Scholarships and Your College Investment

My Education

Education is an investment that can increase in value for decades.

Planning ahead and investigating options can help maximize your investment opportunities.

“I learned of the scholarship when my 14-year-old daughter brought me the mail and said, ‘Mom, you won a scholarship from Ridgewater College!’ My sons and daughter were all so surprised that I won a scholarship, a kind of—it’s possible moment.... This scholarship gives myself and my children hope for a better future and I am proud to be the recipient of the scholarship. I hope to make Ridgewater proud to have me as a student.”

Recipient of the Liberal Arts Scholarship

“Heather Pererva, Cokato

“I am so honored to have been chosen for the Danielson Nursing award. This money will go towards allowing me to finish my Bachelor’s in Nursing. I was so surprised to receive the email saying I was chosen and have not been able to stop smiling since! This award is much appreciated and will most definitely help to make my continuing education possible. Thank you from the bottom of my heart!”

Recipient of the Danielson Nursing Scholarship

Kim Bird Stewart
Developing a plan to pay for college makes it less stressful and helps you stay committed to the plan.

Goal:
I want to earn a __________ credential in the following program:________________________

Current Estimated Cost to Attend
Ridgewater Per Year: $_______________

REVENUE:
Savings: $_______________
Family Help: $_______________
Financial Aid:
  Grants: $_______________
  Work Study: $_______________
  Loans: $_______________
Scholarships: $_______________
Off-Campus
  Employment: $_______________
TOTAL: $_______________

EXPENSES:
Tuition & Fees: $_______________
Room & Board: $_______________
Other: $_______________
TOTAL: $_______________

DECIDE. PLAN. SUCCEED.
Pell Grants
Grants are available to students with financial need. The amount of the Pell Grant is determined by a family’s total financial resources. Application is made by completing the FAFSA (Free Application for Federal Student Aid) at www.fafsa.gov.

Federal Supplemental Educational Opportunity Grant Program
Grants are available from $200 to $1000, sometimes more, depending on time of application and need.

Minnesota State Grants
The amount of each grant is determined by the number of credits taken each semester. These grants are restricted to Minnesota residents; students may apply by completing the FAFSA.

Alliss Two-year Opportunity Grant
This is available to students in any Associate’s, diploma, certificate or MN Transfer Curriculum courses designed to transfer to a 4-year baccalaureate program. Students must NOT have already earned a Bachelor’s degree. For more information, go to www.ridgewater.edu/future-students/paying-for-college/Pages/Grants.aspx or search for Alliss Grant.

Work Study Program
Federal Work Study and Minnesota State Work Study programs provide part-time employment for students with financial need. Students will select and apply for a job on campus or with a public or private non-profit agency in the community. The number of hours a student may work is determined by the FAFSA results and the student’s schedule. Available Ridgewater job postings for student consideration are listed on the Ridgewater website. Students with questions about work study should contact the Financial Aid Office. A great way to gain experience is to seek a work study job related to your major.

**Loans are not anyone’s preferred way of paying for college, but they can make life manageable so you can focus on your studies to succeed now and in the future.**

**Federal Direct Subsidized Stafford Student Loan**
Eligible students may borrow up to a maximum of $3,500 during the first year of attendance and $4,500 after 30 credits are completed. Repayment begins six months after a student graduates or drops below half time (6 credits).

**Federal Direct Unsubsidized Stafford Student Loan**
This is an unsubsidized student loan program for borrowers who do not qualify for the Subsidized Stafford Student Loan program. The interest rate beginning July 1, 2017, is 4.45%. The combined Stafford loans may not exceed federal loan limits.

**Direct PLUS Loan for Parents**
Parents of dependent undergraduate students may borrow through this program. The fixed interest rate is 7.0% effective July 1, 2017, and begins upon disbursement, or paying out of the loan. You’ll generally be expected to start making payments on your loan once it is fully disbursed. However, you may request a deferrment while your child is enrolled at least half time for an additional six months after your child graduates, leaves school, or drops below half-time enrollment. You don’t have to make payments while your loan is deferred. This program requires a parent to apply online at [www.studentloan.gov](http://www.studentloan.gov). A credit check is part of the process. Funds can be used to help pay for educational expenses not covered by other financial aid.

**Financial Aid Staff**

Director: Jim Rice • 320-222-7474

WILLMAR: LeAnn Fischer • 320-222-7475
Racheal Nonweiler • 320-222-7476

HUTCHINSON: Stacey Kohn • 320-234-8501
Alicia Just • 320-234-8600
Scholarships
The Ridgewater College Foundation awards scholarships each year from funds donated by organizations, individuals and grants. Each scholarship varies in its criteria. Some recognize academic accomplishments, others leadership skills or potential for success and others are based on need. Many are linked to specific programs.

To apply or learn more, go to: www.ridgewater.edu/scholarships

Deadlines
Scholarship application deadlines are April 15 for fall semester awards and October 15 for spring semester awards.

Who can Apply?
Incoming and current non-PSEO students in good academic standing are eligible. Must complete admissions process before applying for scholarships.

Where can I Learn More?
Go to www.ridgewater.edu/scholarships for the most current list of available scholarships, answers to frequently asked questions, an Application User Guide, and much more.

Foundation Staff
Contact us any time.
Kelly Magnuson, Executive Director
320-222-6094 • kelly.magnuson@ridgewater.edu
Sheila Saiko, Scholarship and Events Coordinator
320-222-6095 • sheila.saiko@ridgewater.edu

Foundation Hours
WILLMAR: Student Services, Room A145, 8:00 a.m.—4:30 p.m., Monday – Friday
HUTCHINSON: Room 118, 9:00 a.m.—3:30 p.m., Mondays and Wednesdays

Last year, the Foundation awarded $261,062 in scholarships to 357 students.

Are you also receiving non-Ridgewater Foundation scholarships?
If the answer is yes and you’d like assistance coordinating these external scholarships with Ridgewater, contact Sheila in the Foundation Office at 320-222-6095.
The Ridgewater College Foundation scholarship application is available online each fall and spring semester with two application deadlines:
  • April 15 for the upcoming fall semester
  • October 15 for upcoming spring semester

Go to www.ridgewater.edu/scholarships.

Step 1  Review the Application User Guide and FAQs before starting your application.

Step 2  Go to www.ridgewater.edu/applynow to start and complete your Application for Admission. Students must be officially admitted to Ridgewater and have an active Star ID and Password to access the online scholarship application.

Step 3  Obtain the email address of the person(s) you plan to ask to write a recommendation letter for you. While you are online in the application process, you will request recommendation letters so you must have the email addresses in hand.

Step 4  Go to www.ridgewater.edu/scholarships to access the Scholarship Application. Each session opens about 6 weeks prior to the application deadline. Enter your Star ID and Password to log in and begin the General Application for scholarships.

Step 5  Each semester, complete the general application and you will automatically be matched to any / all Ridgewater College Foundation scholarships for which you are eligible.

Step 6  Take time to prepare thoughtful, detailed and accurate answers to the essay questions. Proof thoroughly.

Step 7  When all answers on your application are complete, click FINISH AND SUBMIT. You will receive a confirmation email indicating your application has been successfully submitted. Award notifications will be sent about 4 weeks after the deadline.
Availability of scholarships, the number of awards, and the award amounts may change without notice. They range from $200 to $2,000. Some are based on cumulative grade point average and others on student circumstances or background. Selection criteria may include academics, leadership, community involvement, residency, and or instructor recommendation. For the most current listing, go to www.ridgewater.edu/scholarships.

**Academic & General Scholarships**

- Adams Honors & Presidential
- Alumni
- Anderson Chemical
- Heritage Bank
- Life-Science Innovations
- McLeod Co-op Electric Trust
- Trustee NonTraditional
- Walt’s Soft Cloth Car Wash
- Willmar Business & Professional Women
- Willmar Noon Lions
- And many more

**Program-specific Scholarships**

*All recipients of program scholarships must be full-time students (at least 12 credits) enrolled in the applicable program unless otherwise stated. A sampling of scholarships includes:*

- Affiliated Community Health Foundation
- Automotive
- Berg’s Fabricating
- CHS
- Computer-Aided Drafting & Design
- Cosmetology
- Custom Products
- Danielson Nursing
- Education & English
- Gene Haas Machine Tool
- HIT/MCS
- Liberal Arts
- Medical Assistant
- Meeker Co-op Electric Trust
- Minnesota Veterinary Medical Foundation
- MinnWest Technology Campus
- National Conference of Standard Labs, Inc. (NCSLI)
- Tiger Path Manufacturing
- Veterinary Technology Association
- Willmar Car Club
- Willmar Lakes Area Chamber of Commerce
- And many more

Numerous memorial scholarships are also available. See the website for more details.
Supporting students one dream at a time!

What’s your dream?