

# Other types of Financial Assistance

**Alternative Loans** are credit-based loans that students may apply for from private lenders. Loan terms are set by the individual lenders and a cosigner may be required. Repayment may be deferred while the student is in school, but interest accrues. Loan amount borrowed is limited to the student's cost of attendance minus other financial aid received.

**Veterans' Benefits:** College of Saint Mary is approved for the training of veterans and their dependents. For more detailed information about this program, visit [www.gibill.va.gov](http://www.gibill.va.gov). Any student who is eligible for financial assistance from the Department of Veterans Affairs should contact the Registrar's Office.

**ROTC:** Reserve officer training scholarships are available through the Army, Air Force, and Navy. Military scholarship recipients will have a service obligation in either the reserves or active duty after graduating from college. For further information about these programs, students should contact a local U.S. armed forces recruiter.

**Vocational rehabilitation programs:** The Department of Education's Rehabilitation Services Administration provides grants to state vocational rehabilitation agencies to help individuals with a disability obtain employment and live more independently. State vocational rehabilitation agencies are listed in the state government section of the telephone book.

**AmeriCorps**, a program of national and community service, provides funding for education. Individuals may work before, during, or after their postsecondary education and can use funds either to pay current or future education expenses or to repay federal student loans. Participants must be at least 17 and be United States citizens, nationals, or lawful permanent residents. For more information, go to [www.americorps.org](http://www.americorps.org).

**Job Training:** The U.S. Department of Labor administers the Workforce Investment Act (WIA) through the individual states. Participants have access to preparation for postsecondary education and/or job training. For a list of state WIA contacts or for general information, visit [www.doleta.gov/usworkforce](http://www.doleta.gov/usworkforce).

**Health Professions:** The U.S. Department of Health and Human Services (HHS) administers several programs for undergraduate students. For more information on financial aid programs administered by HHS, visit <https://www.hrsa.gov/about/organization/bureaus/bhpr/index.html>.