

5 ways to pay for college

Joan Westlake, for Mesa Community College 10:08 a.m. MST March 18, 2016

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Juan Carlos Sanchez, [financial aid](https://www.mesacc.edu/financial-aid) (<https://www.mesacc.edu/financial-aid>) outreach specialist at [Mesa Community College](https://www.mesacc.edu) (<https://www.mesacc.edu>), says the one big question he hears the most is -- "How do I get through college without going into big debt?" His first response is to point out that attending a community college is a wise and affordable way to begin college. At MCC, you pay 75 percent* less than if you start at most state colleges and universities. There are scholarships, grants and loans available, if you know where to search. Most are online forms but some are paper. Depending upon the application, you may also need to provide recommendations from teachers, a statement about yourself, an essay on why you deserve the scholarship plus various documents. Sanchez says it is well worth the time and effort to apply plus he and other financial aid professionals at MCC are there to guide you through the steps, at no charge. To get you

started, here are five types of resources that might help you fund the degree or career training you want.

1. Federal Funds

- [FAFSA](http://www.fafsa.ed.gov/index.htm) (<http://www.fafsa.ed.gov/index.htm>) (the *Free Application for Federal Student Aid*) connects you with federal grants, scholarships and low-interest loans. As soon as possible after Jan. 1 each year, you should complete the online application. You will need your college's identification number -- MCC's Federal ID number is 001077 -- as well as some documentation, which is listed on MCC's [Financial Aid website](https://www.mesacc.edu/financial-aid/) (<https://www.mesacc.edu/financial-aid/>), along with other important information.

2. Maricopa County Community Colleges District Scholarships

- Students attending a Maricopa Community College, such as MCC, are eligible to apply for scholarships from [The Maricopa Community Colleges Foundation](https://mcccdf.org/) (<https://mcccdf.org/>). You do not have to prove citizenship to be eligible for the majority of these scholarships. There is one [application](https://mcccdf.academicworks.com/users/sign_up) (https://mcccdf.academicworks.com/users/sign_up) to fill out and you are automatically considered for those available and notified if you qualify.
- The [Presidents' Honors Scholarships](https://www.mesacc.edu/honors/presidents-honors-scholarship-program) (<https://www.mesacc.edu/honors/presidents-honors-scholarship-program>) are for high school students who have just graduated and rank in the top 20 percent of their class or who scored exceptionally high on MCC placement tests. You can attend any Maricopa Community College and the scholarship covers the cost of in-county tuition for 15 credit hours per semester, and automatically renews for a total of four consecutive semesters (summers excluded) as long the student meets the criteria for renewal. By applying for the Presidential Scholarship, the student also applies for the Honors Program at MCC.

3. [Mesa Community College Resources](https://www.mesacc.edu/financial-aid/types-aid/scholarships#specific) (<https://www.mesacc.edu/financial-aid/types-aid/scholarships#specific>)

- Scholarships have been established by generous faculty, alumni and community members. The [Lyn Dutson & John Valpey Theater Service Award](https://maricopa.academicworks.com/opportunities/7900) (<https://maricopa.academicworks.com/opportunities/7900>), [Student Involvement Scholarship](https://maricopa.academicworks.com/opportunities/8138) (<https://maricopa.academicworks.com/opportunities/8138>), [Mack & Bessie Burke Student Book Scholarship](https://maricopa.academicworks.com/opportunities/8773) (<https://maricopa.academicworks.com/opportunities/8773>), [Dora B. Dewey RN Graduate Prize](https://maricopa.academicworks.com/opportunities/9596) (<https://maricopa.academicworks.com/opportunities/9596>) and [Ronnie Felix Memorial Baseball Scholarship](https://maricopa.academicworks.com/opportunities/9577) (<https://maricopa.academicworks.com/opportunities/9577>) are a few of more than a dozen scholarships for which only MCC students can apply.
- MCC has been recognized as a 2016 Military Friendly School. The [Veterans Center](https://www.mesacc.edu/veteran-services) (<https://www.mesacc.edu/veteran-services>) helps those who have served our country find assistance, especially receiving their [military college benefits](https://www.mesacc.edu/veteran-services/education-benefits) (<https://www.mesacc.edu/veteran-services/education-benefits>) that can include tuition, books and funds for dependents. There are additional resources to pay for college like the [Veteran Appreciation Scholarship at MCC](https://www.mesacc.edu/sites/default/files/pages/section/students/financial-aid/scholarships/Veteran%20Appreciation%20Scholarship%20at%20MCC_15-16.pdf) (https://www.mesacc.edu/sites/default/files/pages/section/students/financial-aid/scholarships/Veteran%20Appreciation%20Scholarship%20at%20MCC_15-16.pdf) and [Veterans United Foundation](https://www.veteransunited.com/about/scholarships/). (<https://www.veteransunited.com/about/scholarships/>)
- Gain skills while you earn money for college with an [MCC Work Study job](https://www.mesacc.edu/career/job-search/work-study-jobs-) (<https://www.mesacc.edu/career/job-search/work-study-jobs->

campus). You apply for this funding when you fill out your FAFSA. If you don't qualify, you can still find jobs at the college and in the businesses surrounding campus at the [Maricopa Career Network \(http://maricopa.jobing.com/\)](http://maricopa.jobing.com/).

4. Community Organizations

- Money for higher education can be applied for from groups such as the [College Success Arizona \(http://collegesuccessarizona.org/\)](http://collegesuccessarizona.org/), [AZ Community Foundation \(https://www.azfoundation.org/scholarships/scholarshipopportunities.aspx\)](https://www.azfoundation.org/scholarships/scholarshipopportunities.aspx) and [Nina Mason Pulliam \(https://asa.maricopa.edu/departments/office-of-student-affairs/programs/nina-mason-pulliam-legacy-scholars-nmpls-program\)](https://asa.maricopa.edu/departments/office-of-student-affairs/programs/nina-mason-pulliam-legacy-scholars-nmpls-program).
- MCC has gathered an [extensive list \(https://www.mesacc.edu/financial-aid/types-aid/scholarships/external-resources\)](https://www.mesacc.edu/financial-aid/types-aid/scholarships/external-resources) of additional scholarship opportunities from those targeted toward [Internet experts \(http://www.attinternet.com/internet-scholarship.html\)](http://www.attinternet.com/internet-scholarship.html) to the [All American Windows and Doors 'My Biggest Success' Scholarship \(http://aawimpact.com/my-biggest-success-scholarship/\)](http://aawimpact.com/my-biggest-success-scholarship/).

5. Ethnic, Career and other Scholarships

- Organizations such as the [Geneseo Migrant Center \(http://www.migrant.net/migrant/scholarships/\)](http://www.migrant.net/migrant/scholarships/), [American Welding Society \(https://www.aws.org/\)](https://www.aws.org/), [Navajo Nation \(http://www.qfscholarshipsreporting.org/scholarship-types/\)](http://www.qfscholarshipsreporting.org/scholarship-types/), [Chicanos por la Casa \(http://www.cplc.org/Education.aspx#scholarship\)](http://www.cplc.org/Education.aspx#scholarship), [American Association of University Women \(http://www.aauw.org/\)](http://www.aauw.org/) and [Korean American Foundation \(http://www.kasf.org/\)](http://www.kasf.org/) are among the countless sources of scholarships you can apply to, if you are eligible.

Sanchez warns that while searching for college funding, never, ever give sensitive information such as your social security or credit card numbers. Don't pay for online searches; instead, work with your MCC free, [financial aid \(https://www.mesacc.edu/financial-aid/\)](https://www.mesacc.edu/financial-aid/) services.

*AZ Board of Regents-AZ University System Board-Approved 2014-15 Base Tuition & Mandatory Fee Report

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