



# Paying for Think College Vermont

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## Acknowledgements

This booklet is dedicated to Vermonters with intellectual and developmental disabilities who dream about going to college. Our goal is for future students and their families to use this information to explore ways to fund college expenses.

We are grateful to Stirling Peebles and Nicole LeBlanc for sharing their personal experiences on how to secure funding for college.



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The information in this booklet represents the individual authors' opinions and experiences. It is meant to provide guidance and is not to be used to determine an organization's obligation to provide support.

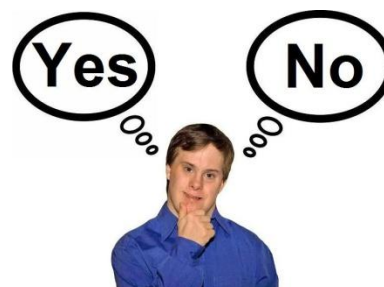
## Paying for Think College Vermont



Think College Vermont offers a certificate of professional studies for students with intellectual and developmental disabilities. Students take 9 to 18 credits through the Continuing Education program at the University of Vermont. People enrolled in this program are non-degree students. They are not eligible for federal financial aid. Think College Vermont works with each individual applicant to determine how to pay for tuition and fees. Please call 802-656-4185 to find out how you can get more information on paying for Think College Vermont.

### Payment Summary

Students and their families have many choices when deciding how to pay for college. We are here to help you understand your options.



All student-billing statements are available electronically. UVM does not mail billing statements. Students will receive their own UVM e-mail



address. Bills are sent only to student e-mail addresses. You have to set up an Authorized Payer for your student account if you want someone else to receive a copy of your bill. Student Financial Services can help you to set up Authorized Payers. Call 802-656-5700.

### Monthly Payment Plan

A monthly payment plan allows you to pay your tuition and fees once a



month over a 10-month period (July 1st – April 1st). The payment plan can be used to cover all or a portion of your bill. To use the monthly payment plan it costs \$100 a year. A single-semester plan is also available for \$75.

The university has contracted with Tuition Management Services (TMS) to manage the monthly payment plan. To get started, contact TMS at <https://www.afford.com> or at 1-800-722-4867. It is your responsibility to set up a monthly payment plan. If you aren't sure how to set up your payment plan, contact Student Financial Services at 802-656-5700.

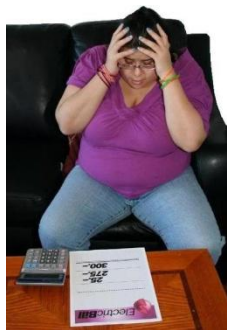
### Direct Payment Options

Payments may be made to UVM by cash, check, online check, online credit card, cashier's check and wire transfer.



UVM's Student Financial Services will help you to make a payment.

Think College Vermont students and their families may use several ways to pay their total charges. However if you are using more than one way to pay your bill it is very important that you stay in touch with UVM's Student Financial Services. Sometimes money from grant programs will arrive after you start classes. To avoid late payment fees and holds on a student's account, let them know how your bill will be paid.



### Things to Consider

- **Savings:** Do you or your family have money saved that could be used for college expenses?

- **Home equity loans:** Families frequently consider private loan options. These include home equity loans and loans against retirement accounts. We cannot make specific recommendations. We encourage you to carefully compare interest rates and fees as you consider you're various options.

## Other Possible Funding Sources:

### Vermont Student Assistance Corporation (VSAC)



#### What is a Vermont State Non-Degree Grant?

The Vermont Student Assistance Corporation (VSAC) runs a grant program for Non-Degree students. We encourage you to apply for a VSAC grant each year.

VSAC decides if you are eligible. UVM does not play a role in determining eligibility. If you get a Non-Degree Grant, we will apply these funds to the cost of your tuition and fees. Go to [www.vsac.org](http://www.vsac.org).

#### How much money is a grant worth?

In 2011, some Think College students received \$1,275 for one course in the fall and \$1,275 for one course in the spring.



#### Who can apply?

A Vermont resident who is taking one or two courses to work towards getting a better job is eligible to apply for a Non-Degree grant. You must

have financial need and be out of high school for more than 3 months. Check the website for additional information. Go to [www.vsac.org](http://www.vsac.org).

### When do I apply?



Applications are available at the beginning of June. There are only so many grants available each year so apply early. One student said, “The funds have a tendency to run out. If you wait until November to apply for funds for a spring class you could be put on a waiting list until VSAC gets more money.”

### How do I apply?



You have to fill out the application form online. Go to [www.vsac.org](http://www.vsac.org). Completing the application can be a challenge so ask for help if you need it. Get support from someone you know and trust who believes in your dream to go to college.

The first step is to get a user name and password. If you filed a tax return in the past year make a copy to send into VSAC.



It is best to have an idea of what courses you are taking for the whole year. You need to estimate how much it will cost for tuition and fees. Also estimate how much you need to pay for equipment and supplies. You will be asked if these courses will improve your ability to get a new or better job.

## Are there any other scholarships available?



In November, VSAC publishes a booklet with over 150 scholarships for Vermont residents. Most are for full-time students but there may be a few options for non-degree students. Call VSAC: 888-253-4819.

## Individual Developmental Account

### What is an Individual Development Account?



It is a special savings account for people who are just barely getting by and struggling to make ends meet. The goal is to bring people out of poverty by helping them to save for an important goal.

For every one dollar you save the government matches it with two more dollars. One student said, “In 2009 I saved \$500. In 2010 I saved another \$500. So my \$1,000 became \$3,000.”

### What can I buy with the money?

You can use the money to start a business, job training or pay for educational expenses. For example you could use the money to buy a laptop for college and to pay for your tuition at the University of Vermont.



### Who can open an account?

You have to have a job and your income can be up to 200% of the federal poverty level.

## Will this change my benefits?



It does not count against your benefits. One student said, “At first I was nervous and didn’t trust that it would not count against my social security. I pleased to report that I have not had a problem.”

## Where do I go for information?

You can find out about the program through your local Community Action Agency. To find a Community Action agency near you go to the website: [http://dcf.vermont.gov/community\\_action\\_agencies](http://dcf.vermont.gov/community_action_agencies).

## How does it work?



You need to fill out a 2 page application. This includes writing educational goals and describing how you will use the money to reach these goals. For example list the University of Vermont tuition and fees. Describe the equipment you will need to go to college and estimate the cost of books for your classes.

Give the completed forms to your local Community Action Agency. Once you are accepted into the program you go with them to set up a bank account. Then the saving begins!

Going to college is a dream for many people with disabilities but it is an expensive dream. As part of the program you can take a budgeting class at your local Community Action Agency. It teaches you how to make good decisions when spending and saving money for college.



## Is there a time limit?

Most IDA programs give you 2 years to save money. The government will match up to \$500 of your savings each year.

## Okay now I want to use the money, what do I do?



Ask Community Action to send you the forms to fill out to request a withdrawal. Fill out the form and send it to the person in charge of IDA

accounts at your local Community Action agency.

- If you are paying for tuition get a copy of your bill.
- If you are buying equipment or supplies for college, look on-line and get a price of what you are going to buy. Write down the name of the store and estimate how much you are going to spend.



Community Action will take money out of your account and send you a check made out to the business or college. Buyer Beware! Some stores will NOT take a

check from Community Action. Make sure the store you are shopping at will accept a cashier's check from Community Action.

## Vermont Department of Vocational Rehabilitation

Students eligible for Vocational Rehabilitation funds can use that source for paying for a portion of their tuition or fees. Ask Think College Vermont staff how to get this funding.

## Pass Plan

Students in Think College Vermont may qualify for the Plan to Achieve Self-Support (PASS) through Social Security. Each student applying for



Think College Vermont will meet with a representative from Social Security in the Burlington office to see if they are eligible. We recommend that you contact a Benefits Counselor who can help you write a PASS Plan.

To connect with a Benefits Counselor call 866-VRWORKS (866-879-6757).

## How a PASS Works



A PASS allows a person with a disability to set aside money they earn to accomplish a work goal. A plan could mean you receive a higher SSI payment. Under SSI rules, any income that you have may reduce your SSI payment. But, if you have an approved plan, you can use that income to pay for the items you need to reach your work goal.

For example:

Mark qualifies for \$760 of SSI. He works and earns \$400 each month. The rule is that for every \$2 he earns, his SSI is reduced by \$1. That means since he earns \$400, his SSI check is reduced \$200. Mark is glad he works because it gives him a lot more money to spend. Each

month his SSI check is \$560 and his paychecks are for \$400 so he has a total of \$960 to spend.



Mark wants to go to college to get a better job. A benefits counselor helped him write a PASS plan to save money to go to college. His PASS plan was approved by Social Security. That means the SSI program will no longer count the \$400 he earns each month. Mark's SSI check is increased to \$760. With a PASS plan he receives \$760 of SSI plus his paychecks of \$400 for a total of \$1,160 each month. Having a PASS plan gives Mark \$200 a month to save for college.



### **Who Can Write A PASS Proposal?**

Any person who qualifies for SSI or SSDI may be able to have a PASS. There is no limit to the number of successful PASS plans a person may use in a lifetime.

Our description of PASS is just a basic introduction. There are many other rules you need to follow to have a PASS. One Think College student said, "I got help from my benefits counselor to write the 10 or more pages in my PASS proposal. It is very intensive. It is like writing a grant." Getting an approved plan is complicated but worth it. Consider this option if you need money to pay for tuition, books, a computer or any other expenses directly related to taking courses.



Nicole said, “It is an innovative way to pay for post secondary education. I had to set up a separate bank account and keep all my receipts. It took a long time to get it done. But once it was approved, I got a back payment from SSI. It went back to the date when I started writing my plan with my benefits councilor. I got a back payment of \$2,000!”

### **Leveraging Educational Assistance Partnership (LEAP)**

The Leveraging Educational Assistance Partnership (LEAP) Program helps states provide grants or work-study to eligible students. Each state has several programs. They have their own rules for who can apply, how to apply and how much you can receive. Questions about LEAP should be directed to the appropriate state grant agencies.

State agencies are listed at

[www.ed.gov/erod/org\\_list.cfm?category\\_cd=sgt](http://www.ed.gov/erod/org_list.cfm?category_cd=sgt).

For more information about LEAP, visit

[www.ed.gov/programs/leap](http://www.ed.gov/programs/leap).



### **Important information to remember:**



- The same rates apply whether a course is taken for credit or audited.
- Bills are issued electronically to your UVM e-mail address. You will receive an electronic bill shortly after you register and your payment may be due before classes begin.