**Alternative Funding Sources for UI REACH Tuition and Associated Costs**

|  |  |  |
| --- | --- | --- |
|  | **UI REACH Tuition & Fees** | **Room & Board** |
| Tax Deductions | ✓ |  |
| 529 Savings | ✓ |  |
| Federal & State Aid |  |  |
| Pell Grant | ✓ |  |
| SSI |  | ✓ |
| Medicaid Waiver | See below. |
| Developmental Disability State Agencies | See below. |
| ABLE Accounts | See below. |
| GI Bill | ? | ✓ |
| Department of Voc Rehab | ✓ | ✓ |
| Private Scholarships | ✓ | ✓ |

**Tax Deduction-**

Families should be aware of IRS regulations, which may allow you to make a deduction for UI REACH tuition. IRS Regulation Sec. 1.213-1(e) (1)(v)(a) cites that an individual may make a medical deduction for a “special school” that supports students with a physical or mental handicap. <http://www.journalofaccountancy.com/Issues/2013/Jun/20137378.htm>

**529 Savings Plan-**

529 savings plans allow for withdrawal of funds to use for the beneficiary’s qualified higher education expenses (QHEE).

Please contact your legal or tax representative on how 529 funds can be used to pay for UI REACH tuition or how UI REACH tuition can be deductible as a medical expense for tax purposes.

**Supplemental Security Income (SSI) & Plan for Achieving Self Support (PASS)-**

For more information and to apply visit the SSI website – <http://www.ssa.gov/disabilityssi/ssi.html>.

The Plan for Achieving Self-Support (PASS) program allows Social Security beneficiaries to exclude income that is being used to assist the person in returning to work. Link to more information on PASS: <http://www.passonline.org/>

**Medicaid Waiver (Resource: Think College:** Financing Higher Education for Students with Intellectual Disabilities)-

Overall, Medicaid funds cannot be used for tuition and fees but can be used to pay for student support services such as educational coaches, mentors, physical or occupational therapy, transportation and supported employment. It is important to note that every state waiver has defined what services and supports can be funded and it varies from state to state so it will be important to first review your state’s waiver to determine the services and supports that can be paid for by waiver funds.

**Developmental Disability State Agencies (Resource: Think College:** Financing Higher Education for Students with Intellectual Disabilities)-

Local, regional, and state agencies may not able to support the program directly with funding but are able to realign their existing services to support their agency clients who are students attending college. For example, if a student is receiving community services such as transportation or daily living skills instruction, these services can be adjusted to support transportation to college and held with college homework.

**ABLE ACCOUNTS (Resource:** [**http://ablenrc.org/about/what-are-able-accounts**](http://ablenrc.org/about/what-are-able-accounts))-

ABLE Accounts, which are tax-advantaged savings accounts for individuals with disabilities and their families, were created as a result of the passage of the Stephen Beck Jr., Achieving a Better Life Experience Act of 2014 or better known as the ABLE Act. The beneficiary of the account is the account owner, and income earned by the accounts will not be taxed. Contributions to the account, which can be made by any person (the account beneficiary, family and friends), must be made using post-taxed dollars and will not be tax deductible for purposes of federal taxes, however some states may allow for state income tax deductions for contribution made to an ABLE account.

**Military GI Bill-**

For the first time in history, service members enrolled in the Post-9/11 GI Bill program will be able to transfer unused educational benefits to their spouses or children starting Aug. 1, 2009.

Visit the official DOD website – <http://www.defense.gov/home/features/2009/0409_gibill> – for more on the policies and application process.

**Department of Vocational Rehabilitation (Resource: Think College:** Financing Higher Education for Students with Intellectual Disabilities)

Every state has a federally funded agency that administers vocational rehabilitation (VR), supported employment, and independent living services. State VR programs provide services that enable individuals with disabilities to pursue meaningful employment that corresponds with their abilities and interests. In-state and out-of-state students have accessed DVR funding for paying for a portion of

A directory of your state’s office contact information can be found at the US Department of Education website –
<http://www2.ed.gov/about/contacts/state>.

**GENERAL SCHOLARSHIPS & AWARDS**

Scholarships and awards provide monetary gifts based on a student’s achievements, interests, background, or other criteria. A good first step in your scholarship search is to check with your parents’ employers, local organizations, your high school guidance counselor, your college or university’s financial aid office, the department chairman at your chosen school, and your college or the local library.

UI REACH has compiled a list of possible scholarship opportunities that you may be eligible for and categorized them by disability. Please note that deadlines and specific award amounts may vary, and it is best to review the organization website for the most up to date information.

**Scholarship Directories:**

**Fast Web-**
[http://fastweb.com](http://fastweb.com/)

**DOIT-**
<http://www.washington.edu/doit/college-funding-students-disabilities>
College funding for students with disabilities, this guide to funding a college education includes a list of disability-related scholarships and awards.

**Disabled World towards Tomorrow-**
<http://www.disabled-world.com/disability/education/scholarships/>
Online listing of disability scholarships

**Michigan State University-**
<http://staff.lib.msu.edu/harris23/grants/3disable.htm>
Compilation of national scholarships specifically for students with disabilities, attendance at MSU is not required

**Sallie Mae Scholarship Search-**
<https://www.salliemae.com/plan-for-college/scholarships/scholarship-search>
Provides up to date information on scholarship, requirements and awards available

**National Organizations:**

**Ameri-Corps** –

<http://www.nationalservice.gov/programs/americorps> – is a network of national service programs that engage more than 50,000 Americans each year in intensive service to meet critical needs in education, public safety, health, and the environment. For more information, call 1-800-942-2677 (TTY 1-800-833-3722)

**Centers for Independent Living-**
<http://www.virtualcil.net/cils>

**Federal TRIO Programs-**
<http://www2.ed.gov/about/offices/list/ope/trio>

**Upward Bound Programs-**
<http://www2.ed.gov/programs/trioupbound>

**General Scholarships:**

**The Kim and Harold Louie Family Foundation: The Louie Family Foundation Scholarship-**

<http://www.louiefamilyfoundation.org/scholarship-application>

This scholarship is for high school students planning to attend college or university and have shown exceptional levels of achievement. Students with a documented serious disability receive preference. Amount: varies

**Elastic Band Co. Scholarship-**

The Elastic Band Co. wants to promote students to enter the fashion and/or entrepreneurship fields, especially those who are minority students or have an ADA recognized disability. **Amount: $1,000**

**American Association on Health and Disability: AAHD Frederick J. Krause Scholarship on Health and Disability-**

<https://www.aahd.us/initiatives/scholarship-program/>

This is for students suffering from a disability who are in college or graduate school in order to study a field relating to health and disability concerns. **Amount: $1,000**

**Incight Go Getter Scholarship-**
<http://incight.org/education> Various general scholarships as well as some disability specific opportunities.

**Central Intelligence Agency-**
<https://www.cia.gov/careers/student-opportunities/undergraduate-scholarship-program.html>

High school senior planning to enroll in a four-year program.

**Disability Scholarships-**

Disability scholarships exist to provide college funding for students who possess numerous cognitive, behavioral, and emotional impediments that would make it difficult to attain a college degree.

<https://www.scholarships.com/financial-aid/college-scholarships/scholarships-by-type/disability-scholarships/scholarship-for-people-with-disabilities/>

**Autism Spectrum Disorders:**

**Organization for Autism Research-**
<http://www.researchautism.org/news/otherevents/scholarship.asp> Award: Amount varies. Deadline: check website for details

**Autistic Scholars Fellowship-**

The ASAN Autistic Scholars Fellowship program gives 4 to 6 autistic college students a $5,000 scholarship each to help them do disability rights advocacy on their college campuses.  Deadline to apply is October 30.

Website: <http://autisticadvocacy.org/2016/07/asan-announces-2017-autistic-scholars-fellowship/>

**Autism Campus Inclusion Summer Leadership Academy-**

A project of the Autistic Self Advocacy Network (ASAN), helps Autistic students learn to make their college campuses better for people with disabilities. Deadline to apply is February 25th. For more information go to: <http://www.selfadvocacyinfo.org/event/application-due-2018-autism-campus-inclusion-aci-summer-leadership-academy/>

**The Autism Society of Iowa offers scholarships-**

<http://autismia.com/wp-content/uploads/2014/11/ASI-College-Scholarship-App-11-14.pdf>

**Down syndrome:**

[**Ruby’s Rainbow**](http://www.rubysrainbow.org/)**-**

Ruby’s Rainbow offers scholarships of $3,000 - $5,000 per awarded individual, subject to available funds for each year.  The Maudie’s scholarship is up to $4,000 and is awarded to one select applicant per year.  This is an individual chosen by Maudie’s after reviewing all scholarship applications.

[**National Down Syndrome Society O'Neill/Tabani Enrichment Fund**](http://www.ndss.org/index.php?option=com_content&view=article&id=162:joztef&catid=55:self-advocate-resource-)**-**

Offers five $2,000 scholarships nationally to students with Down syndrome who are pursuing postsecondary education. Applications are closed for the 2011 year. Applications for the 2012 year open up in late May/Early June. Information will be posted on this page.

[**Band of Angels Scholarship**](http://www.bandofangels.com/Outreach/Scholarships/)**-**

(Amount of scholarship not listed) Scholarship is offered nationally for students with Down syndrome who are pursuing post-high school education.

[**United Parent Support for Down Syndrome Scholarship**](http://www.upsfordowns.org/support/Scholarships.aspx)***-***

Six $2,500 scholarships are awarded nationally for students with Down syndrome pursuing vocational or post-secondary options.

[**Online Listing for Scholarships for College Students with Down syndrome**](https://www.scholarships.com/financial-aid/college-scholarships/scholarship-directory/physical-disabilities/down-syndrome)**-**

Maintained by scholarships.com

[**Kelly Law Team Scholarship**](https://bigfuture.collegeboard.org/scholarships/down-syndrome-scholarship)-

One $1,000 scholarship for students with Down syndrome attending college at any level.

[**The**](https://bigfuture.collegeboard.org/scholarships/down-syndrome-scholarship) **O’Neill Tabani Enrichment Fund-**

The O'Neill Tabani Enrichment Fund seeks to offer financial assistance to young adults with Down syndrome who are continuing to enrich their lives by taking classes or enrolling in postsecondary educational programs. A minimum of ten grants will be awarded in denominations of $1,000, $2,500, and $5,000. Deadline to apply is March 31st. For more information go to:

<https://www.ndss.org/engage/ndss-scholarships/oneill-tabani-enrichment-fund/>

**Visual Impairments:**

**American Council of the Blind-**
[http://www.acb.org](http://www.acb.org/)

**American Foundation for the Blind-**
<https://www.afb.org/about-afb/events-and-awards/afb-scholarships> Amount: $1,000- $2,500 Deadline: Check website

**CCLVI Scholarships-**
<https://www.cclvi.org/scheigert-scholarship>
Council of Citizens with Low Vision International. For students with low vision, enrolled full time in college. Award: $3,000
Deadline: Check website – early spring

**William and Dorothy Ferrell Scholarship-**
[http://aerbvi.org](http://aerbvi.org/) Association for Education and Rehabilitation of the Blind and Visually Impaired. Award: $750. Deadline: Check website –early spring

**Lighthouse International-**
<http://www.lighthouseguild.org/programs-services/scholarships> Awards: Vary Deadline: Check website- early Spring

**Physical/Mobility Impairments:**

**180 Medical Scholarships-**
<http://www.180medical.com/scholarships> For individuals with spinal cord injuries, spina bifida, transverse myelitis and / or neurogenic bladder. Award: $1,000 Deadline: Check website -Summer

**1800Wheelchair.com-**
<http://www.1800wheelchair.com/Scholarship>
No requirement in terms of physical disability or ability. Award: $500

**AmeriGlide Achiever Scholarship-**
<http://www.ameriglide.com/Scholarship/> Full time college student requiring wheelchair, power chair or mobility scooter.

Award: $2,500 Deadline: Check website – early summer

**Gabriel’s Foundation of Hope-**
<http://www.gabeshope.org/resources/scholarships/> Award: varies Deadline: July for fall semester; November for spring semester

**National Chair Scholars Scholarship Foundation-**
<https://www.reclinercize.com/scholarship/>
Student must have a physical challenge that affects activities of daily living and may or may not require a wheelchair and be attending a college or university. Award: 15-20 students are given $1,000-$5,000

**National MS Society Scholarship Program-**
<http://www.nationalmssociety.org/Resources-Support/Insurance-and-Financial-Information/Financial-Resources/Scholarship-Program>
National Multiple Sclerosis Society. Given to high school seniors who have MS or who has a parent with MS or someone with a diploma or GED that will be attending a post-secondary school for the first time. Award: Minimum $1,000 and Maximum $3,000
Deadline: Check website – winter

**Health Needs:**

**IDF Scholarship Program-**
<http://primaryimmune.org/services/idf-academic-scholarship-programs> Immune Deficiency Foundation 800-296-4433

**National Hemophilia Foundation-**
<http://www.hemophilia.org/Community-Resources/Scholarships> Award: Varies Must be diagnosed with hemophilia and be attending any higher education institution Deadline: Check website

**Patient Advocate Foundation-**
<http://www.patientadvocate.org/events.php?p=69> Under 25 survivors of a life threatening disease within the last 5 years
Award: $3,000 Deadline: Check website –early spring

**The Educational Foundation for Independence-**
[http://effind.org](http://effind.org/) The mission of Educational Foundation for Independence (EFFI) is to provide scholarships in the form of tuition assistance for students to attend a number of K-12 private schools and college support programs for alternative learners, and early intervention services for young children with Autism.

**Iowa/Illinois:**

**Timberline Billing Service LLC-**

Awards have been given to students in Iowa and Illinois who have continued their education at a four-year university, community college, or trade school. <http://www.timberlinebilling.com/TBS-ScholarshipBrochure.pdf>