

# THE NATIVE AMERICAN STUDENT'S GUIDE

## Here to Help

Great Lakes Higher Education Guaranty Corporation is here to help you through college and beyond. As you evaluate your financial aid options, we can help you make sure you know everything you need to know along the way. As a nonprofit, we have no financial interest in your education—only human interest in your success.

Visit [mygreatlakes.org](http://mygreatlakes.org) for more on paying for college and building a bright financial future.

Making *Your*  
College Plan



Front cover photo of Song to the Great Spirit by Pam Wymia, Sisseton, South Dakota.  
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# PREPARING FOR COLLEGE

College can help you build a brighter future. It's an investment that offers you more choices in life and the opportunity to better understand the world around you. A college education also offers you the chance to earn more money—nationally, a college graduate earns about \$26,000 more per year than a high school graduate. While the thought of going to college can be overwhelming, remember that you can achieve your dream.

## Making Your Dream a Reality

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In order to make your dream of attending college a reality, you need to make sure you're prepared. The best way to prepare for college is to work hard and have high expectations of yourself. You need to get good grades, participate in extracurricular activities, and do volunteer work. All of these will help you succeed in college and in life.

## What Can You Do to Prepare?

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### Take the Right Classes

The right classes will not only help you gain admission to college, they will prepare you to take college-level classes. Talk to your high school counselor about college entrance requirements.

The U.S. Department of Education recommends:

- 4 years of English
- 3-4 years of math
- 2-3 years of social studies
- 2 years of science
- 2-4 years of a foreign language
- 1 year of visual or performing arts
- 2-4 years of other electives
- At least one Advanced Placement or honors class

### Take the ACT and/or SAT

Most colleges require a college admission test. The two most common tests are the ACT and SAT. They show colleges how you compare academically to other students applying for college. The higher you score, the better chance you have of getting accepted at the college of your choice.

Most colleges accept both the ACT and SAT, but check with each college about their admission requirements to find out which test you should take.



You'll want to take the tests as a junior or senior. The best time to take them is in the spring of your junior year. This gives you time to retake tests if you want to try to improve your score.

Visit [actstudent.org](http://actstudent.org) or [collegeboard.com](http://collegeboard.com) for more information.

## Think About a Career

When you think about college, it also helps to think about a career that you might want to aim toward. Knowing this will help you make better choices about the type of college you should attend.

Think about what you like to do. What are your interests? What do you like to do outside of school? What careers incorporate the things you love to do? The way to find a career, instead of just a job, is by finding what you love to do.

## Research Colleges

Research colleges and examine your options. That way, when it's time to make a decision, you'll feel confident that you've made the right decision for you. There are a lot of factors to consider. Make sure you think about:

- How far away from home you want to be.
- What services the school offers to Native American students.
- The size of the college and their student-to-faculty ratio.
- How affordable the school is and how much financial aid you can expect to receive.
- What degrees the college offers, and how that fits with your career plan.
- Whether any on-campus housing is available, and what type of housing it is.
- The college's "placement rate," or how many of the college's students find jobs in their area of study.
- Whether the college offers extracurricular activities that interest you.

## Seek Support

During high school, you may have the opportunity to participate in some federal programs that support students during their transition to college. It's worth your time to take advantage of these programs if they are available to you.

- **TRIO** programs support students from disadvantaged backgrounds. The Talent Search program provides academic, career, and financial counseling to high school students. The Upward Bound program helps high school students through the college entrance process.
- **GEAR UP** (Gaining Early Awareness and Readiness for Undergraduate Programs) helps prepare middle and high school students for college.
- **NASA** (Native American Student Association) groups or clubs are a great source of peer support as you begin college.

Use the College Navigator ([nces.ed.gov/collegenavigator](https://nces.ed.gov/collegenavigator)) to help you research the right college for you.

# PAYING FOR COLLEGE

College is expensive and it might seem like a big financial hurdle. But no matter what your situation is, college is possible. With financial aid options available to help cover the cost, the college of your choice may be more affordable than you think.

What can you do?

- Contact your college to learn about the types of financial aid programs they offer.
- Call or write your tribal office to ask about any scholarships or other financial aid that you might qualify for. Check the Tribal Directory on the back of this piece for more information.

## Search for Scholarships

Search online for scholarship opportunities. Scholarships are free money that you don't have to pay back, so apply for as many as you can. Pay special attention to scholarships designed especially for Native American students. For more information, see the Helpful Websites pages that follow.



## Get a Part-Time Job

Working your way through college with a part-time job, or even a summer job, will go a long way toward helping you pay for college. Start with the campus employment office to see if you can find a job. You might even be able to find one in your area of study.

## Determine if Borrowing Student Loans Is Right for You

If you're planning to attend a Tribal College, keep in mind that many Tribal Colleges do not participate in federal student loan programs. Whichever college you choose, you should consider student loans only after you've exhausted all other sources of aid and financial support.

## Apply for Financial Aid

The majority of people rely on financial aid to help pay for college. In order to apply for financial aid, you'll need to complete the FAFSA, the Free Application for Federal Student Aid. You should complete the FAFSA as soon after January 1 as possible. You can complete it online at [fafsa.gov](http://fafsa.gov). Completing your application online significantly reduces your processing time and allows you to check the status of your application online. To complete your FAFSA online, you'll need to request a PIN (personal identification number) from the U.S. Department of Education at [pin.ed.gov](http://pin.ed.gov). Your PIN will allow you to electronically sign and submit your FAFSA online.

Once you've filed your FAFSA, you'll receive your Student Aid Report (SAR). It comes from the U.S. Department of Education and summarizes the information you provided. It's your job to make sure the information is accurate. If you provided an email address, you'll receive your SAR within a week of submitting the FAFSA. If you did not provide your email, you'll receive your SAR in the mail a few weeks later.

## Compare Award Letters

After you apply for financial aid, you'll receive award letters from the colleges that accepted you.

# ADJUSTING TO COLLEGE

Read your award letters and compare the financial aid that you were offered. Your award letters may include:

- **Grants and scholarships**—money that you do not have to pay back.
- **Work-study**—money that you earn through employment in the Federal Work-Study Program.
- **Federal student loans**—money that you borrow and pay back with interest.
- **Cost of attendance**—the amount of money you pay to attend the college, including tuition and fees, books and supplies, room and board, transportation, and personal expenses.

Then think about which college is the best fit for you. Look carefully at the cost of each college, and consider the grants and loans you're offered. Remember that the less you borrow, the less debt you'll have to repay when you leave school.

## Make Your Decision

Pick the college that is the right match for you. Accept the college's admission and financial aid offers as soon as you make a decision. Keep in mind that you don't have to accept the full amount of the aid you've been offered—you can borrow less or you can borrow nothing at all. If you do accept student loans, borrow only what you really need.

## Sign the MPN

If you decide to accept a federal Stafford loan, you will need to sign a Master Promissory Note (MPN)—a contract that acts as your promise to repay the loan. It also explains the terms and conditions of the loan, along with your rights and responsibilities. Once the loan is processed, the lender will send the money directly to your college.

Sign all of the forms, then mail them off. Don't miss any deadlines or you'll lose your spot.

The transition to college will be a big change. You can make it easier by joining clubs and activities so you get to know other students on campus. College is also the time to take advantage of the opportunity to expand your horizons by taking a variety of classes.



## Maintaining Your Identity

As a Native American student, it may be important to you to maintain your cultural identity while you're in college. One suggestion is to try to learn everything you can about your heritage before you leave home. Having this knowledge will make it easier to share your culture with the people you meet and will help you represent your community with pride. You might also become involved with Native American organizations, encourage high school classmates to join you, or find a mentor from a background similar to yours who has already completed college. You might even think about returning to your community to give back—now, during college, or after you graduate.

# HELPFUL WEBSITES

## **American Indian College Fund**

Information about tribal colleges and scholarship funding for Native American students who attend these colleges. Click on "Scholarships and Students" for a list of available scholarships.  
[collegefund.org](http://collegefund.org)

## **American Indian Education Foundation Scholarship Fund**

Information on scholarship programs and getting into college.  
[aiefprograms.org](http://aiefprograms.org)

## **American Indian Graduate Center (AIGC)**

An organization that is the largest provider of scholarships for American Indian and Alaska Native students.  
[aigcs.org](http://aigcs.org)

## **American Indian Science and Engineering Society Scholarships**

A scholarship listing for Native American students who are pursuing engineering degrees.  
[aises.org/Programs/ScholarshipsandInternships/Scholarships](http://aises.org/Programs/ScholarshipsandInternships/Scholarships)

## **APS Scholarship for Minority Undergraduate Physics Majors**

A scholarship that helps students receive their degrees in physics by providing up to \$3,000 per year for tuition, room and board, and educational materials.  
[aps.org/programs/honors/other.cfm](http://aps.org/programs/honors/other.cfm)

## **Association on American Indian Affairs**

Information on several scholarships that were created to help Native American students achieve their educational goals.  
[indian-affairs.org](http://indian-affairs.org)

## **A Better Chance**

An organization that provides support to help increase the number of well-educated minority youth.  
[abetterchance.org](http://abetterchance.org)

## **Catching the Dream**

Scholarships awarded to enrolled members of any U.S. tribe attending, or planning to attend, a college or university full time. Awards range from \$500 to \$5,000 per academic year.  
[catchingthedream.org](http://catchingthedream.org)

## **Cheyenne River Sioux Tribe Education Services Department Scholarships**

Several grants and scholarships that are available to eligible members of the Cheyenne River Sioux Tribe.  
[sioux.org/crsthighered.html](http://sioux.org/crsthighered.html)

## **Consortium for Graduate Study in Management**

A group that provides scholarships promoting diversity in American business.  
[cgsm.org](http://cgsm.org)

## **Daughters of the American Revolution American Indian Scholarships**

A \$500 scholarship, designed for Native Americans from any tribe or state, and awarded based on financial need and academic achievement.  
[dar.org/natsociety/edout\\_scholar.cfm#general](http://dar.org/natsociety/edout_scholar.cfm#general)

## **Financial Aid for Native American Students**

A resource listing links with detailed information on additional sources of funding specifically for Native American students.  
[finaid.org/otheraid/natamind.phtml](http://finaid.org/otheraid/natamind.phtml)

## **The Gates Millennium Scholars**

A merit-based scholarship that covers the remaining college costs for minority students after they are awarded their financial aid packages.  
[gmsp.org](http://gmsp.org)

## **Hagen-Harvey Scholarship**

A scholarship for enrolled tribal members whose reservation is located in whole or in part in South Dakota and who attend college in South Dakota.  
[doe.sd.gov/scholarships/hagen/index.asp](http://doe.sd.gov/scholarships/hagen/index.asp)

## **IBM Research Internship for Black, Hispanic, and Native American Students**

A 10-week salaried internship that includes a \$2,500 grant and an opportunity to work with an IBM mentor.  
[almaden.ibm.com/almaden/diversity](http://almaden.ibm.com/almaden/diversity)

## **Indian Health Service Scholarship**

Information on scholarship programs that help train health personnel to staff Indian Health Services programs.  
[ihs.gov/JobCareerDevelop/DHPS/Scholarships](http://ihs.gov/JobCareerDevelop/DHPS/Scholarships)

## **Inroads Minority Scholarship Program**

A paid internship with a Fortune 1000 company.  
[inroads.org/interns/internWhatItTakes.jsp](http://inroads.org/interns/internWhatItTakes.jsp)

## **Jackie Robinson Foundation Scholarships for Minority Youth**

Scholarships of up to \$7,500 annually to minority high school students showing leadership potential and financial need.  
[jackierobinson.org/apply/index.php](http://jackierobinson.org/apply/index.php)

### **Magic Johnson Foundation Taylor Michaels Scholarship Program**

A foundation that has provided scholarships to more than 250 minority students since 1998.

[magicjohnson.com/index.php?foundation/programs/taylormichaels](http://magicjohnson.com/index.php?foundation/programs/taylormichaels)

### **Mapping Your Future**

Information on career planning, college selection, and financial aid.

[mappingyourfuture.org](http://mappingyourfuture.org)

### **Marathon Oil Corporation/UNCF Corporate Scholars Program**

Scholarships to students planning to study or currently studying natural resources.

[uncf.org/ForStudents/internshipdetail.asp?id=236](http://uncf.org/ForStudents/internshipdetail.asp?id=236)

### **Minnesota Indian Scholarship Program**

A scholarship for an eligible Minnesota resident with one-quarter or more Indian ancestry and financial need. Click on "Paying" and "Minnesota Indian Scholarship."

[getreadyforcollege.org](http://getreadyforcollege.org)

### **Morris K. Udall Native American Congressional Internship Program**

Information about scholarships available to Native American students who have demonstrated commitment to careers related to tribal public policy or Native health care.

[udall.gov/OurPrograms/MKUScholarship/MKUScholarship.aspx](http://udall.gov/OurPrograms/MKUScholarship/MKUScholarship.aspx)

### **Native American Education Grant**

A grant awarded to Alaska Natives and Native Americans pursuing full-time postsecondary education.

[pcusa.org/financialaid/programs/nativeamericanedugrant.htm](http://pcusa.org/financialaid/programs/nativeamericanedugrant.htm)

### **Native Vision Scholarships**

Three \$1,000 scholarships awarded each year by this organization.

[nativevision.org](http://nativevision.org)

### **Native Web**

Resources for indigenous cultures around the world.

[nativeweb.org](http://nativeweb.org)

### **Native Workplace**

Resources for Native American job seekers.

[nativeworkplace.com](http://nativeworkplace.com)

### **Office of Indian Education Program**

An organization dedicated to lifelong education for Native Americans.

[indianeducation.org](http://indianeducation.org)

### **Pirnie Scholarship Program**

Scholarships that encourage minority engineers and environmental scientists. Click on "Careers," "On Campus," and "Scholarship Programs."

[pirnie.com](http://pirnie.com)

### **Public Policy & International Affairs Fellowship Program (PPIA)**

A program assisting college juniors or rising seniors in pursuing graduate studies in public and/or international affairs.

[ppiaprogram.org](http://ppiaprogram.org)

### **Truman D. Picard Scholarship Program**

A program awarding scholarships to students planning to study or currently studying natural resources.

[itcnet.org](http://itcnet.org)



### **Xerox Technical Minority Scholarship**

A scholarship providing funding to minority students enrolled in one of the technical sciences or engineering disciplines.

[xerox.com](http://xerox.com)

### **Young Native Writers Essay Contest**

A scholarship for writing an essay on Native American life and history.

[indian.hklaw.com](http://indian.hklaw.com)

# TRIBAL DIRECTORY

Contact your tribe to find out what programs may be available to help you continue your education and make the transition to college.

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## SOUTH DAKOTA

### Cheyenne River Sioux Tribe

P.O. Box 590  
Eagle Butte, SD 57625  
(605) 964-4155  
[sioux.org](http://sioux.org)

### Crow Creek Sioux Tribe

P.O. Box 50  
Fort Thompson, SD  
57339-0050  
(605) 245-2221

### Flandreau Santee Sioux Tribe

P.O. Box 283  
603 W. Broad Ave.  
Flandreau, SD 57028  
(605) 997-3512  
(888) 922-0016  
[fstt.org](http://fstt.org)

### Lower Brule Sioux Tribe

187 Oyate Cir.  
Lower Brule, SD 57548  
(605) 473-5561  
[lbt.org](http://lbt.org)

### Oglala Sioux Tribe

P.O. Box 2070  
Pine Ridge, SD 57770  
(605) 867-5821  
[oglalalakotanation.com](http://oglalalakotanation.com)

### Rosebud Sioux Tribe

P.O. Box 430  
Rosebud, SD 57570  
(605) 747-2381  
[rosebudsiouxtribe-nsn.gov](http://rosebudsiouxtribe-nsn.gov)

### Sisseton/Wahpeton Sioux Tribe

P.O. Box 509  
Agency Village, SD 57262  
(605) 698-3911

### Yankton Sioux Tribe Ihanktuwan Community College

P.O. Box 248  
Marty, SD 57361  
(605) 384-3641

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## NORTH DAKOTA

### Three Affiliated Tribes

404 Frontage Rd.  
New Town, ND 58763  
(701) 627-4781  
(701) 627-4112  
[mhanation.com](http://mhanation.com)

### Spirit Lake Sioux Tribe

P.O. Box 359  
Ft. Totten, ND 58335  
(701) 766-4221  
[spiritlakenation.com](http://spiritlakenation.com)

### Standing Rock Sioux Tribe

P.O. Box D  
Fort Yates, ND 58538  
(800) 854-2095  
(701) 854-8500  
[standingrock.org](http://standingrock.org)

### Turtle Mountain Band of Chippewa

P.O. Box 900  
Belcourt, ND 58316  
(701) 477-8102  
[tmbci.net](http://tmbci.net)

## MINNESOTA

### Fond du Lac

1720 Big Lake Road  
Cloquet, MN 55720  
(218) 879-4593, ext. 2633  
[fdlrez.com](http://fdlrez.com)

### Grand Portage

P.O. Box 428  
Grand Portage, MN 55605  
(218) 475-2277

### Leech Lake

115 Sixth St. NW Ste. E  
Cass Lake, MN 56633  
(800) 442-3909  
(218) 335-8309  
[llojibwe.com](http://llojibwe.com)

### Mille Lacs Band of Ojibwe

43408 Oodena Drive  
Onamia, MN 56359  
(320) 532-4181  
[millelacsobjibwe.org](http://millelacsobjibwe.org)

### Nett Lake/Bois Forte

P.O. Box 16  
Nett Lake, MN 55772  
(800) 221-8129  
(218) 757-3261  
[boisforte.com](http://boisforte.com)

### White Earth

P.O. Box 418  
White Earth, MN 56591  
(800) 950-3248  
(218) 983-3285

### Lower Sioux

P.O. Box 308  
Morton, MN 56270  
(507) 697-6185  
[lowersioux.com](http://lowersioux.com)

### Prairie Island

5636 Sturgeon Lake Road  
Welch, MN 55089  
(651) 385-2554  
[prairieisland.org](http://prairieisland.org)

### Shakopee Mdewakanton

2330 Sioux Trail NW  
Prior Lake, MN 55372  
(952) 445-8900  
[shakopedakota.org](http://shakopedakota.org)

### Upper Sioux

P.O. Box 147  
Granite Falls, MN 56241  
(320) 564-2360  
[uppersiouxcommunity-nsn.gov](http://uppersiouxcommunity-nsn.gov)

### Red Lake Tribe

P.O. Box 550  
Redby, MN 56671  
(218) 679-3341  
[redlakenation.org](http://redlakenation.org)

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## WYOMING

### Shoshone Tribe

P.O. Box 538  
Ft. Washakie, WY 82514  
(307) 332-3532  
[easternshoshone.net](http://easternshoshone.net)

### Arapaho Tribe

P.O. Box 8480  
Ethete, WY 82520  
(307) 332-5286  
[northernarapaho.com](http://northernarapaho.com)