

FINANCIAL SUPPORT

for a New Career in Health Care

Financial Aid Tips

Explore all your options. Don't assume you won't be eligible for financial assistance. Many types are available.

- Financial aid can be based on need, income, merit or academics.
- Talk with the schools you're interested in attending.
- Ask your current employer about tuition reimbursement programs.
- Don't limit yourself to just one type of assistance.
- Start early so you don't miss any deadlines.
- Don't be afraid to ask for help.
- Beware of scams — do not pay or give your credit card number to anyone who says they will guarantee you a scholarship or a grant.

Earn While You Learn

Some degrees will allow you to work while you learn. For example, in nursing, you can become an LPN in one year or an R.N. in two years. While you are working as a nurse, you can continue your education.

Hospitals Offer Financial Assistance for Education

Many of the hospitals in the St. Louis metropolitan area offer financial assistance for health care careers. As a full-time or part-time hospital employee, you may be eligible for tuition reimbursement. Some hospitals offer scholarships for students — this may be for a specific program, such as nursing, or to attend a specific school. These programs may require a commitment to work at the hospital for one-to-two years upon graduation. Additional benefits may include paying for licensure testing, prep courses and certification. For more information on educational assistance available from St. Louis hospitals, visit www.stlhealthcareers.com.

Are you interested in a career in health care but are wondering how you can afford the education? There are many ways to pay for education for a health care career — scholarships, loans and grants. The following overview provides some general guidelines for financial assistance.

Scholarships

A variety of local, state and national organizations offer scholarships. Scholarships can be based on criteria such as financial need, a student's grades or an essay. Check with the college you want to attend for a list of scholarships. But, don't stop there; research additional scholarship sources at www.stlhealthcareers.com. Also, consider opportunities at local civic and professional organizations, as well as health care organizations and agencies.

Loans

Student loans are money you pay back to the lender once you finish school. These long-term, low-interest loans for full- and part-time students are made through banks, savings and loan associations, credit unions and federal programs administered by state loan programs. Some organizations offer "loan forgiveness programs" if you agree to work in a specific facility after graduation.

Grants

Grants do not have to be paid back if you complete the specific terms of the award. Grants are available from the federal and state government. For many students, federal Pell Grants provide a foundation of financial aid to which other aid may be added.

How will I know if I am eligible?

To receive financial assistance based on need, complete the Free Application for Federal Student Aid (FAFSA). This form is used for student federal financial aid and is typically required by other financial assistance programs. The information you report on the FAFSA is used to calculate your expected family contribution (EFC). The EFC determines how much you and your family are expected to contribute for your education and how much financial aid you could receive. You can complete your FAFSA online at www.fafsa.ed.gov or obtain information by calling 800/433-3243.

How do I get started?

The schools you are interested in attending are a great starting point to learn what financial assistance is available for you. The U.S. Department of Education provides step-by-step help online at www.studentaid.ed.gov.

One-Stop Career Centers

Financial aid for skills or classroom training, on-the-job training, paid work experiences, internships and support services, including funds for transportation, work supplies and other support services, are available through the Missouri Career Center. You may qualify for financial assistance based on your income level or your status as a dislocated worker. For a Missouri Career Center in the St. Louis area, visit www.greathires.org. To contact your local one-stop, call the SLATE Missouri Career Center located in the city of St. Louis at 314/589-8000. For St. Louis County Workforce Development, call 314/381-6700.



Hospitals Offer Financial Assistance for Health Care Education

For more information on educational assistance available from St. Louis area hospitals, visit www.stlhealthcareers.com.

Hospitals	Scholarship Program ¹	Student Scholarship/ Loan Forgiveness with Work Commitment	Employee Scholarships/ Tuition Reimbursement ²	
			full time	part time
BJC HealthCare - Alton Memorial Hospital - Barnes-Jewish Hospital - Barnes-Jewish West County - Christian Hospital - Missouri Baptist Medical Center - St. Louis Children's Hospital	√	√	√	√
Barnes-Jewish St. Peters Hospital	√		√	√
CenterPointe Hospital			√	√
Forest Park Hospital St. Alexius Hospital - Broadway Campus St. Alexius Hospital - Jefferson Campus		√	√	√
Jefferson Memorial Hospital		√	√	√
Kindred Hospital St. Louis Kindred Hospital St. Louis - St. Anthony's		√	√	√
Memorial Hospital — Belleville, Ill.	√	√	√	√
SSM Healthcare - SSM Cardinal Glennon Children's Medical Center - SSM DePaul Health Center - SSM Rehab - SSM St. Joseph Health Center - SSM St. Joseph Health Center - Wentzville - SSM St. Joseph Hospital of Kirkwood - SSM St. Joseph Hospital West - SSM St. Mary's Health Center	√	√	√	√
Southern Illinois Healthcare Foundation - Kenneth Hall Regional Hospital - Touchette Regional Hospital			√	√
Shriners Hospitals for Children	√		√	√
Saint Anthony's Health Center — Alton, Ill.	√		√	√
St. Anthony's Medical Center	√	√	√	√
St. Elizabeth's Hospital — Belleville, Ill.	√	√	√	√
St. John's Mercy Medical Center St. John's Mercy Hospital — Washington, Mo.	√	√	√	√
St. Luke's Hospital		√	√	√
Tenet Healthcare Corporation - Des Peres Hospital - Saint Louis University Hospital		√	√	√
The Rehabilitation Institute of St. Louis	√	√	√	√
Veterans Affairs Medical Center		√	√	√

¹ **Scholarship Program** — Hospitals in this column award scholarships to individuals interested in pursuing health care careers. Some of these hospitals may have a specific school or degree criteria. This column includes hospitals that offer scholarships that do not require work commitments. Anyone may apply for these scholarships. To learn if a hospital offers scholarships specifically for children of employees, visit www.stlhealthcareers.com.

² **Employee Scholarships/Tuition Reimbursement** — These hospitals pay for employees' courses. Some hospitals require participants to be employed a specific length of time to be eligible. Some require participants to continue employment for a minimum length of time.