



EDUCATORS FOR FAIR CONSIDERATION

# FINANCIAL AID GUIDE FOR COLLEGE-BOUND UNDOCUMENTED STUDENTS

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# INTRODUCTION

## WHO WOULD BENEFIT FROM THIS GUIDE?

**Undocumented Students** – This definition includes foreign-born people who:

1. have entered the US without a visa
2. have overstayed their visas
3. are in the process of acquiring legal status and are authorized to stay in the United States but do not yet have permanent residency

This guide can also be helpful to visa holders – those people who have legal visas but no permanent residency in the United States.

## FINANCIAL AID OPTIONS – AM I ELIGIBLE?

	<b>USC</b> United States Citizen - Holds a US Passport or US birth certificate	<b>LPR</b> Legal Permanent Resident - Holds a Green Card	<b>Visa Holder</b> Holds a valid visa	<b>Undocumented</b> Holds no documents or has pending application with USCIS
<b>Federal Aid</b>	Yes	Yes	No	No
<b>State Aid</b>	Yes	Yes	No	No
<b>In-State Tuition (See AB540 section)</b>	Yes, if you meet CA residency requirement or qualify for AB540	Yes, if you meet CA residency requirement or qualify for AB540	Depends on your visa; not eligible for AB540	Yes, if eligible for AB540
<b>Government Loans</b>	Yes	Yes	No	No
<b>Private Loans</b>	Yes	Yes	Yes, but need resident co-signer	Yes, but need resident co-signer
<b>Government Grants</b>	Yes	Yes	No	No
<b>Institutional Aid</b>	Yes	Yes	Depends on visa you hold, and if school you attend is public or private	No, unless school you attend is private
<b>Work-Study</b>	Yes	Yes	No	No
<b>Scholarships</b>	Depends on eligibility requirements	Depends on eligibility requirements	Depends on eligibility requirements	Depends on eligibility requirements
<b>Fellowships (graduate school)</b>	Yes	Yes	Yes	Yes

# AB540 AND IN-STATE TUITION

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# AB540 AND IN-STATE TUITION

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A number of states – Texas, California, New York, Utah, Illinois, Washington, Nebraska, New Mexico, Oklahoma and Kansas – have passed laws providing in-state tuition benefits to undocumented students who have attended high school in their states for three or more years.

In California, this law is called AB540.

## BASIC AB540 REQUIREMENTS:

1. You must have attended a high school (public or private) in California for **three or more** years
2. You must have **graduated** from a California high school or attained the equivalent (GED)
3. You must file an affidavit stating that you have filed (or will file) an application to legalize as soon as you are eligible to do so

### Notes:

If you are a nonimmigrant holding a valid current visa, you do NOT qualify for in-state tuition under AB540. However, you may qualify for in-state tuition if your visa allows you to establish domicile in the US and you satisfy other residency requirements. For example, persons with V or K visas and citizens of Micronesia or the Marshall Islands should be able to pay in-state tuition if they have lived in the state for more than one year. (Source: AB540 Guide)

AB540 applies only to public colleges and universities. At private universities, undocumented students are often treated like international students and faced with international fees.

If you have recently arrived in California, you should consider options to remain in high school at least three years in order to meet AB540 requirements. Talk to your guidance counselor about how to do this.

## HOW TO APPLY FOR AB540

Instructions and application for applying for AB540 status can be found at:

[http://e4fc.org/images/2008\\_California\\_Nonresident\\_Tuition\\_Exemption.pdf](http://e4fc.org/images/2008_California_Nonresident_Tuition_Exemption.pdf)

AB540 forms are worded in a way so as to protect undocumented students from having to declare their status (they are grouped with US citizens and permanent residents). The affidavit says “**IF**” they are an “alien without lawful immigration status,” then they will pursue a means to change their immigration status when it becomes available.

Below is the wording for the box you **check** (✓) on the form and the affidavit you sign:

✓ “I am NOT a nonimmigrant alien. [U.S. citizens, permanent residents, or aliens without lawful immigration status, among others, should check this box.

### AFFIDAVIT:

*I, the undersigned, declare under penalty of perjury under the laws of the State of California that the information I have provided on this form is true and accurate. I understand that this information will be used to determine my eligibility for the nonresident tuition exemption for eligible California high school graduates. I hereby declare that, if I am an alien without lawful immigration status, I have filed an application to legalize my immigration status or will file an application as soon as I am eligible to do so. I further understand that if any of the above information is untrue, I will be liable for payment of all nonresident charges from which I was exempted and may be subject to disciplinary action by the College or University.”*

Each school processes AB540 affidavits differently, so you should contact your individual school to find out the exact process. Make sure you fill out an AB540 affidavit at every school at which you are enrolled.

# PRIVACY CONCERNS

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# PRIVACY CONCERNS

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You do **NOT** need to worry about revealing your immigration status when filling out admissions or financial aid applications.

For UC applications, the following information is requested but **not** required and your application **will** be processed without it: Social Security Number, Country of Citizenship, Country of Permanent Residence, Immigration Status, and State of Legal Residence of Parent/Legal Guardian.

The Federal Education and Privacy Act (FERPA) protects the privacy of student records at all educational institutions, including colleges and universities. These protections are the same for **ALL** public as well as private institutions.

**Don't lie about citizenship.** Undocumented students who are caught lying about their citizenship will likely have their admissions acceptances revoked.

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# APPLYING TO PRIVATE COLLEGES

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## OVERVIEW OF APPLYING TO PRIVATE COLLEGES

Private colleges can often provide undocumented students with more funds than public colleges and universities. A few undocumented students have been able to get full rides at prestigious institutions such as Stanford, Harvard, Princeton, Columbia and Brown. Other students have been able to get substantial awards but not enough to pay their full college expenses. Generally, the application process to private colleges is very competitive, and undocumented students are treated as international students.

Contact private schools individually to find out about their policies for undocumented students.

Admission offices may be helpful. Often a multicultural student representative and/or international student representative will be familiar with issues related to undocumented students.

Financial aid offices are usually more helpful. Speak to a financial aid director or counselor directly.

If you are not comfortable talking to admissions and/or financial aid offices, ask your teacher or counselor to call on your behalf.

## SAMPLE QUESTIONS TO ASK PRIVATE SCHOOLS:

1. Do you offer any institutional scholarships for undocumented students? What about private scholarships?
2. What are the names of these scholarships and how much money do they provide?
3. Are these scholarships only for incoming freshman?
4. Do you have any scholarships for transfer students?
5. What is the application process for these scholarships? Deadlines, essays, letters of recommendation, etc.?
6. Do you require that the student submit a paper FAFSA?
7. Are there certain qualifications needed to apply for these scholarships, i.e. GPA, SAT/ACT scores or community service requirements?
8. Are these scholarships good for the entire time the student is at your school? What if it takes 5 years to graduate?
9. What does the student need to do to keep the scholarship?
10. Can the student lose the scholarship money if he/she gets poor grades?
11. Is there a website or brochure outlining more information about these scholarships?
12. How will the student know if they are awarded one of these scholarships?
13. Anything else we should know when helping undocumented students apply to your school?

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# SCHOLARSHIPS

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Why are scholarships important? Scholarships are the most common way that undocumented students pay for college.

Please be aware that many scholarships are open only to US Citizens and Legal Permanent Residents and won't be available to you, but some will.

## GENERAL ADVICE ON SCHOLARSHIPS

**Find as many scholarships as possible** (especially local ones) that do not require citizenship. Local scholarships are less competitive because they limit the pool of applicants.

**Make sure to research and apply to scholarships EARLY** – ideally starting in the spring of junior year in high school. Many scholarships are exclusively available to high school seniors and not for college students, so make sure to start building a college fund with these high school-specific scholarships. Note: If you have good grades in high school, you should take advantage of them and apply to scholarships that are focused on academics. In general, when going on to college, even stellar students' GPAs drop dramatically, which affects their level of competitiveness.

**Apply to every single scholarship you can.**

Scholarships are very competitive, especially ones that award large amounts of money. Focus on throwing your net wide and applying to as many scholarships as you can. Plus, once you have created a solid personal statement and gathered all the documents that scholarship applications require, you will be able to use the same materials over and over.

**Put A LOT of time and energy into scholarship applications.** Revise your personal statement multiple times, get feedback about your essays from multiple people, gather transcripts, income statements, etc. The more effort you put in, the better your scholarship packet will be and the higher the likelihood of winning the award.

**Research the particular organization** offering the scholarship to understand what they are looking for in applicants. If you clearly articulate why you're a good fit for a particular organization, you help the selection committee in choosing you as the right candidate. Make sure to use concrete examples when you write about

your strengths, but never write in an arrogant manner. Don't act like you know what's best for the scholarship organization.

**Be very explicit in talking about your story.** The personal statement is what will set you apart from all other applicants. Don't hesitate to talk about your immigration status. Tips for how to share your story can be found in the "Writing Your Personal Statement" section.

**Answer questions clearly and directly.** Type and proofread essays. Spelling mistakes and bad grammar turn readers off. Express yourself clearly and concisely. Adhere to the word and page limits. Have at least two people look over your personal statements. More than three people will give you too many opinions to juggle. If English is not your first language, ask for your English teacher's help.

**State your financial needs** – Don't be shy about it. Even scholarships that are not need-based should know your financial needs. If you are high-need and high-merit, you have been able to persevere despite numerous challenges and should highlight this in your essay. Here's how you might talk about your situation: Are you expecting family assistance to pay for college? What would happen if you did not get this scholarship? How would your financial limitations impact your academics and/or your chance to finish your education? Caution: there is a fine line between begging and showing that you are worth funding. Do not cross the begging line. It does not make you look good to the scholarship committee; it makes you look like you are a risk not worth taking and that you don't have a solid plan for achieving your academic goals.

**It's all about the package.** As soon as you're about to finish the scholarship application, read over all the application materials to see if they reflect who you are as a whole. Materials should complement one another. Do a final checklist to ensure that you have enclosed all necessary documents needed. Make sure your scholarship application is signed.

## HOW TO BE A COMPETITIVE SCHOLARSHIP APPLICANT

**Private scholarships are very competitive.** If you're applying to them, it's crucial that you do as much as possible to stand out. You must be doing community service EVERY year of high school. Do not wait until junior or senior year to start. Your counselors could also work with you starting in 9th grade to identify your interests and passions and connect you with activities that have to do with these interests. If there are no opportunities, then start your own club at your school.

**Do community service** or special programs such as internships, youth boards, and community college classes during the summer EVERY summer.

**Maintain the highest GPA you can.** To get the few full scholarships colleges offer to AB540 students, you must be the best of the best.

**Take leadership roles.** You don't have to be the class president, but you could try to be captain or co-captain of the sports team and/or take on a leadership role in clubs.

**Start getting comfortable with interviews, since many private scholarships require a face-to-face interview.** You should practice public speaking before senior year. Practice questions that may be asked and practice telling "your story" to others before senior year. Ask your counselors to do workshops on interviewing and sharing testimonials.

## HOW TO FIND SCHOLARSHIPS

Start with E4FC's lists of scholarships: <http://e4fc.org/studentresources/scholarshiplist.html>. There you'll find E4FC's own "List of Scholarships that Don't Require Social Security Numbers."

Find school-specific scholarships, which are generally less competitive and more tailored to you. Look for scholarships specific to your high school, school district, community college, and/or the college you're attending. Ask your high school counselor, the financial aid office staff, the admissions office, and even teachers and professors who are sympathetic to you if they know of any resources.

## HOW TO INQUIRE ABOUT SCHOLARSHIP REQUIREMENTS

If you find scholarships that require a social security number or have residency requirements, you might want to ask them for more information about their requirements.

Consider asking:

**"Are residency requirements fixed?"** or **"Can students who do not meet the residency requirement still apply?"** Note:

Students with pending family petitions usually have a form called I-130 (Petition for Alien Relative). Although it might take years for this petition to become current, some scholarships have accepted the I-130 as proof of residency.

**"Can students use an ITIN (Individual Tax Identification Number) instead of a SSN (Social Security Number)?"** Scholarship awards can be processed with just the student's name and address. If a scholarship specifically requests a SSN, ask if it is possible to submit an ITIN instead.

**Find an advocate to help you.** If you're uncomfortable, ask your counselor or teacher to inquire on your behalf. Make sure that whoever calls is knowledgeable about your immigration status.

**Don't lie about your status.** If it turns out that the scholarship has specific residency requirements, just move on and look for another scholarship. If the scholarship catches you lying, your award will likely be revoked.

# WRITING YOUR PERSONAL STATEMENT: TELLING YOUR STORY

The personal statement is the opportunity to make yourself stand out from other applicants. Make sure your essay tells readers something they would not have otherwise found out in your application.

Usually instructions are very general, such as “Tell us a little bit about yourself,” or “What is important for us to know about you?” The broadness of this topic can be overwhelming. Here are some questions to help you brainstorm some ideas:

- » What is special, unique, and/or impressive about you or your life stories?
- » Have you ever had to overcome unusual obstacles or hardships (economical, familial, physical)? What have you learned from these challenges?
- » What details of your life will help the reader better understand you and set you apart from others? You might include personal challenges, personal history, people or events that have shaped and influenced you and your life goals.
- » How are you the best fit for the scholarship? What have you done to prove that you are worth this scholarship’s funding?
- » What are your personal, academic, and professional goals? What has led you to pursue these goals?
- » How have you contributed to the community (extracurricular activities, community involvement, family responsibilities, employment)? What have you learned from these experiences?
- » Are there any gaps or discrepancies in your academic record that you should explain?
- » Why might you be a stronger candidate or more successful in your chosen profession or field than other applicants?
- » What are the most compelling reasons you can give to the scholarship committee to be interested in you?
- » How do you plan to give back to your community once you finish your education?

*Note:* Follow the directions carefully and adhere to word and page limits, formatting requirements and subject guidelines. Please keep in mind that selection committees will be reading multiple applications, and

you do not want to be penalized because you went over the page limit. That being said, make sure to use all the available space they give you.

## WRITING TIPS

**Tell a story.** Show or demonstrate an experience through concrete examples. If your statement is fresh, lively and different, the selection committee will remember you and put you on the top of the pile.

**The most memorable paragraph is the opening one, so focus on that one.** The opening paragraph is where you can grab the reader’s attention. Or you can make the reader yawn and say “What’s this applicant’s name again?” Distinguish yourself from other applicants right away.

**Topic-Specific Essay Tips:** Some scholarships might ask you to write an essay, rather than a personal statement. Make sure that your essay directly addresses the topic and that you aren’t simply pasting on a new topic sentence to an old essay. By all means, use sections of your personal statement, but don’t just copy and paste it.

## HOW AND WHETHER TO TALK ABOUT YOUR IMMIGRATION STATUS

**Think carefully about HOW you talk about your status.** You do not want to sound like a victim but rather like someone who has overcome challenges and succeeded.

**Don’t have it be the main topic** (unless you know that the scholarship specifically is looking for undocumented students). You not want your status to overshadow your academic accomplishments and aspirations.

## PROS & CONS TO REVEALING YOUR STATUS TO A SCHOLARSHIP

PROS	CONS
You want people to be aware of the challenges you've faced and how you've overcome them	You don't want this to define you
You want people to be aware of your financial need	You don't want this to overshadow your accomplishments
You want people to be aware of your motivations	You don't want to sound like a victim
	You don't want to alienate someone who isn't familiar with immigration issues

## DIFFERENT WAYS TO TALK ABOUT YOUR IMMIGRATION STATUS

Emphasize that you've grown up here, it wasn't your decision to come to the United States, you want to remain in the United States, you want to become a US citizen, etc.

### LEAST DIRECT

Even though I was not eligible for federal or state financial aid because of my immigration status, I don't want money to impede my future education goals. I might not have enough economical resources to pay for all the expenses a university requires, but I do have the hunger for learning and for getting the higher education a university can offer.

### MORE DIRECT

I was always aware of my status, even as a young boy my parents had told me about it. They explained their reasoning for coming here and what our goals and aspirations as a family were. So I grew up always knowing, however it was only until junior year in high school that I really understood the gravity of our situation. And with that understanding came a downward spiral during which I practically gave up all efforts in school; my reasoning was, why bother with all this work if it's not going to amount to anything.

I managed to better my grades and keep my hopes somewhat up during my last year in school, and even flirted with the idea of applying to some universities, but with out status and with no money it was a difficult journey ahead.

In order for one to understand who I am, it is critical that one knows my history. My name is Victor and I was born in Santa Gertrudis, Oaxaca, Mexico: a poor village where residents walk on sun-beaten, unpaved streets, and walk in night's darkness due to the lack of streetlights. My childhood is filled with memories of dirt-streets, no potable water, and acres of corn and alfalfa fields. Unfortunately, my family and I were forced to leave Santa Gertrudis, Oaxaca due to a traumatized event, and immigrate into the U.S. illegally.

## VERY DIRECT

Ten years ago, I was dragged to the United States from Fiji against my will as a consequence of a U.S.-supported coup d'état. I adjusted to high school here but in the post 9-11 crackdown on international students, I was denied a student visa because my parents had filed for adjustment of status and I could not prove adequate ties to my home country. Life came to a standstill—I could not attend colleges or universities of my choice without financial aid, and all the lawyers we approached told us to 'wait!'

Fast-forward six years and I am still waiting-in-line for my 'authorization' documents, now equipped with a Masters degree that means little without a nine-digit number and fighting the immigration battle in court. But I have refused to play the waiting game all over again.

## HOW TO GET A WINNING LETTER OF RECOMMENDATION

*Identify and speak to potential recommenders EARLY in the process. DO NOT WAIT UNTIL THE LAST MINUTE.*

### Notes on Timing:

- » Arrange talks with potential recommenders
- » Decide on best recommenders for you
- » Ask for a letter of recommendation (ideally 2 months before due date)
- » Give recommendation forms (at least 1 month before)
- » Politely remind recommenders about the letter (at least one week before due date)
- » Thank recommenders
- » Update them on the scholarship selection process – if you have been selected for an interview, if you have been awarded the scholarship, etc.

**Teachers are very busy.** Make their jobs as easy as possible. Give them a copy of your personal statement (even if it's just a draft), a list of your accomplishments/achievements/awards/extra-curriculars. Let them know what you'd like them to highlight/emphasize about you. This is not being overbearing; this is being helpful.

### **Make information clear to recommenders.**

Pull together all scholarship info (scholarship name, your full name, due date, address to be mailed). Add information about the scholarship and its requirements and priorities.

### **Make sure they are addressing recommendations correctly.**

Don't use a recommendation written for a different scholarship without changing the name of the scholarship throughout!

### **Make sure your recommender is knowledgeable about you**

*and can speak highly of your academic accomplishments, strengths, interests, academic and professional goals.* Have an open talk with recommenders about your need for money and your immigration status. This is especially important if you are not comfortable talking about your status, since your recommenders can do so for you. *It is important for them to fully understand your situation so they can advocate for you effectively.* If you think your recommender is not supportive of you because of your immigration status, *find a new one.*

### **Don't be afraid to ask recommenders to submit recommendations for multiple scholarships.**

Once they've written on recommendation, it's easy for them to modify it. Update them on your progress (whether or not you've been awarded scholarships).

### **Ask recommenders if they will share a copy of their recommendation with you.**

If so, ask them for a "generic" recommendation (not addressed to any particular scholarship fund) that you can have on file and use if necessary.

### **I'm a college student. Is it okay for me to ask my high school teacher to recommend me?**

Ideally you should have a current instructor write you a recommendation, but it is better to have a former teacher who knows you well rather than someone who doesn't know you very well. If you are going to ask a former teacher, make sure to talk to that teacher about your current activities and progress in school, so they can update their old recommendation letter. Stay in touch with your former mentors and teachers!

# DIFFERENT WAYS FOR RECOMMENDERS TO TALK ABOUT YOUR IMMIGRATION STATUS

## LEAST DIRECT

Yoshi works harder than any student I have ever taught. She is more determined than any student I have ever taught. Her heart is filled with positive energy. Her mind races to accumulate and assimilate new information. And she faces heart-braking obstacles—poverty, immigration status, financial independence since was sixteen, an utter lack of local family support and an almost untenable living situation with a generally uninterested aunt. She works so hard for herself because she feels she has no choice but to continually learn and grow so that one day she may be of great service to others. As difficult as her path has been and will continue to be, it is her goal to ease the path for those who come after her.

## MORE DIRECT

Julio is a first generation college student. He is a second year student majoring in Civil Engineering at San Jose State University...Julio is considered a minority at San Jose State University because of his ethnic background and low-income status, yet he has been able to compete and excel with students who have no economic needs or better educational resources than him before starting their college career....Unlike most San Jose State University students who do not need to worry about finances, Julio has to. He faces financial struggles on an ongoing basis due to his legal status which does not grant him any source of government financial aid.

## VERY DIRECT

Luis is a non-native English speaker and an undocumented immigrant who will also be the first in his family to graduate from high school and attend a four-year college. And he will graduate—that's the type of person Luis is. Luis turned his back on the drugs and violence in his community to face the challenges of preparing for a post-secondary education. More aware and introspective than most young adults, Luis has realized that competing with more privileged students at the college level requires him to compensate for the inequities of life in East Palo Alto by preparing better and working harder.

# BEFORE MAILING: DO A FINAL CHECK!

1. Is your application filled out completely? Have you signed your application?
2. Do you have all required documents, including transcripts and proof of income?
3. Have you proofread and edited your essays? Did you follow the essay guidelines?
4. Re-read the whole package
5. Send it in before deadline - WAY BEFORE THE DEADLINE

# SCHOLARSHIP INTERVIEWS

## Getting ready for the Interview

- » Make sure you know the interview time and location, and how to get there
- » Do a mock interview with a teacher, counselor, or mentor
- » Dress nicely
- » Learn about the scholarship (background of funders, key people involved, activities required of recipients)
- » Have questions ready to ask interviewers (you can ask them about one of the organization's programs that you might be interested in or other specific questions about the organization)
- » Think of three things you definitely want to tell your interviewers (make sure you talk about these three things)
- » Prepare your resume, bring it to the interview (in case they want to look at it) and read through it so you remember what your experiences/responsibilities were
- » If you can, prepare a budget with your academic and personal expenses, committed/pending funds, and unmet need and bring copies of it to the interview

## DURING THE INTERVIEW

- » Be early (know the location ahead of time)
- » Shake hands with every person
- » Say thank you (at LEAST once)
- » Look them in the eyes
- » Be prepared to ASK questions if it is appropriate and if you are invited to do so

## **SAMPLE QUESTIONS THAT MIGHT BE ASKED DURING THE INTERVIEW**

- » Why did you apply to this scholarship?
- » What makes you stand out from all other candidates?
- » How will you be able to contribute to our community?
- » Tell us about one event or person in your life that has shaped you.
- » Talk about your academic achievements/aspirations.
- » Talk about your community involvement.

## **AFTER THE INTERVIEW**

Send a thank-you note -- preferably by mail, but email is better than no thank-you note at all.

## **IF YOU ARE AWARDED A SCHOLARSHIP...**

- » Send a thank-you note to all your recommenders
- » Follow-up regularly with donors

# OTHER SOURCES OF FINANCIAL AID

## 21 MATCHED SAVINGS PROGRAMS

# OTHER SOURCES OF FINANCIAL AID

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## MATCHED SAVINGS PROGRAMS

- » Undocumented students are eligible for matched savings programs, aka Individual Development Accounts (IDA).
- » IDAs allow individuals with jobs to get \$2 for every \$1 they save. So, if they save \$2,000, then they get a total of \$6,000!
- » IDA funds can be used towards education, starting a business, or buying a house
- » IDAs also offer/require students to complete financial management courses.
- » IDA programs are available around the nation, so do an internet search to find the closest one to you. Start with organizations that work around community economic development. See Opportunity Fund's IDA program as example: <http://www.opportunityfund.org/about/our-programs/ida>

# ABOUT THE AUTHOR

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**BELEZA CHAN** is a Graduate Advisor with Educators for Fair Consideration (E4FC). She was born and raised in Brazil and has been living in the Bay Area for almost eight years. As the daughter of Chinese immigrants in Brazil and an immigrant herself in the United States, she has witnessed the struggles and difficulties of newcomers. She has seen how cultural and language barriers prevent even the most hardworking from successfully adapting, and how broken immigration laws also prevent high-achieving students from becoming active members in society. Beleza has worked towards social justice as a teacher of at-risk youth in San Francisco, a writer with ethnic media such as AsianWeek.com and New America Media, and a community organizer. She graduated with Phi Beta Kappa and Highest Honors from UC Berkeley.

# ACKNOWLEDGMENTS

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Thank you to Nancy Jodaitis (San Francisco State University), Jennifer Pence (Academic Springboard), Tony Press (Jefferson High School), and Jane Slater (Sequoia High School) for excellent feedback on this guide.

# ABOUT US

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## EDUCATORS FOR FAIR CONSIDERATION (E4FC)

E4FC helps immigrant students realize the American dream of college and citizenship. We support immigrant students who have grown up in the United States but face challenges due to financial need and immigration status. Our programs and services address the financial, legal, political, and socio-emotional needs of low-income immigrant students who do not yet have permanent residency or citizenship in the United States.

For more information about Educators for Fair Consideration (E4FC), please visit [www.e4fc.org](http://www.e4fc.org).