

Financial Assistance

for Health Care Career Education

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.

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.
- 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 earn your LPN in one year or your R.N. in two years. While you are working as a nurse, you can continue with your education.

Hospitals Offer Assistance

Many Kansas City area hospitals offer financial assistance for health care careers. As a full- or part-time employee, you may be eligible for tuition reimbursement. Some hospitals offer scholarships for students to attend a specific school or enroll in a specific program, such as nursing. These programs may require a commitment to work at the hospital for one or two years after graduation. Additional benefits may include paying for licensure testing, prep courses and certification.

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, grants and work-study programs. 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. Don't stop there; research additional scholarship sources at www.kchealthcareers.com.

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, by the same token, 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.

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, your status as a dislocated worker or as a resident of public housing. For a Missouri Career Center near you, visit www.feckc.org or call 816/471-2330. The Missouri Career Center is operated by the Full Employment Council Inc. in partnership with the Kansas City and Vicinity Workforce Investment Board that serve Cass, Clay, Jackson, Platte and Ray counties. The Full Employment Council operates the Youth Opportunity Center (YO!), which provides training, education, employment, mentoring and supportive services for eligible youth in the community. The Kansas Department of Commerce, in partnership with the Workforce Partnership, operates Workforce Centers in Johnson, Leavenworth and Wyandotte counties. The telephone number for the Kansas City, Kan., Workforce Center is 913/281-3000.

Hospitals Offer Financial Assistance for Health Care Education

For more information on educational assistance available from Kansas City hospitals, visit www.kchealthcareers.com.

Hospitals	Scholarship Program ¹	Student Scholarship/ Loan Forgiveness with Work Commitment ²	Employee Scholarships/ Tuition Reimbursement ³	
			full time	part time
Atchison Hospital		✓	✓	✓
Carondelet Health - St. Joseph Medical Center - St. Mary's Medical Center		✓	✓	✓
Children's Mercy Hospitals and Clinics			✓	✓
HCA Hospitals - Independence Regional Health Center - Lee's Summit Hospital - Medical Center of Independence - Menorah Medical Center - Overland Park Regional Medical Center - Research Belton Hospital - Research Medical Center - Research Psychiatric Center		✓	✓	✓
Excelsior Springs Medical Center			✓	
Kindred Hospital of Kansas City		✓	✓	✓
Lawrence Memorial Hospital	✓	✓	✓	✓
Liberty Hospital		✓	✓	✓
North Kansas City Hospital		✓	✓	✓
Olathe Medical Center Miami County Medical Center	✓		✓	✓
Providence Medical Center Saint John Hospital		✓	✓	
Saint Luke's Health System - Saint Luke's East-Lee's Summit - Saint Luke's Hospital of Kansas City - Saint Luke's Northland - Saint Luke's South Hospital		✓	✓	✓
Shawnee Mission Medical Center		✓	✓	✓
Stormont-Vail HealthCare		✓	✓	✓
Truman Medical Centers Inc. - Truman Medical Center Hospital Hill - Truman Medical Center Lakewood		✓	✓	✓
University of Kansas Hospital		✓	✓	✓

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.kchealthcareers.com.

² **Student Scholarship/Loan Forgiveness with Work Commitment** — Hospitals in this column offer scholarships or loans that students may repay by agreeing to work at the hospital for a specified length of time after graduation.

³ **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 after completing a course.