# ARE YOU Looking for Money?

Paying for College with Grants, Scholarships and Federal Loans

UCanGo2.org™

2026-27

# What Kind of Aid is Available?

## Financial Aid
Financial aid is money provided to the student to help pay for their education. Major forms of financial aid include grants, scholarships, work-study and federal student loans..

## State Grants
Usually based on financial need, state grants don't need to be paid back. See the *State Grants and Scholarships* section.

## Scholarships
Scholarships don't need to be paid back, and there is a wide variety of them available. Visit **UCanGo2.org** and **OKcollegestart.org** to find hundreds of scholarships. See the *State Grants and Scholarships, Tips for Scholarship Success* and *Specialized Scholarships* sections for scholarship info, as well.

## Federal Grants
Federal grants are based on financial need and rarely need to be paid back. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

## Federal Work-study
Earn money for your education by working part-time, usually at your institution. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

## Federal Student Loans
Offered at low interest rates, some student loans are based on financial need and some aren't. All loans must be paid back. The FAFSA must be submitted for consideration. See the *What Federal Aid is Available?* section.

## "Private" or "Alternative" Student Loans
Private loans are another option for some students. These loans may have less flexible repayment terms and higher interest rates than federal loans, so do your homework. See the *More Helpful Resources* section.

# State Grants & Scholarships

**Each year, grants and scholarships help thousands of Oklahoma students reach their educational goals and help families manage the cost of college.**

## Oklahoma Tuition Aid Grant (OTAG)

OTAG is a program that provides grant assistance for Oklahoma residents who meet certain financial requirements. The grant may be used at Oklahoma public colleges and universities, certain eligible technology center programs or eligible private institutions within the state. For more information, visit **OKcollegestart.org**.

## Oklahoma Tuition Equalization Grant (OTEG)

OTEG awards grants to Oklahoma students attending eligible Oklahoma not-for-profit, private or independent institutions. Family income cannot exceed $50,000. For more information visit **OKcollegestart.org**.

## Oklahoma's Promise

Students must apply between 8th grade and December 31 of their senior year, be a resident of Oklahoma, complete a specific high school curriculum, achieve at least a 2.50 GPA both in the curriculum and overall, and abide by certain conduct standards. You may also qualify if your parent or guardian is an Oklahoma public school teacher. The federal adjusted gross income of the student's family may not exceed $60,000 for parents with 1 or 2 dependent children, $70,000 for parents with 3 or 4 dependent children or $80,000 for parents with 5 or more dependent children at the time of application, and $100,000 each year the student is enrolled in postsecondary education. Families of teachers have different income limits. Students placed in DHS custody during grades 8–11 may now apply during 12th grade, even if they missed earlier deadlines. Oklahoma's Promise will pay resident tuition at a public college or a portion of tuition at private institutions or public technology centers in Oklahoma. Learn more at **okpromise.org**.

## Oklahoma Rising Scholars Program

The Oklahoma Rising Scholars Program awards scholarships to state residents who score at or above the 99.5 percentile on the ACT or SAT exam and to students who are named National Merit Scholars or finalists, Presidential Scholars or Institutional Nominees. Learn more at **OKcollegestart.org**.

Find more scholarship opportunities on **UCanGo2.org** or contact the Student Information Hotline at 800.858.1840 or **studentinfo@osrhe.edu**. Information about these programs can also be found at **OKcollegestart.org**.

Many state aid programs require a completed Free Application for Federal Student Aid (FAFSA). Learn more in the *Tips for Scholarship Success* and *What Federal Aid is Available?* sections.

### NOTE:

Check with your institution's office of admission and your academic division to see if you qualify for a tuition waiver. This form of financial aid often has a very small candidate pool, which means you have a higher chance of being selected!

### OTHER STATE SCHOLARSHIP OPPORTUNITIES:

**Inspired to Teach Program**
(maximum award: $25,500)

**George and Donna Nigh Public Service Scholarship**
(award: $1,000)

**Regional University Baccalaureate Scholarship**
(award: $3,500)

# Path to Scholarship Success

Starting the scholarship application process with a successful strategy in place is key. Knowing how to **PLAN**, **RESEARCH**, **APPLY** and **TRACK** applications will increase your chances of earning valuable awards. UCanGo2.org offers resources and publications to help as you plan, prepare and pay for your education after high school.

## PLAN

- Complete the Free Application for Federal Student Aid, or FAFSA, in your senior year of high school and each year you need financial aid for education expenses. Learn more at FAFSA.gov.
- Investigate the cost of attendance at the school you plan to attend, and determine how much you'll need to cover your expenses. OKcollegestart.org can help you find the cost of higher education institutions nationwide.
- Evaluate your resources to determine how you'll pay for college. Consider savings, your current earnings, financial aid and any scholarships you may have already won.
- Create a resume that lists your talents, accomplishments and awards and provide it to those you ask to write letters of recommendation.

## RESEARCH

- Scholarships are awarded based on a number of factors, including family, sports, community service, grades, hobbies, test scores, residency, financial need, skills, leadership, essays, college majors and more.
- Search for scholarships from your prospective colleges, tribal entities, employers, local organizations, Google, books, and more.
- Ask your school counselor for scholarship resources.
- Use legitimate scholarship search sites like those found on the next page and at UCanGo2.org and OKcollegestart.org.
- Align your search to your characteristics and your college and career goals.

## APPLY

- Read through the application and any requirements for transcripts, essays, and letters of recommendation. Be sure to request/complete these items early.
- Follow instructions, review and proof your application so you're sure there are no mistakes. Ask someone else to proof it, too.
- Write an essay that's captivating, sets you apart, and is original. Take time to proofread and ask a teacher or counselor to proofread it, as well. Consider the guidance available in our Scholarship Essay Tips publication.
- Keep copies of your applications, essays, and letters of recommendation. You'll use the same general information on most applications, so copies will come in handy. Revising an essay you've already used is a good way to save time and improve upon what you've already created.
- Watch out for scholarship scams! Read the fine print, beware of guarantees, never pay to submit an application and protect your personal information. Learn more about scams at ftc.gov/scholarshipscams.

## TRACK

- Make note of all requirements to ensure you're applying for scholarships for which you're eligible.
- Send thank you notes to those who participated in your application process and to the scholarship providers if you win the award.
- Use a Scholarship Tracking Sheet to organize and keep track of completed applications and upcoming deadlines.
- Understand how a scholarship may impact other financial aid you've been awarded. Check with the college financial aid office if you have questions.

# Scholarship Searches

UCanGo2.org

OKcollegestart.org

OCCF.org

BigFuture.collegeboard.org

Bold.org

Appily.com

CareerOneStop.org

CollegeRaptor.com

College-Scholarships.com

CollegeXpress.com

FastWeb.com

MyScholly.com

Petersons.com

ScholarshipOwl.com

Scholarships.com

ScholarshipAmerica.org

Scholarships360.org

Study.com

Unigo.com

# Tribal Websites

AStribe.com (Absentee Shawnee)

Bahkhoje.com (Iowa)

CheyenneandArapaho-nsn.gov

Cherokee.org

Chickasaw.net

ChoctawNation.com

ComancheNation.com

DelawareTribe.org

KawNation.com

KickapooTribeOfOklahoma.com

MiamiNation.com

MuscogeeNation.com (Muscogee/Creek)

MyCaddoNation.com

OsageNation-nsn.gov

PawneeNation.org

PeoriaTribe.com

Ponca-nsn.gov

Potawatomi.org

QuapawTribe.com

SacandFoxNation-nsn.gov

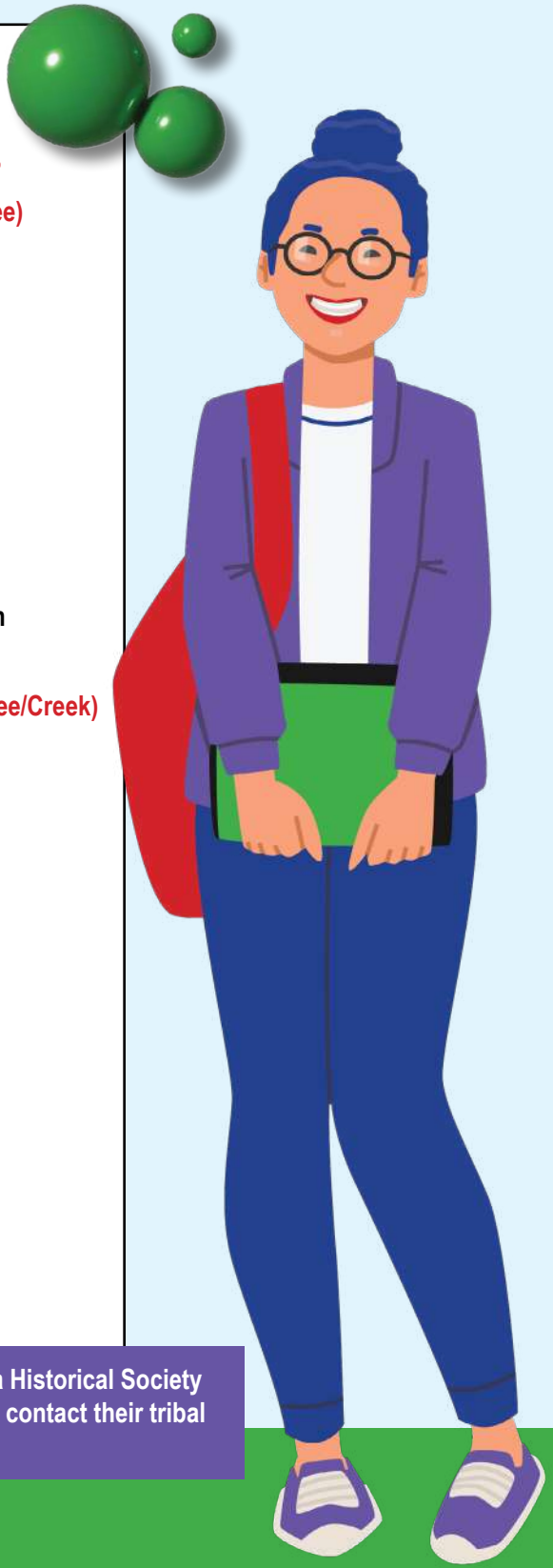
SCtribe.com (Seneca-Cayuga)

Shawnee-nsn.gov

Sno-nsn.gov (Seminole)

WichitaTribe.com

Wyandotte-Nation.org



**Native American students: If your tribe isn't listed here, visit the Oklahoma Historical Society website https://www.okhistory.org/research/aitribes. Members should also contact their tribal office for more specific information.**

UCanGo2.org

OKCOLLEGESTART.ORG

Visit **UCanGo2.org** and **OKcollegestart.org** to find scholarships and to learn about scholarship success.

Find us on

OCAP

Like us on Facebook at **facebook.com/UCanGo2** and **facebook.com/OKcollegestart** to stay up-to-date on scholarship opportunities.

# What Federal Aid is Available?

## Grants

Grants are free money and typically don't need to be repaid.
Visit **StudentAid.gov/h/Understand-Aid** for more information.

### Federal Pell Grant

Available to qualifying undergraduates with financial need.

### Federal Supplemental Educational Opportunity Grant (FSEOG)

For undergraduates with exceptional financial need.

### Teacher Education Assistance for College and Higher Education (TEACH) Grant

For students taking course work necessary to become a teacher.

### Work-Study

Provides part-time jobs at approved sites for students with financial need, allowing them to earn money to help pay tuition and other expenses at their college.

## Loans

All student loans must be repaid, so students should borrow only what they need.
Visit **StudentAid.gov/h/Understand-Aid** for more information.

### Direct Subsidized Loan

A need-based loan for undergraduate students. The U.S. Department of Education pays the interest while the borrower is in school.

### Direct Unsubsidized Loan

A non-need-based loan for undergraduate and graduate students. The borrower is responsible for all interest costs.

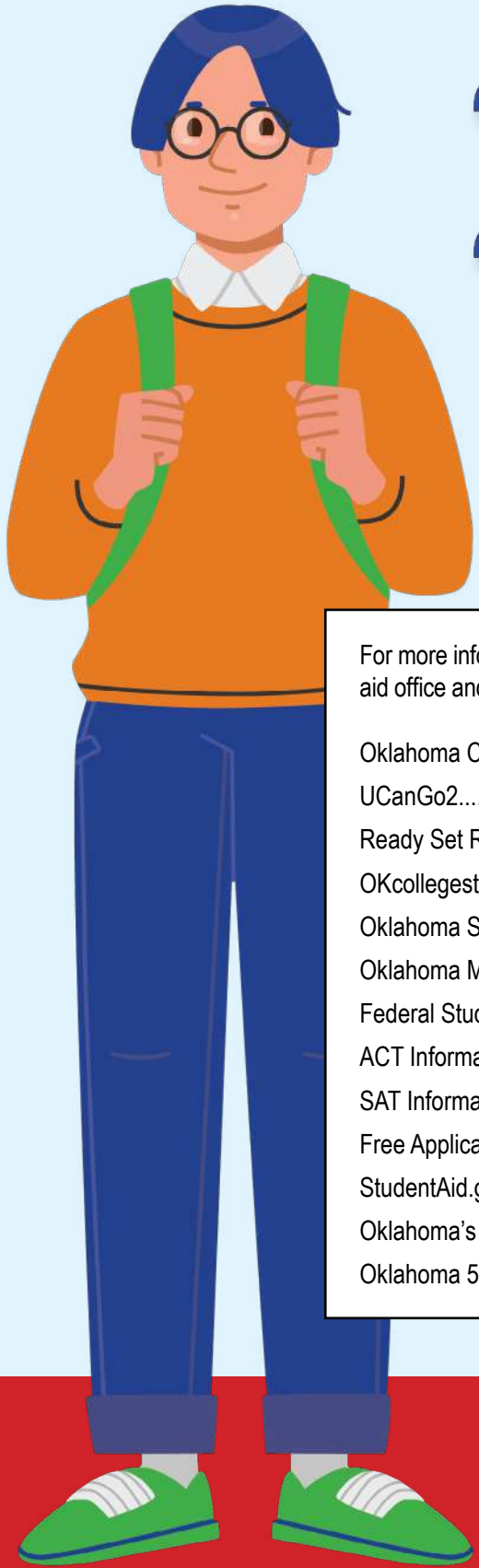
### Direct PLUS Loan

A non-need-based loan for parents of dependent undergraduate students. The borrower is responsible for all interest costs.

To qualify for these programs, you must fill out the Free Application for Federal Student Aid (FAFSA). Check out these websites to help you navigate the FAFSA process:

**StudentAid.gov | FAFSA.gov**

# More Helpful Resources



### Who can answer my federal student loan questions?

Visit **StudentAid.gov/Understand-Aid/Types/Loans** for info.

### Who can help me manage my student loan debt?

Managing your student loan is an important responsibility. If you're unable to make your student loan payment, contact your loan servicer immediately to explore available repayment plan options. OCAP's Default Prevention department is also available to help you develop a successful repayment strategy and offer general debt management counseling. Visit **StudentAid.gov** for more information.

For more information about preparing academically and financially for college, contact your financial aid office and visit the following websites:

| | |
|---|---|
| Oklahoma College Assistance Program | **OCAP.org** |
| UCanGo2 | **UCanGo2.org** |
| Ready Set Repay | **ReadySetRepay.org** |
| OKcollegestart | **OKcollegestart.org** |
| Oklahoma State Regents for Higher Education | **okhighered.org** |
| Oklahoma Money Matters | **OklahomaMoneyMatters.org** |
| Federal Student Aid | **StudentAid.gov** |
| ACT Information | **ACT.org** |
| SAT Information | **SAT.org** |
| Free Application for Federal Student Aid (FAFSA) | **FAFSA.gov** |
| StudentAid.gov Account | **StudentAid.gov** |
| Oklahoma's Promise | **okpromise.org** |
| Oklahoma 529 | **oklahoma529.com** |

## OKLAHOMA MONEY MATTERS (OKMM)

Provides information and resources that help youth and adults successfully manage personal finances, understand consumer credit and navigate the financial aid process. Visit **OklahomaMoneyMatters.org**.

## READY SET REPAY

Works with student loan borrowers and Oklahoma higher education institutions to help students make smart borrowing decisions and successfully repay their student loans. Visit **ReadySetRepay.org**.

## OKCOLLEGESTART.ORG

Serves as a one-stop shop for college planning for students, parents and educators, including career exploration and planning tools, financial aid and scholarship resources, and free test prep. Visit **OKcollegestart.org**.

## FEDERAL STUDENT AID ON THE WEB

The site offers helpful information from the U.S. Department of Education about applying for college and getting financial aid. Visit **StudentAid.gov**.

## STUDENT INFORMATION HOTLINE

Provides information about financial aid, admission requirements, placement scores and more. Call 405.225.9239 or 800.858.1840 (toll free) or email **studentinfo@osrhe.edu**.

UCanGo2 is an initiative of the Oklahoma College Assistance Program, *an operating division of the Oklahoma State Regents for Higher Education*


P.O. Box 3000, Oklahoma City, OK 73101-3000

Call UCanGo2 at 405.234.4239 or 866.443.7420 (toll free)

Visit **UCanGo2.org** or email **UCanGo2@ocap.org**.



OKLAHOMA STATE REGENTS FOR HIGHER EDUCATION

*Improving our future by degrees*



The Oklahoma State Regents for Higher Education, in compliance with Titles VI and VII of the Civil Rights Act of 1964, Title IX of the Education Amendments of 1972, Americans with Disabilities Act of 1990 and other federal laws and regulations, do not discriminate on the basis of race, color, national origin, sex, age, religion, handicap or status as a veteran in any of its policies, practices or procedures. This includes, but is not limited to, admissions, employment, financial aid and educational services. This publication is issued by the Oklahoma State Regents for Higher Education, as authorized by 70 O.S. 2001, Section 3206, and is located at the following website: www.okcollegestart.org. This publication has been submitted in compliance with Section 3-114 of Title 65 of the Oklahoma Statutes. This publication was produced in July 2026.