scholarship is nonrenewable and is paid in two installments during the freshman year. This scholarship is not awarded on the	http://msuoakland.com/scholarship . The application should be submitted after January and is due no later than March.

			basis of financial need. It is based on grades, test scores, recommendations, and comments made by the student and his / her counselor. Students should have an overall grade point of 3.5 on a 4.0 scale.	
Michigan State Harold Gach Scholarship	Scholarship	March	Scholarships specific to students going to MSU	First-year scholarships Admissions Michigan State University (msu.edu)
NALS of Michigan Scholarship Award	Scholarship	January	H.S. Senior, 3.0 GPA, enrolling in a Michigan school of advanced education in the legal field. \$1,000-2,500	Scholarship NALS of Michigan
National Association of Black Suppliers Scholarship Fund	Scholarship	March	5,000 renewable scholarship. African American senior. 3.0 GPA. Enroll in engineering, technology, finance, business or related major.	https://nabssf.org/nabs-scholarship-application/
NHS (National Honor Society) Scholarship	Scholarship	November	Scholarships range between \$3200-25,000. Member of NHS chapter.	The NHS Scholarship NHS (nationallhonorsociety.org)
Oakland Community College Chancellor Scholarship	Scholarship	March	\$2,500 scholarship, non-renewable. Oakland County public or private high school student. Take OCC English placement test by April 15. Apply to OCC and be a full time student.	https://www.oaklandcc.edu/finaid/chancellors-scholarships.aspx
Oakland County Bar Association	Scholarship	February	Two \$5000 scholarships. High school seniors residing in Oakland County who have an interest in attending law school.	ocba.org/DEIscholarship
Oakland County Farm Bureau Scholarship	Scholarship	March	Enrolled in a major agricultural-related program of study and preference for those who have participated in 4-H or are Farm Bureau members.	Scholarships & Grants (michfb.com) https://oakland.michfb.com/
Sandbox Foundation	Scholarship	March	Sandbox Foundation is designed to aid high school seniors who desire to live out and promote the Judeo-Christian principles of our nation in their lives and future work.	Further information such as the application form itself and the essay question is found on the Application section of Sandbox Foundation Scholarship Application Sandbox Foundation

			Three scholarships are given to seniors going on to college (or trade school) and one to a recipient from the previous year. Preference given to Macomb county residence.	
Sterling Heights Scholarships	Scholarships		Variety of scholarships given	
University of Michigan Club of Greater Detroit	Scholarship	January	Multiple awards ranging from \$3,000-3,500. Eligibility Criteria—you must meet one of the three criteria: 1. ACT Minimum score of 31 <i>or</i> 2. NEW SAT minimum score of 1430 (old SAT score of 2050) <i>or</i> Top 1% of your graduating class	www.umclubgreaterdetroit.org/scholarships
Federal Financial Aid Programs¹	Type of Aid	Repay?	Details/Requirements	Notes
Federal Pell Grant	Grant	No	Federal Pell Grants usually are awarded only to undergraduate students who have not earned a bachelor's or a professional degree. Amounts can change yearly. The amount a student gets depends on: <ul style="list-style-type: none"> • financial need, • cost of attendance, • status as a full-time or part-time student, and • plans to attend school for a full academic year or less. 	For details and updates, visit Federal Pell Grant Program
Federal Supplemental Educational Opportunity Grant (FSEOG)	Grant	No	For undergraduates with exceptional financial need; priority given to Pell Grant recipients; availability depends on each university's or school's pool of funds	For details and updates, visit www.StudentAid.gov/fseog

¹ Source: College Counseling Sourcebook, 3rd Edition, College Board. For up-to-date information see, <http://www.federalstudentaid.ed.gov>

Teacher Education Assistance for College and Higher Education (TEACH) Grant	Grant	No - Unless you fail to carry out the service obligation	For undergraduate, post-baccalaureate and graduate students who are taking or will be taking course work necessary to become an elementary or secondary teacher; recipient must sign an Agreement to Serve saying that within the first eight years of completing the academic program, the recipient will teach full-time in a designated teacher shortage area for four complete years at an elementary or secondary school serving children from low-income families in a high-need field.	For details and updates, visit www.StudentAid.gov/teach
Federal Work-Study	Assigned job activity at university or college; money earned from the work paid to student	No	For undergraduate and graduate students; jobs can be on campus or off campus; students are paid at least federal minimum wage; funds depend on availability at school.	For details and updates, visit www.StudentAid.gov/workstudy
Federal Perkins Loan	Loan	Yes	For undergraduate and graduate students; repaid to the school that made the loan; current interest rate 5%	For details and updates, visit www.StudentAid.gov/perkins
Subsidized Direct Loan	Loan	Yes	Subsidized: The U.S. Department of Education pays the interest while the borrower is in school and during the grace and deferment periods; students must be attending at least ½ time; based on financial need; fixed rate is set annually for new borrowers	For details and updates, visit www.StudentAid.gov/sub-unsub
Unsubsidized Direct Loan	Loan	Yes	Not subsidized; the borrower must pay all interest; students must be attending at least ½ time; not based on financial need; fixed rate is set annually for new borrowers	For details and updates, visit www.StudentAid.gov/sub-unsub

Direct PLUS Loan	Loan	Yes	<p>No subsidized; the borrower is responsible for all interest; no adverse credit history accepted.</p> <p>For the parents of dependent undergraduate and for graduate and professional students; dependent must be enrolled at least ½ time; financial need not required.</p>	<p>Maximum amount is cost of attendance minus any other financial aid student receives</p> <p>For details and updates, visit www.StudentAid.gov/plus</p>
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Private Loans	Type of Aid	Repay?	Details/Requirements	Notes
Multiple sources such as banks, credit unions, or other types of lenders	Loan	Yes	<p>Any student loans that are not federal student loans. These loans do not offer the flexible repayment terms or borrower protections featured by federal student loans. Private student loans are not funded or subsidized by the federal government. The bank or lender – not the federal government – sets interest rates, loan limits, terms, and conditions of private student loans.</p> <p>While private student loans are all structured differently, they are generally different from federal student loans in several ways and may include:</p> <ul style="list-style-type: none"> • Variable interest rates that can rise when interest rates rise during the life of the loan — which can substantially increase your payment • Fewer options to reduce or postpone payments • Less flexible repayment options 	