

Need Money for College?



Use the
North Fremont High School
Scholarship and Financial
Aid

Reference Guide

Updated October 29, 2008

Tips for Applying for and Receiving College Scholarships

- ✓ Colleges and Universities usually have many scholarships directed at specific fields of interest.
 - Go to the Website of any school you are planning to attend and see what scholarships they offer and check your eligibility.

- ✓ Need a Letter of Recommendation?
 - Go to the Counseling Office and meet with Mr. Law—this will allow him to tailor a letter for you personally.
 - Allow enough time—this will insure that Mr. Law has adequate time to prepare your letter.

- ✓ Application for Scholarships
 - Deadlines
 - Most post-secondary institutions have application deadlines for submission of scholarship applications—be sure to prepare and submit early.
 - In Idaho this deadline is typically February 15.
 - What to include:
 - The Counseling Office has noticed that many of the scholarships require:
 - That the applicant write an essay.
 - Documentation of volunteer and community service.

SCHOLARSHIPS

(Listed alphabetically and updated regularly at:)

http://www.sd215.net/NFH/pdf_and_doc_files/scholarship_booklet.pdf

AAA Travel High School Challenge

Various amounts. Grades 9-12. Test your geography and travel knowledge. Three-stage competition. First stage: online test at:

www.aaa.com/TravelChallenge

DEADLINE: JANUARY

Adams, John & Olive

Up to \$1,000 scholarship. Seniors only.

Criteria: Top 20%, minimum 24 on ACT or 1110 SAT or 80th percentile on Compass, minimum 3.5 GPA, financial need. Must attend Idaho College. Application in counseling office

DEADLINE: APRIL

Agriculture Scholarship Program

\$1,500 scholarship, Seniors only. For students from farm families. Applications online at:

www.agfoundation.org

DEADLINE: FEBRUARY

Agrilliance/Croplan Agricultural Scholarship

\$1,000 scholarship. Seniors only.

High school seniors who plan to enroll in a two or four year agronomy or related crop production curriculum are eligible to apply.

Applicants must demonstrate leadership abilities and academic performance and write an essay describing their interest in an agricultural career. Applications available in the counseling office:

DEADLINE: MARCH 1

Alert Publishers

\$500 scholarship, Seniors only. Minimum 2.5 GPA. Written editorial on a subject chosen by Alert Magazine. Additional info. in counseling office. NO APPLICATION. NO DEADLINE

American Legion (oratorical contest)

\$1,500 scholarship to first round contestants. \$14,000 - \$18,000 scholarships to three finalists. Grades 9 – 12. Speak on assigned topic.

Information available at local American Legion Post or online at: www.legion.org

American Legion Ashton Post #89

\$200 Scholarship, seniors only. Applicant must be a relative of a member of American Legion Post #89. Application available in counselors office.

DEADLINE: APRIL

Armstrong, Heidi

In Memory of Heidi Armstrong, this scholarship has been established for graduates of North Fremont who have participated in one or more team sports during their high school career. The scholarship committee will also consider applicants' scholastic standing and financial need. This scholarship is available to students planning to attend BYU – Idaho.

Application available in the counseling office.

DEADLINE: APRIL 1

Ashton Veterans of Foreign Wars (VFW)

Scholarship, 4 \$200 scholarships will be awarded. Seniors only. Essay required about the applicants feelings regarding the United States of America Flag. Applications available in the counseling office.

DEADLINE: APRIL

Ayn Rand Institute (ARI)

Top Prize \$10,000. Grades 9 –12. Essay contest. May submit essay online:

www.aynrand.org/contests

DEADLINE: MARCH

AXA Achievement Scholarships

10 \$25,000 national scholarships and 52 \$10,000 state scholarships will be awarded.

AXA Community Scholarships – up to 364 scholarships awarded in the amount of \$2,000

Seniors only To qualify, you must demonstrate ambition and drive, determination to set and reach goals, respect for self, family and community, and ability to succeed in college. I

www.axa-achievement.com

DEADLINE: DECEMBER 15, 2008 and FEBRUARY 15, 2009 respectively

Best Buy Scholarships – Seniors who demonstrate commitment to and involvement in volunteer community service. Applications must be submitted electronically. Go to www.bestbuyinc.com/community_relations/scholarship.htm

Deadline: JANUARY 2009

Burger King

\$1,000 scholarship. Senior only. Criteria: 2.5 GPA, community service, financial need, employed part-time (employment at Burger King not required) Applications on line at: www.bk.com/scholars

DEADLINE: FEBRUARY 15, 2009

Cargill Scholarship Program for Minority Students & Cargill Community Scholarships

\$5,000 awards available to minority students and 350 \$1,000 awards available nationwide to students who live near a Cargill facility. Seniors only. Applications online at: www.cargill.com/about/citizenship/scholarships.htm

DEADLINE: VARIES BY SCHOLARSHIP

The Center for Scholarship Administration

The Center for Scholarship Administration is proud to serve as the administrator of many scholarship programs. The funds are provided through the generosity of corporations, foundations, individuals and trust funds.

www.scholarshipprograms.org

DEADLINE: VARIES BY SCHOLARSHIP

Clover Leaf Rebekah Lodge Scholarship

\$200 Scholarship. Available to graduating seniors. High school activities, community activities, work experience, and academic performance as well as educational and career goals are considered when selecting the recipient of this scholarship. Applications are available in the counseling office.

DEADLINE: APRIL 15

Coca Cola

Seniors only. Applicants must demonstrate leadership in school, commitment to community, academic achievement, and part-time employment. Applications are available online at: www.coca-colascholars.org

DEADLINE: OCTOBER 31, 2008

County Employee Scholarship

Varying amounts awarded to full-time students in any Idaho 2 or 4 year college. Criteria: must be child of a county employee. Applications online at: www.idcounties.org click on the resources link to find the scholarship.

DEADLINE: MARCH 2009

Discover Card Scholarship

\$25,000 & \$2,500 scholarships. Juniors only. Minimum 2.75 cum GPA for 9th and 10th grades. Applications online in December at www.discoverfinancial.com/community/scholarship.shtml

DEADLINE: JANUARY 31, 2009

Education is Freedom (EIF)

Seniors only. Criteria: minimum 3.0 GPA. Information available online at:

www.educationisfreedom.org

DEADLINE: MARCH 1 – APRIL 15, 2009

East Idaho Credit Union Scholarship

\$500 scholarship available to high school seniors who are members of the East Idaho Credit Union. You must submit an essay as part of the application process. Applications are available in the counseling office and also at any of the nine East Idaho Credit Union branch offices.

DEADLINE: APRIL

Elks National Foundation (Most Valuable Student)\$4,000 - \$60,000 scholarships (\$1,000 - \$15,000/year). Seniors only. Criteria: academic, leadership & financial need.

Applications available at local lodge.

DEADLINE: JANUARY

Fall River Rural Electric Cooperative Scholarship, available to seniors whose parents or guardians receive power from Fall River Electric. This \$500 scholarship is renewable!

Student must write an essay stating why they feel deserving of this scholarship and stating their educational and/or vocational goals.

Applications are available in the counselors office and also online at the following address: www.Frrec.com

DEADLINE: MARCH

Farm Credit Services Scholarship

\$1,000 scholarships available to seniors whose parents are customers of the Farm Credit Services organization. This scholarship is also available to students whose parents work for a farmer who is a customer of Farm Credit Services. Applications are available in the counseling office or at the Rexburg Farm Credit Services Office located at 217 North 2nd East.
DEADLINE: MARCH

Foundation for Rural Education & Development (FRED) Scholarship

Each year, the Foundation for Rural Education & Development awards scholarships to rural America's best and brightest students. Scholarships range from \$1,000 to \$2,500. A \$5,000 scholarship is awarded to the years top applicant. Applications available online at:
www.fred.org/scholarships.html
DEADLINE: JANUARY

Gates Millenium Scholars Program

This program is designed to help African American, Hispanic American, Native American and Asian American students who show high academic promise and who have significant financial needs. Nominees must submit a Free Application for Federal Student Aid (FAFSA) to the U.S. Department of Education, Federal Student Aid Programs. Nominees are urged to file a 2008-2009 FAFSA at the earliest opportunity and no later than February 1, 2008. Applications available online at:
www.gmsp.org/
DEADLINE: JANUARY 12, 2009

Goldman, Alois & Marie

Amount varies. Seniors only. Criteria: plan to attend institution of higher learning in Idaho immediately following H.S. graduation. Essay re: Holocaust. Applications in counseling office.
DEADLINE: APRIL

Horatio Alger Association of Distinguished Americans Financial assistance.

Seniors only. Criteria: financial need, demonstrate integrity overcoming personal adversity, commitment to pursuing bachelor's and U. S. citizenship Applications online at:
www.horatioalger.org

DEADLINE: OCTOBER 30, 2008

Idaho Attorney General's Scholarship

The Idaho Attorney General's Office has established a college scholarship program for 4-H and FFA members. Two \$750 scholarships will be awarded annually to in-coming freshmen at each of Idaho's state-funded institutions of high learning. Applicants need three years of involvement in either Idaho FFA or 4-H programs. Scholarships, to be selected by March 15 of each year, will be based on financial need. Interested students should contact the financial aid office of the school they plan to attend for application forms and deadlines.

DEADLINE: FEBRUARY

Idaho Farm Bureau Scholarships

This Scholarship is available at the county and state level. Applications are available in the counseling office and also at the Fremont County Farm Bureau office in St. Anthony.
DEADLINE: MARCH

Idaho Irrigation Equipment Association

\$500 - \$1,100 scholarships. Seniors only. Criteria: Career objective (majoring in agriculture/irrigation related) GPA, activities. Applications in counseling office.
DEADLINE: FEBRUARY 15

Idaho School Boards Association

\$250 - \$500 cash awards. Seniors only. Criteria: child or grandchild of Idaho public school trustee or board member. Must be enrolled in a post-secondary educational institution. Selection based on: academic, citizenship, activities, goals essay, recommendations. Applications in counseling office
DEADLINE: FEBRUARY

IHSAA Interscholastic Star

\$1,000 scholarship. Juniors only. Criteria: must participate in at least one IHSAA athletic and one non-athletic activity. Must be nominated by school principal. Applications in counseling office.
DEADLINE: MARCH

Image de Idaho

\$500 - \$1,000 scholarship. Senior Hispanics only. Must plan to enroll full time in a post secondary institution. Applications in counseling office.

DEADLINE: MARCH

International Air Academy

Various amounts. Senior only. For students interested in travel careers. Applications online at: www.airacademy.com

DEADLINE: JUNE

Island Park Friends of the Library Scholarship

This \$500 scholarship recognizes and assists graduating seniors from North Fremont who live in Island Park. Applicant's GPA and school and community involvement will be considered. Applications are available in the counseling office or at the Island Park Library.

DEADLINE: APRIL 30, 2009

Jenkins, Ruth

\$1,000 scholarship, seniors only, for students planning to become educators. Application includes 2 letters of recommendation from faculty, Principal or community members. Applications are available from counselor.

DEADLINE: APRIL 15

Jiffy Lube

\$500 scholarship. Seniors only. Criteria: minimum 3.0 GPA, must plan to attend school of choice full time. Applications in counseling office.

DEADLINE: FEBRUARY

Kaplan/Newsweek Essay Competition

\$1,000 - \$5,000 awards. Seniors only. Planning to attend college or university. Applications in counseling office.

DEADLINE: FEBRUARY

KFC Colonel's Scholars Program Awards

\$20,000 awards. Seniors only. Minimum GPA of 2.75 or higher. Financial need and entrepreneurial spirit are required. Applications are online at:

www.kfcscholars.org

DEADLINE: FEBRUARY 10, 2009

Loosli, Stan and Kate

\$1,000 Scholarships for Seniors only. One Scholarship is given to the male student with the highest GPA and to the female student with the highest GPA of the North Fremont graduating class who are attending BYU – Idaho.

Madison Memorial Hospital Scholarship.

Seniors only. Must plan to enter a field of study within the medical profession. Applications available in the counseling office.

DEADLINE: MARCH 1

McCord, J. Lloyd Scholarship.

Seniors only. Criteria: Career objective (preference given to a student majoring in agriculture) GPA, extra-curricular activities. Applications in counseling office.

DEADLINE: APRIL 15

McKelvey Foundation Scholarships

\$40,000 scholarship available to a graduating senior who has owned and operated a business for at least a year and has at least one paid employee. Applications are available on-line at

www.mckelveyfoundation.org

DEADLINE: JANUARY 25, 2009

Micron Science & Technology Program

\$15,000 - \$50,000 scholarships. Seniors only. Criteria: minimum 3.5 GPA, combined 1350 SAT, or composite 30 ACT. Must plan to major in science or technology. Demonstrate leadership in school, work, or extracurricular. Applications in counseling office.

DEADLINE: JANUARY

Monsanto – Imagine Your Future in Agriculture Scholarship

\$1,500 Scholarships available to seniors who have immediate family actively engaged in production agriculture. Applicants may pursue any field of study related to agriculture. Applications available in counseling office.

DEADLINE: FEBRUARY 15

NASA (Idaho Space Consortium)

\$1,000/academic school year. Seniors only. Criteria: must plan to obtain higher education in Idaho. Minimum 3.0 GPA, major in science, math, engineering, or computer science. Additional info online at: www.uidaho.edu/nasa_isgc
DEADLINE: MARCH

NFIB (Free Enterprise Scholars Awards)

\$1,000 scholarship. Seniors only. Criteria: entering 2 – 4 year college, university or vocational institute. Must be nominated by a dues-paying NFIB member, meet or exceed academic requirements. Online at : www.nfib.com/page/YoungEntrepreneurFoundation
DEADLINE: FEBRUARY

Neubauer, Trenna Atchley

This scholarship is available to seniors only; scholarship amount varies. Local scholarship is awarded through Ashton United Methodist Church. Applications are available through the counseling office or at the Methodist Church.
DEADLINE: APRIL

The University of Idaho also awards scholarships in Memory of Trenna Atchley Neubauer; students from North Fremont who apply to the U of I by the February 15 admissions deadline are automatically considered.

DEADLINE: FEBRUARY 15

Partridge, Julia Marie

Varying amounts. Seniors only. Criteria: must attend University of Idaho. Must be active participant in one of the following: race walking, non-traditional endurance sport, cross-country skiing, etc. Additional info. in counseling office. DEADLINE: FEBRUARY

Prudential Spirit of Community Awards

\$1,000 scholarship, engraved medallion and trip to Washington D.C. Criteria: volunteer community service. Applications in counseling office.
DEADLINE: NOVEMBER

Rotary Club

\$200 scholarship. Seniors only. Criteria: community service, financial need, scholastic achievement and references. Applications in counseling office
DEADLINE: APRIL

Sammy (Got Milk?)

Scholar Athlete Milk Mustache of the Year \$7,500 scholarship. Senior only. Criteria: academic, athletic, leadership, community service and milk experience. Applications online at: www.whymilk.com
DEADLINE: MARCH

SAE Engineering Scholarships

Society of Automotive Engineers \$1,000 - \$10,000 scholarships. Seniors only. Criteria: intend to major in engineering or related science. Applications online at: <http://students.sae.org/awdscholar/scholarships/engscholar/>
DEADLINE: DECEMBER 1, 2008

Shopko Teammate & Family Scholarship
Seniors only. Criteria: academic, leadership, honors, work experience, goals, and participation in school & community activities. Applications online at:

www.shopko.com/resources/images/42366.pdf
DEADLINE: MARCH



State of Idaho Scholarships:

Robert R. Lee Promise Category A - Academic
\$3,000/year for 4 years. Seniors only. Criteria: enroll as full-time student in an Idaho college or university. Minimum 3.5 cum GPA and 28 ACT. Attend the first semester of college following high school graduation. Applications online at: www.boardofed.idaho.gov

DEADLINE: JANUARY 15

Robert R. Lee Promise Category A- Professional/Tech \$3,000/year for 4 years. Seniors only. Criteria: enroll as full-time student in eligible professional-technical school in Idaho. Minimum 2.8 cum GPA. Take the COMPASS test. Attend the first semester of college following high school graduation. Applications online at: www.boardofed.idaho.gov

DEADLINE: JANUARY 15

Idaho Promise Scholarship Category B
Amount varies. This is an automatic scholarship to students with minimum 3.0 GPA or 20 ACT score enrolled in and completing at least 12 semester credits in an eligible Idaho college. NO APPLICATION NECESSARY.

Idaho Governor's Challenge – Academic
\$3,000/year renewable up to 4 years. Seniors only. Criteria: enroll as full-time student in an eligible post-secondary educational institution in Idaho. Minimum 2.8 cum GPA, take the ACT or SAT. Demonstrate commitment to public service. Applications online at: www.boardofed.idaho.gov

DEADLINE: JANUARY 15

Idaho Governor's Challenge–Professional/Tech
\$3,000/year renewable up to 3 years. Seniors only. Criteria: enroll as a full-time student in an eligible post-secondary educational institution in Idaho. Identify professional-technical program of interest. Minimum 2.8 cum GPA. Demonstrate commitment to public service. Applications online at: www.boardofed.idaho.gov

Targhee Ridgerunners Snowmobile Club Scholarship

\$250 Scholarships available to graduating seniors from North Fremont. Applicant must submit an essay on the topic of promoting snowmobiling now and in the future, and it's value to our community. This essay must show your involvement in snowmobiling and your genuine enthusiasm for the sport. Application available in the counseling office. DEADLINE: APRIL 15

Target All Around Scholarship

\$1,000 - \$10,000 scholarship. Senior only. Criteria: minimum 2.0 OGA, community and volunteer activities. Essay required. More info. available online at: www.target.com go to community link, then to education link, then to All Around Scholarships. DEADLINE: ???

Targhee Women's Club Scholarship

\$1,000 Scholarship. This scholarship is available to graduating seniors who are residents of Island Park. Students may use this scholarship to fund technical school training as well as college studies. The applicant's financial need, GPA, leadership, goals and extra-curricular activities will be considered. Applications are available in the counseling office and also at the Island Park Library. DEADLINE: MAY 1, 2009

Teton West Construction Scholarship

Consideration for this scholarship is given to high school seniors from agriculture-related families of the Upper Snake River Valley. The selection committee considers the applicant's scholastic standing and financial need with emphasis on financial need. The student cannot be the recipient of another scholarship. Student must attend BYU-Idaho. Application available in the counseling office. DEADLINE: APRIL 1.

Toyota Community Scholars Program

\$10,000 - \$20,000 over 4 years. Seniors only. Criteria: minimum 3.0 GPA, actively involved in a service organization that has positive impact on school or community, plan to attend 4- year college. Applications in counseling office. DEADLINE: JANUARY

U-DOC High School Summer Program

Health Careers Opportunity. Juniors or Seniors. For students interested in medicine. Six-weeks of intensive activities and experiences in health care fields at University of Idaho. More info. Online at: www.wwami.wsu.edu/udoc/ or in the counseling office.

DEADLINE: FEBRUARY

U.S. Bank

\$1,000 scholarship. Seniors only. Criteria: plan to attend 2 – 4 year college next fall. Random drawing. Apply online at:

www.usbank.com/studentbanking

DEADLINE: FEBRUARY

Wal-Mart (Sam Walton Community Scholarship) \$1,000 Scholarship. Senior only. Criteria: cannot be Wal-Mart employee or immediate relative of employee, minimum 2.5 GPA, must have taken ACT or SAT and be enrolling in 2 – 4 year college. Additional information and application online at:

www.walmartfoundation.org

DEADLINE: JANUARY

Westmark Credit Union

\$500 scholarship. Senior only. Criteria: member of Westmark Credit Union with minimum \$25 in primary savings account, minimum 3/50 GPA, payable to post-secondary school you choose to attend. Applications in counseling office.

DEADLINE: MARCH

Wendy's High School Heisman Award

Seniors only. Criteria: Available to male and female student athletes who exhibit excellence in the classroom, on the playing field, and within their communities. The applicant must have at least a "B" grade point average and participate in at least one high school sport.

Apply online at:

<http://www.wendysheisman.com/>

Each student applicant must have their online application reviewed and confirmed online by a school representative. Please contact Mr. Law as soon as you have applied to arrange the online confirmation of your application.

DEADLINE: OCTOBER 1, 2008



SCHOLARSHIPS BY MONTHLY DEADLINE

OCTOBER

Coca-Cola
Horatio Algiers Scholarships
Wendy's High School Heisman

NOVEMBER

Prudential Spirit of Community
SAE Engineering Scholarships

DECEMBER

SAE Engineering Scholarships

JANUARY

AAA Travel High School
Challenge
Discover Card Scholarship
Elks National Foundation
FRED Scholarships
Gates Millenium Scholarships
Idaho Promise Category A-
Academic
Idaho Promise Category A-
Professional/Technical
Idaho Governor's Challenge
Academic
Idaho Governor's Challenge
Professional/Technical
McKelvey Foundation Scholarships
Micron Science & Technology
Toyota Community Scholars
Wal-Mart

FEBRUARY

Agriculture Scholarship Program
AXA Achievement Scholarship
Best Buy
Burger King
Idaho Irrigation Equipment
Idaho School Boards Association
Jiffy Lube
Kaplan/Newsweek Essay
KFC Colonel's Scholars Program
Stan & Kate Loosli Scholarship
Monsanto Scholarship
Partridge, Julie Marie
UDOC High School Summer
Program
U. S. Bank Scholarship

MARCH

Agrilliance/Croplan Ag Scholarship
Ayn Rand Institute
County Employee Scholarship
Fall River Electric Scholarship
Farm Credit Services Scholarship
IHSAA Interscholastic Star
Idaho Farm Bureau Scholarships
Image de Idaho
NASA (Idaho Space Consortium)
NFIB (Free Enterprise Scholar Award
Sammy (Got Milk)
Shopko
Westmark Credit Union

APRIL

John & Olive Adams
American Legion Post #89 Scholarship
Heidi Armstrong Scholarship
Cloverleaf Rebekah Lodge Scholarship
East Idaho Credit Union Scholarship
Education Is Freedom
Goldman, Alois & Marie
Ruth Jenkins Scholarship
J. Lloyd McCord Scholarship
Trenna Atchley Neubauer Scholarship
Teton West Construction Scholarship
Targhee Ridgerunners Snowmobile Club
Targhee Women's Club Scholarship
Ashton VFW Scholarship
Scholarship

MAY

Island Park Friends of Library Scholarship

JUNE

JULY

International Air Academy

NO DEADLINE

Alert Publishers
Target Scholarship

TuitionFundingSources.com

Login Instructions for North Fremont High School

Use the following steps to create a personal username and password. Usernames and passwords are NOT case sensitive.

1. Go to WWW.tuitionFundingSources.com and click on Login.
2. On the Student Login page click on "First Time User?" (it should be flashing).
3. Select Idaho
4. Select North Fremont
5. Enter your e-mail address (this will be your username).
6. Enter a password of your choosing.
7. Fill in the optional fields.
8. Submit the data.

You can now access the TuitionFundingSources.com website with your personal username and password from any computer that is connected to the internet.

Information about the TFS Program

The TFS program contains the world's largest scholarship database with more than \$20 billion in scholarship awards and over \$5 billion more in state grant programs. The TFS database is many times larger than any other source of scholarship information.

New scholarships are added to the TFS database daily. On average, more than 5,000 new awards are added every week. All new additions appear on the TFS website in real time.

The TFS program contains detailed college information and athletic scholarships. The program also contains career information including career personality and aptitude tests.

TFS is a private program that is only available to students at schools selected by Pepsi-Cola. TFS does not collect or sell any student's private information and there is no advertising – not even for Pepsi – Cola products, even though Pepsi pays for the program.

ADDITIONAL REFERENCES

CIS (Idaho Career Information
System)

Go to: www.idahocis.org

Click on “internet CIS”

User name: North1

Password: Huskies

This site has information regarding
schools, colleges & scholarships. It
is especially for Idaho students.

FINANCIAL AID

The FAFSA (Free Application for Federal Student Aid)

This form is required to determine eligibility for all financial aid provided by the federal government. Most states and colleges also require the FAFSA for state and institutional aid. The FAFSA is a very valuable tool. Even parents who don't think that their child will qualify for need-based financial aid should complete this form. You will likely qualify for assistance, and some programs require that a student prove they are not eligible for need-based aid before they will award merit-based aid.

The FAFSA is sent out in November. The form must be completed *after* January 1. You can get a copy in the counseling office. Filling out the FAFSA is much like filling out a tax form. It requires information regarding income, assets, debts, etc. for the previous year. North Fremont holds a workshop each year in January to help fill out the form. You can also file electronically at: www.fafsa.ed.gov

Pell Grants Academic Competitive Grants SMART Grants

When you file the FAFSA you automatically apply for these Grants. They are the foundation for most financial aid packages. These grants are available to students in all states and can be used to attend any accredited college.

Federal Income Tax Credits

The Hope Credit, a tax credit worth up to \$1,500 per student per year, can be claimed for qualified first-year and second-year students enrolled at least half – time.

The Lifetime Learning Credit is a tax credit up to \$2,000 for virtually any postsecondary education and training, including undergraduate years, graduate and professional schools, and even less – than – half – time study.

The Hope and Lifetime Learning Credits may not be claimed at the same time for the same student. For details about these income tax credits, as well as other education benefits, read publication 970 *Tax Benefits for Education*, which is available at: www.irs.gov/pub/irs-pdf/p970.pdf.