

## Planning and Funding Your Child’s Education— Elementary and Secondary School, Part 1

It is the change of routine, supports, and educators as your child transitions from grade to grade that can present some of the greatest challenges. Positive transition experiences through the elementary and secondary school years may provide your child with the right mix of academic achievement and self-esteem for success.

As provided by the Individuals with Disabilities Education Act (IDEA), parents bear no tuition expense to send their children through the public education system from kindergarten to senior year in high school. Private schools charge tuition and some fees. Both the public and private education systems provide traditional classroom education as well as specialized programs that support your child’s disability learning and developmental needs.

### Types of Schools

Your community may provide educational options beyond those provided by your local public school. The alternative schools funded with public monies listed below are required to offer special educational services, and may also have an approach that works more effectively with your child’s learning style.



#### Magnet Schools

These schools provide a particular focus on a type of coursework, such as science, technology, or fine arts. Coursework in magnet schools is tied to state standards and overseen by the public school district.

#### Charter Schools

These schools are tailored to meet the specific needs of a geographic area or student body. Charter schools are funded by the public education system but overseen by a school board elected by parents, teachers, and school staff. This board, along with input from community members, determines how the school will teach a standards based curriculum to students. Students must still meet state standards to graduate.

#### Online Schools

Also known as distance learning schools, online schools offer coursework through the Internet. Licensed teachers provide online instruction that must meet state standards. Your child might find that learning through online coursework is more comforting and suitable to his or her learning style. For example, coursework can be presented in video and audio formats. If you think your child might be more successful learning online than through the face-to-face method used at traditional schools, discuss this option with your child’s IEP team.

The coursework and testing provided by publicly-funded online schools must be accessible to students with disabilities, and specific accommodations outlined in a student IEP must be provided.

## Alternative Schools

The coursework for public and private alternative schools is designed to help students perform better— students who haven't been able to improve their performance in traditional school environments.

Examples of programs offered at alternative schools include:

- Emotional growth
- Programs for youth at risk (of dropping out)
- Special-needs programs
- Therapeutic wilderness programs

(See Dore Frances, IEC, founder of Horizon Family Solutions, LLC. "What is an "Alternative School"? Internet Special Education Resources (ISER). Retrieved from <http://www.iser.com/resources/alternative-schools.html> on September 12, 2009.)

Alternative schools that operate within the public school structure are offered at no expense to families. Private alternative schools may charge a monthly tuition.

Speak with a representative at your disability-specific organization or network at your local Parent Center for information about alternative schools that can serve your child. Remember to discuss the matter with your child's IEP team

## Private Schools

Private schools with coursework designed around specific disabilities exist in many states. Families are required to pay tuition. Some schools offer scholarships or financial aid. Speak with a representative at your disability-specific organization for information about private schools that can serve your child. Also, consult your IEP team.

The National Association of Private Special Education Centers (NAPSEC) represents private educational institutions serving individuals with disabilities. NAPSEC has information about these private schools located across the country, and information on how to apply for financial assistance as well. To find out if your state has private schools that can serve your child, contact NAPSEC:

**Call** 1-202.434.8225

**Visit** [www.napsec.org](http://www.napsec.org)

**Write**

601 Pennsylvania Avenue, NW  
Suite 900 - South Building Washington, DC 20004

## A Public or Private School of Your Choice

Some states offer school choice programs open to children with and without disabilities. Under these programs, you aren't limited to the public school system—you choose which education program you'd like to send your child to. Types of school choice programs include vouchers, charter schools, and online education. Not all states offer school choice programs.

Some of these school choice programs are called Tax-Credit Scholarship Programs. If you qualify for the tax credit, you would take it when you file your state income tax. Not all states allow this credit, which can offset additional expenses, such as books, school supplies, and transportation that you normally wouldn't have to pay for if your child attended your local public school. In other school choice programs, individuals or companies offer scholarships directly to the student. To find out if your state offers school choice programs for children with disabilities, contact The Foundation for Educational Choice.

**Call** 1-317-681-0745

**Visit** [www.edchoice.org/](http://www.edchoice.org/)

**Write**

The Foundation for Educational Choice One American Square, Suite 2420  
Indianapolis, Indiana 46282

# Planning and Funding Your Child's Education— Elementary and Secondary School Part 2

## Transition Planning—Guiding Your Child through Elementary School, Middle School, and High School

Transitions—changes in routines—are a part of life. They occur when you get a new job, get married, start a business, have children, and retire. Changes to routine bring stress. For your child with special needs, they might bring on stress difficult to bear. Your child may experience many changes in routine over time, but three significant ones addressed by transition planning occur as your child moves from:

- Early childhood intervention to elementary school.
- Elementary school to middle school.
- Middle school to high school

From your child's early intervention program through high school graduation, you will attend many meetings with education professionals to create transition plans that help your child adjust to these significant changes in environment, academic expectations, and relationships. Transition services at the high school level are intended to prepare youth to for further education, to reach their career goals, and to actively participate in their community, and are based on your child's strengths, needs, and vision for the future. They include:

- Instruction
- Community participation
- Developing employment skills
- Developing daily living skills
- Prepare for post-secondary education



Your child can become part of transition planning at any time, both formally at school and informally during discussions about it at home. By encouraging your child's involvement in transition planning early on, he or she can get a jump on developing self-advocacy and self-determination skills. When your child turns 16 years of age, public schools must invite students to attend meetings and, by law, make transition planning part of your child's Individualized Education Program (IEP).

The ultimate goal of transition planning is to provide your child with choices that will lead him or her to a productive, fulfilling, and independent adult life, to the greatest extent possible.

### Transition Planning—Elementary School

Making your child's experiences in elementary school as positive as possible might ease change-related stress. Positive school experiences will also provide your child with a strong foundation for overall school success. Here are some things you can do help create positive school experiences for your child in elementary school.

- Develop a positive and productive relationship with school staff and teachers
- Stay connected to your child's progress in school; try to know when the time is right to push, or the time to let your child just be
- Expect the best. Your child may become inspired to rise to it.
- Take care that your child has accommodations that will best support their academic and developmental achievement. Proper accommodations will also ensure your child's knowledge is accurately measured.

(see Laura Ann Oliver, Michelle Detweiler, Karra Barber. "Tips for Transitioning into Elementary School." [MyChildWithoutLimits.org](http://www.mychildwithoutlimits.org/?page=transitioning-intoelementary-school). Retrieved from <http://www.mychildwithoutlimits.org/?page=transitioning-intoelementary-school> on September 11, 2010, and "High expectations, appropriate testing accommodations can benefit your child." Pacesetter—Summer 2010. PACER Center. )

### Transition Planning—Middle School and High School: Creating a Path to Self-Advocacy

The Individuals with Disabilities Education Act (IDEA) requires that your child's IEP team assemble a formal transition plan when he or she turns 16. The transition plan includes what instruction, skills, services, and accommodations your child needs to accomplish personal, academic, vocational, and career goals after graduating from high school.

## Letting Go

By engaging your child early on in decision-making for a variety of life situations—vacations, purchases, accommodations, medical care, his or her IEP—you help ensure that by the time your child reaches the age of majority, he or she will be making decisions that improve the well-being of his or her life. Of course you'll be there to provide support and guidance as you always have, but by gently letting go of your decision-making authority and allowing your child the opportunity to make decisions, your child gets to learn the value of making informed decisions (or not!). Some of life's most lasting lessons are learned from making mistakes.

## Creating a Vision for the Future

Upon turning 16, your child will need to communicate a vision for the future to his or her IEP team. This vision will help form the basis of your child's transition plan for the remainder of high school and beyond. To help your child develop a vision for the future, the IEP team may ask your child questions similar to these:

- What skills do you think are your best?
- What skills do you think need some improvement?
- What do you want to do after you graduate from high school?
- Where do you want to live?
- Do you want to live alone or with roommates?
- Do you know what accommodations you'll need to live independently?
- What kind of work would you like to do?
- Do you know how much additional education that would require?
- What are some of your dreams outside of your employment, such as travel, friendships, or community involvement?

Your child's answers to these questions help define what supports and skills your child needs for a successful and fulfilling life beyond high school. Encouraging your child to begin creating a vision for the future upon entering the 8th grade might ease transitions into high school and then beyond.

The more he or she participates in transition planning, the more likely your child's expectations of the future will be met. The more likely, too, your child will have opportunities to gain experience in making decisions and taking action. For example, an IEP specifying that your child spend time making trips to and from a job or post-secondary school using public transportation may demonstrate to your child what skills he or she needs to develop to confidently use public transportation.

## What You Need to Know—The Age of Majority

We know from our own experiences that life beyond high school is quite different. Legally, the biggest differentiator is that when your child reaches the age of 18, he or she reaches the age of majority in most states. Likely, this will be a liberating time for your child. It's also a time your child becomes responsible for making his or her own informed decisions in all areas of life, including the IEP. In order for your child to remain eligible for the transition services that are part of his or her IEP, your child must stay in school through graduation.

**Legal Rights.** When students reach the age of majority and are deemed competent, they have the legal right to make their own decisions about their IEP. When your child acquires this right, he or she becomes responsible for:

- Attending IEP meetings.
- If necessary, approving (or consenting to) re-evaluations and changes in placement.
- Requesting mediation or a legal hearing to resolve disputes over IEPs, re-evaluations, and placement

Speak with your child's IEP team to find out what your state's laws are around the age of majority.

# Planning and Funding Your Child's Education

## Elementary and Secondary School Part 3

### How to Make the Most of the IEP and Transition Plan—The Path Toward High School Graduation and Beyond

Here are some ideas you can share with your child on how to make the most of his or her IEP transition plan

(see “College or Training Programs: How to Decide.” PACER Center Action Information Sheets. PACER Center. 2006.). Each action item listed below might help your child further develop a vision for the future and focus on specific goals.

- Take an evening or weekend course at a post-secondary school to get the feel for getting there and back, managing time, and a new learning environment.
- Take high school courses that will help improve eligibility for post-secondary programs. Examples include foreign languages, computer programming, and advanced math and science.
- Look for internships, part-time jobs, or volunteer work in the community.
- Enroll in pre-college courses specifically designed for high school students the summer before or after the senior year.
- Work on communication skills, such as writing, speaking, and presenting. These are practical skills to have and can create opportunities in any endeavor.
- Research and apply for financial aid (scholarships, grants, and loans).



### Know the Differences between High School and Post-Secondary School

Your child's post-secondary school options include:

One- or two-year programs offered by vocational schools and community colleges.

Four-year programs offered by colleges and universities.

If your child would like to pursue post-secondary education, you can help your child gain greater confidence of what lies ahead by knowing the differences between high school and post-secondary educational experiences.

In a nutshell, while your child attends public school, his or her IEP team determines the individual support and services your child needs for school success. When your child attends post-secondary school, he or she becomes responsible for requesting supports and services needed to succeed.

Here are additional differences between high school and post-secondary school

| High School  | Area                    | Post-Secondary Education   |
|--|-------------------------|--|
| Under the Individuals with Disabilities Act (IDEA), your child is entitled to a free and appropriate education (FAPE).   | Cost                    | our child must demonstrate eligibility for a post-secondary education.   |
| Often you will advocate for the most appropriate IEP for your child by keeping in close contact with your child's teachers.<br><br>Your child's IEP is created by a team of people who provide supports and accommodations so your child can achieve school success. | Supports/Accommodations | There is no IEP. Your child must be his or her own self-advocate and ask for supports and accommodations necessary to achieve school success. Many postsecondary education facilities have a Disabilities Support Services (DSS) to handle these requests. |

|   |                                       |  |
|---|---------------------------------------|--|
| <p>You have access to all information contained in your child's IEP, and to his or her teachers as well.</p>  | <p>Access to Academic Information</p> | <p>Under the Family Educational Rights and Privacy Act of 1974 (FERPA), you may have limited access to information contained in your child's academic records, and to their professors as well. FERPA provides your child the right to limit how his or her school records are distributed.</p>  |
| <p>Teachers adapt all coursework to your child's needs and are usually available after class to help students. Changes to your child's coursework are made during mandatory IEP meetings.</p>   | <p>Coursework</p>                     | <p>Teachers are trained in a specific area of coursework not adapted for students with special needs. The syllabus (academic areas covered during a course) is set and does not change. Your child must ask for help, usually during the teacher's office hours and possibly by appointment.</p>   |
| <p>You often provide structures at home to help ensure academic success, such as set hours to complete homework and go to bed. The school provides a set routine for the start and end of school, classes, and after-school activities.</p> | <p>Time Management</p>                | <p>Your child is completely responsible for his or her own time. Your child has to figure out transportation to and from school, where classes are located, what courses are required, the course syllabus, what to do in between classes, when to study, how long it takes to learn certain things, and how long it takes to get homework done.</p> |
| <p>Your child's education rights are legally protected under IDEA and FAPE. These laws are about helping your child achieve success in school.</p>  | <p>Legal</p>                          | <p>Your child's civil rights are protected under the antidiscrimination laws of the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973. These laws are about creating access to public places and services so individuals with disabilities can participate in various activities.</p>                          |

Source: Think College! Retrieved from <http://www.thinkcollege.net/for-families/high-school-v-college> on August 10, 2010.

#### What You Need to Know—It Pays to Learn

Even though individuals without disabilities tend to earn more than individuals who don't, the numbers tell it all—the more you learn, the more you earn. The table below compares median incomes of individuals with and without disabilities by level of education attained. While viewing this information, keep in mind that the actual income attained by any individual with disabilities may be influenced by one's:

- Ability to attain a desired productivity level required by certain jobs.
- Attainment of marketable skills.

Also keep in mind the economic health of a region, the overall job market, employment rate, and industries in your area.

### Median\* Income by Educational Attainment and Disability Status for Full-time, Full-Year Workers\*\*

|                                 | Without a Disability | With a Disability |
|---------------------------------|----------------------|-------------------|
| Less than a high school diploma | \$25,459             | \$24,441          |
| High school diploma             | \$32,588             | \$30,551          |
| Some college                    | \$39,714             | \$35,643          |
| Bachelor's degree or higher     | \$61,103             | \$50,919*         |

\*Median means “the middle”; for example if you made a list of nine people’s income from lowest to highest, the median income would be the income of the fifth, or “middle,” person.

\*\* Non-institutionalized population, ages 21-64. Source: Analysis of the 2008 American Community Survey (ACS) data, William Erickson, Employment and Disability Institute, Cornell University

A college graduate with a disability can expect to earn \$20,000 more per year than someone with just a high school diploma, and about \$29,000 more than someone who didn’t earn one. The median annual income for individuals with disabilities in 2008, the most up-to-date data available at the time of this publication’s writing, is \$35,600 (see U.S. Census Bureau. 2008. American Community Survey (ACS)).

## Planning and Funding Your Child’s Education— Elementary and Secondary School Part 4

### High School Graduation Rates for Students with Disabilities

Based on the latest data available on high school graduation rates for students with disabilities—the 2005–2006 school year—the average graduation rate for students with disabilities in 29 states and the District of Columbia is 57 percent (see Julia Gwynne, Joy Lesnick, Holly M. Hart, Elaine M. Allensworth. *What Matters for Staying On-Track and Graduating in Chicago Public Schools: A Focus on Students with Disabilities*. Consortium on Chicago School Research at the University of Chicago. December 2009.).

### What Can I Do to Improve My Child’s Chances of Graduating from High School?

Students with disabilities who stay on-track with their courses during their freshman year of high school have higher graduation rates than their peers who become passive about their education. The exception is students with behavioral or emotional disabilities, suggesting that other supports are necessary to improve their graduation rates (see Julia Gwynne, Joy Lesnick, Holly M. Hart, Elaine M. Allensworth. *What Matters for*

*Staying On-Track and Graduating in Chicago Public Schools: A Focus on Students with Disabilities*. Consortium on Chicago School Research at the University of Chicago. December 2009).

Just by getting and staying involved in your child’s coursework and activities, he or she has a better chance of doing well in school, and that includes graduating from high school. The three key areas that will increase your child’s chances of graduating from high school are (see Julia Gwynne, Joy Lesnick, Holly M. Hart, Elaine M. Allensworth. *What Matters for Staying On-Track and Graduating in Chicago Public Schools: A Focus on Students with Disabilities*. Consortium on Chicago School Research at the University of Chicago. December 2009):

- Regularly attending school
- Passing all coursework
- Improving grades

You can help in these areas by:



**Communicating.** The teen-age years are when your child becomes more interested in looking beyond boundaries you might have set for his or her well-being. That curiosity might result in your child not communicating with you as openly as you'd like. For example, your child might not bring home school notices about meetings he or she would rather you not attend. Try to encourage communication by asking openended questions—questions that can't be answered with a yes or no. An example: "What school meetings have been announced?" Or you can simply ask "Did you receive any school notices you might have misplaced or forgotten to bring home?"

**Helping with Homework and Setting Boundaries.** Even if you don't have a lot of knowledge in your child's coursework, you can help your child regularly complete homework.

- Set a regular time and place to do homework.
- Help provide access to learning resources such as the Internet, calculators, a librarian, and a friend or family member knowledgeable in a certain area

**Encouraging Your Child to Participate in Developing Individual Education Plans (IEPs).** The sooner you encourage your child to create a vision of the future, the greater the chances of your child's success during high school. Consider involving your child in IEP development when he or she enters the eighth grade. That way, your child has more time to gain a deeper awareness of what it takes to turn dreams and goals into realities. Participating in IEPs early on will also help develop your child's decision-making skills and provide the time to test and improve them.

**Encouraging Your Child to Take Standardized Tests.** Many post-secondary schools require pre-college test scores, such as the ACT (formerly known American College Testing) and SAT (Scholastic Aptitude Test), to be considered eligible for admission. By encouraging your child to take these standardized tests, new academic opportunities may become available. Students with disabilities may request testing accommodations that will allow them to demonstrate what they know without being limited by their disability. For example, a student with cerebral palsy may need extra time or use assistive technology to show what they know.

**Joining School Committees and Networking with Parents.** You'll stay in-the-know about school activities and potential problem areas your child might be facing by connecting with your child's teachers and parents of your child's classmates.

**Building Positive Relationships with Teachers.** On occasion, you and your child's teachers may disagree on the direction of your child's Individual Education Plan (IEP). Because your child might behave differently in school than at home, what you clearly see as an ability of your child might not be seen by your child's teachers. Should conflict around IEPs arise, present in positive ways stories or "evidence" of your child's abilities, and discuss what supports the school might provide to replicate that ability during school with the teacher and the child's IEP team.

## Transition Planning—Resources

### Center for Early Literacy Learning (CELL)

The Center for Early Literacy Learning (CELL) guides parents to create building blocks of literacy for their children. Encouraging parents to begin engaging their children in literacy activities as early as possible, CELL offers video, audio, and library resources for infants, toddlers, and preschoolers.

Developing your child's literacy skills early on may provide later payoffs. The self-esteem your child gains through strong literacy skills can help ease transitions through early childhood education, elementary school, middle school, and high school. To find out what resources you can use to begin building your child's literacy, contact the Center for Early Literacy Learning:

**Call** 1-800-824-1182

**Visit** [www.earlyliteracylearning.org](http://www.earlyliteracylearning.org)

**Write**

Orelena Hawks Puckett Institute—Asheville, NC Office 8 Elk Mountain Rd.  
Asheville, NC 28804

### PACER's Technical Assistance on Transition and Rehabilitation Act (TATRA)

This PACER program provides information to help parents guide children with special needs through their life's transitions: in and out of elementary, middle school, and high school; and on to rehabilitation, vocation, post-secondary education, jobs, and careers.

Through publications, training programs, and special events and workshops, PACER provides many resources that strengthen your child's ability to achieve education, employment, and independent living goals. The TATRA Web resources are available to all. Visit [www.pacer.org/tatra](http://www.pacer.org/tatra).



## PACER's Simon Technology Center

In a collaborative effort with parents, professionals, and consumers, PACER's Simon Technology Center (STC) provides publications, training programs, technology consultations, and workshops on assistive technology (AT) to help Minnesota families and children with special needs achieve greater independence in school and work.

Although this is a Minnesota program, the STC's web resources are available to all. Visit [www.pacer.org/stc](http://www.pacer.org/stc).

## Federally Funded Resources

[National Secondary Transition Technical Assistance Center.](#)

[National Center on Secondary Education and Transition \(NCSET\).](#)

## Funding Your Child's Education—Elementary and Secondary School

Because the Individuals with Disabilities Education Act (IDEA) gives your child the right to attend public school for free, during your child's years in kindergarten through the completion of high school you bear no public education tuition expense. The public education system is extensive and well-established throughout the United States.

Your community may offer private education choices that include special needs programs and coursework. Private schools typically charge tuition.

## Financing Options

By working with your local Parent Center and disability-specific organization, you may be able to find out financing options for private schools in your area. Scholarships and grants are available for some private elementary and secondary schools. They are usually based on merit (academic achievement or community service) and financial need. You don't have to pay scholarships and grants back.

FinAid! provides information on financing options for private elementary and secondary education. Contact FinAid! to get the specifics:

**Call** 1-724-538-4500

**Visit** [www.FinAid.org](http://www.FinAid.org) (click "Other Types of Aid" and look for the link: "Aid for Elementary and Secondary School")

**Write**

FinAid Page, LLCPO  
Box 2056  
Cranberry Township, PA  
16066-1056

The National Association of Private Special Education Centers (NAPSEC) has information about financial aid opportunities offered by private schools serving students with disabilities. To contact NAPSEC:

**Call** 1-202.434.8225

**Visit** [www.napsec.org](http://www.napsec.org)

**Write**

601 Pennsylvania Avenue, NW  
Suite 900 - South Building Washington, DC 20004

# Planning and Funding Your Child's Education —Post-Secondary Schools Part 1

Post-secondary school is an all-encompassing term for a variety of education programs one attends after graduating from high school. Close to 30 percent of Americans with disabilities, compared to about 38 percent for all Americans, acquire some post-secondary education, usually through vocational schools or two-year programs. Only 12 percent (see Disability Statistics: Online Resource for U.S.

Disability Statistics (2008 American Community Survey Data Set). Cornell University. graduate from a college or university, compared to over 17 percent for all Americans.

(for above, see Disability Statistics: Online

Resource for U.S. Disability Statistics (2008

American Community Survey Data Set, Cornell University. Retrieved from

<http://www.ilr.cornell.edu/edi/DisabilityStatistics/reports/acs.cfm?statistic=9> on September 26, 2010); (see U.S. Census Bureau. 2006-2008 American Community Survey 3-Year Estimates.); Retrieved from

<http://www.ilr.cornell.edu/edi/DisabilityStatistics/reports/acs.cfm?statistic=9> on September 26, 2010); (see U.S. Census Bureau. 2006-2008 American Community Survey 3-Year Estimates.)

Your advocacy efforts and the self-determination of your child in pursuit of a post-secondary education will help your child become the person he or she aspires to be.



## Planning—Creating Paths to Income

In 2000, Jim Langevin, a quadriplegic, became the first individual with a disability to be elected to the U.S. House of Representatives. Since the Americans with Disabilities Act (ADA) became law in 1990, employers have come to know the unique talents of individuals with disabilities, and the value they bring to a working environment.

Even though approximately half of disabled workers are unemployed (as of this writing: see Barbara T.

Mates. "Twenty Years of Assistive Technologies" American Libraries: The Magazine of the American Library Association. September 14, 2010. Retrieved from <http://americanlibrariesmagazine.org/features/09142010/twenty-years-assistive-technologies> on September 26, 2010), if you consider the advocacy efforts over the last 20 years of many organizations for improving workplace conditions, career opportunities for individuals with disabilities are likely to continue to broaden.

Your child can choose from several paths to income, depending on his or her abilities and career goals.

### Vocational or Technical School

These schools offer great flexibility in the pursuit of an education or career. A great starting point for students not yet prepared to work towards a four-year degree, vocational and technical schools prepare students for specific job skills. Coursework is usually completed over an 18-month or two-year period. Programs can be offered by stand-alone vocational or technical schools or offered by community colleges. Upon successful completion, students earn certificates that may qualify them for jobs. Certificate options include:

- Information technology
- Accounting
- Medical coding
- Construction management
- Plumbing
- Electrical engineering
- Air conditioning and refrigeration
- Auto mechanics
- Interior, fashion, or graphic design
- Cosmetology
- Hospitality and tourism

## College Programs

These programs offer undergraduate-level coursework at colleges and universities. Students may earn a college degree, also referred to as a Bachelor's Degree, typically a four-year program, or an Associate's Degree, typically a two-year program.

### Social Stigmas—To Ask or Not Ask for Accommodations

This can be a sticky point with your child, who might be happy to be rid of “special education” labels upon graduation from high school. Yet having proper learning academic and test accommodations can become an important element in post-secondary education success, and ultimately, in work and independent living.

In any post-secondary learning environment, it is up to your child to request needed accommodations. Those requests can be made through a school's Disability Support Services (DSS). It is also your child's responsibility to:

- Find out what procedure must be followed to request or order an accommodation
- Provide documentation of the disability and the need for an accommodation. Each school has its own documentation requirements

Should your child hesitate to disclose his or her disability in order to request needed accommodations, you might suggest that doing so is part of self-advocacy and self-determination in getting supports necessary for success in school and beyond.

For more information on your child's rights to accommodations in post-secondary schools, [see Post Secondary Education](#) .

### Students with Intellectual Disabilities—Why College?

One reason for pursuing post-secondary education that remains the same across all groups of individuals: qualify for higher paying jobs. In 2009 [Think College!](#), stated in its *Fast Facts* publication that individuals with intellectual disabilities (ID) who completed a post-secondary program earned 73 percent higher weekly income than their peers who did not complete such a program (see Alberto Migliore, John Butterworth, and Debra Hart. “Fast Facts.” Think College! No.1, 2009. Retrieved from <http://www.thinkcollege.net/publications> on November 22, 2010.).

Your child with ID may have many reasons to attend college. Beyond the ability to qualify for higher paying jobs, attending a post-secondary education program can help improve other areas of your child's well-being: independence, community involvement, confidence and self-esteem, and the ability to solve problems without mom or dad's assistance.

Through the Higher Education Opportunity Act (HEOA), a growing number of post-secondary programs are available to students with intellectual disabilities:

#### Find Post-Secondary Programs for Students with Intellectual Disabilities

Think College!, a project of the Institute for Community Inclusion at the University of Massachusetts Boston, provides resources for students with intellectual disabilities (ID) who want to attend college. They include information on:

- Entrance requirements.
- Academic and learning programs suited for students with intellectual and developmental disabilities.
- Types of instruction for ID groups only.
- Specialized degrees or certificates.

Find out what post-secondary programs are available for your child with ID. Contact Think College!

**Call** 1-617-287-4300 (Voice) or 1-617-287-4350 (TTY)

**Visit** [www.ThinkCollege.net](http://www.ThinkCollege.net) (Search through the Think College! database to find post-secondary programs for students with intellectual disabilities)

#### Write

Institute for Community Inclusion

University of Massachusetts Boston

100 Morrissey Boulevard Boston, MA 02125

# Planning and Funding Your Child's Education— Post-Secondary Schools, Part 2

## Funding Your Child's Education— Post-Secondary Schools

If your plans to save for your child's post-secondary education got derailed because of disability-related health care expenses, you might not feel financially prepared to even consider post-secondary options for your child. A variety of post-secondary financial aid programs are available to help you finance tuition and other costs related to post-secondary education. These programs include:

- Scholarships
- Grants
- Federal Work Study (FWS) programs
- Federal student loans
- State Vocational Rehabilitation (VR) programs
- Social Security Administration Work Incentives—Plan for Achieving Self-Support (PASS)
- Community Service Programs (example: AmeriCorps)
- Financial Aid for Students with Intellectual Disabilities

Your child must apply for each of these types of student aid programs. Eligibility is based on a variety of factors such as financial need, academic achievement, a special talent, community service, and disability.

## Making Your Way through the Financial Aid Maze

Trying to sort through the seemingly endless lists of resources on student financial aid can be pretty overwhelming—there is so much information out there. The following resources might be able to direct you to the best places to look for financial aid:

- Your child's Individual Education Plan (IEP) team.
- Your child's disability-specific organization.
- Your local Parent Center.
- Your state's agency for Vocational Rehabilitation.

## Free Application for Federal Student Aid (FAFSA)

To qualify for federal student aid, your child must complete (with your help if you wish) a Free Application for Federal Student Aid (FAFSA). The FAFSA process determines how much federal aid your family needs to cover education costs. Depending on your financial need, you may be expected to pay a portion of education costs. That amount will be defined as the "Expected Family Contribution" in the Student Aid Report (SAR) you receive after completing the FAFSA.

The FAFSA requests detailed information about:

- Your child
- Your child's dependency status
- Your child's finances (income and assets)
- You, the parent
- Your finances (income and assets)
- What schools should receive the results of the FAFSA

(see FAFSA.ed.gov. "FAFSA on the Web Worksheet." Retrieved from <http://www.fafsa.ed.gov/> on November 18, 2010.)

Information you'll need to have handy as you complete the FAFSA:

- Income tax returns, yours and your child's (if applicable).

- Your current financial statements: savings and checking account, investment.
- Records of any untaxed income you may have received, such as Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI).
- Your Driver's License (if you have one).
- Your and your child's Social Security Number.
- If you are not a U.S. citizen, your alien registration or permanent resident card.

(see [FAFSA.ed.gov](http://www.fafsa.ed.gov). "Before Beginning a FAFSA—Documents Needed." Retrieved from <http://www.fafsa.ed.gov/before003.htm> on November 18, 2010.)

### How to Apply for FAFSA

The fastest way to complete the FAFSA is online at [www.fafsa.gov](http://www.fafsa.gov). The FAFSA online form includes supports for completing the form correctly, and it automatically checks for errors. Your child will save time, and maybe some frustration, by completing the FAFSA online. The online process provides an option for printing a worksheet ahead of time so your child can get familiar with the application.

**To learn more about the FAFSA online application process and to apply online, visit [www.fafsa.gov](http://www.fafsa.gov).**

If you wish to complete the application process by mail, your child's IEP team can get you a FAFSA form, or you can request one by calling 800-433-3243 (800-4FED-AID). Processing the FAFSA by mail can take three to five weeks longer to find out what aid your child is eligible for.

### Getting Help with the FAFSA Form

Seek help on filling out the FAFSA form *only through your school or the U.S. Department of Education offices or Web sites*. Those Web site addresses have the ending .gov. For example, the official site for filling out the FAFSA form is [www.fafsa.gov](http://www.fafsa.gov). You can also attend a College Goal Sunday event. College Goal Sunday is a national initiative that brings together financial aid professionals and families for the purpose of completing the FAFSA. For more information on event sites and locations in your state, visit [www.CollegeGoalSundayUSA.org](http://www.CollegeGoalSundayUSA.org).

## Planning and Funding Your Child's Education— Post-Secondary Schools, Part 3

### Scholarships and Grants

This type of aid is based on merit (academic achievement or community service) or financial need. When your child gets a scholarship or grant, it is like receiving free money—you don't have to pay it back. There are all sorts of scholarships and grants available from schools, disability-specific organizations, individuals, and faith- and community based organizations.

**Federal Pell Grants** are based on need and are awarded through the FAFSA application. The amount of any other student aid you might receive does not affect the amount of a Pell grant.

The following resources offer helpful information on how to find scholarships and grants and prepare your child for college.

#### **Council for Opportunities in Education**

COE advocates and supports federally-funded programs that assist underrepresented students, including students with disabilities, in pursuing and completing post-secondary education. They publish a complete directory of these federally funded programs called TRIO and GEAR UP, where you can locate a program in or near your city and state.

Visit [http://www.coenet.us/ecm/AM/Template.cfm?Section=Council\\_Products&Template=/CM/ContentDisplay.cfm&ContentID=5703](http://www.coenet.us/ecm/AM/Template.cfm?Section=Council_Products&Template=/CM/ContentDisplay.cfm&ContentID=5703)

#### **Student Aid on the Web**

Call 1-800-433-3243 (Voice) or 1-800-730-8913 (TTY)

Visit [www.studentaid.ed.gov](http://www.studentaid.ed.gov)

#### **FastWeb**

Visit [www.fastweb.com](http://www.fastweb.com)

**Write**

FastWeb, LLC

444 N. Michigan Avenue, Suite 3000

Chicago, IL 60611

**FinAid!** (includes information on student aid for students with disabilities) **Call** 1-724-538-4500

**Visit** [www.finaid.org](http://www.finaid.org)

**Write**

PO Box 2056

Cranberry Township, PA 16066-1056

**College Board**

**Call** 1-212-713-8000

**Visit** [www.collegeboard.com](http://www.collegeboard.com)

**Write**

College Board45

Columbus Avenue

New York, NY 10023

### Disability-Specific Scholarships and Grants

Various organizations offer financial aid specifically to students with disabilities. Your child's Individual Education Plan (IEP) team, your local Parent Center, and disability-specific organization may be able to direct you to sources of financial aid.

If you'd like to investigate some online financial aid options on your own, here a couple of places to look:

**Disaboom.** This is an online resource center that covers many topics specifically for individuals with disabilities. A comprehensive list of disability-related scholarships is available on this site. Check out this list at [www.disaboom.com](http://www.disaboom.com).

**The HEATH Resource Center.** This is an online clearinghouse of information on post-secondary education for students with disabilities. The site provides teaching modules on a variety of topics related to postsecondary education and life beyond education. They include: financial aid, awareness of post-secondary options, college application process, financial literacy, and self-advocacy.

**HEATH Resource Center**

**Visit** [www.heath.gwu.edu](http://www.heath.gwu.edu)

**Write**

2134 G Street, NW

Washington, DC 20052-0001

## Federal Work Study (FWS) Programs

These federally funded programs are based on financial need, providing part-time, on-campus jobs to your child. Money earned can be used for educational expenses. Not all post-secondary schools participate in this program. Students are considered for federal work study awards through the FAFSA application.

Often times, working while attending school helps students appreciate their education even more. If your child has an opportunity to become part of a work study program, you'll want to talk about ways your child will juggle school assignments and job responsibilities. Potential employers will appreciate your child's efforts and hard work in properly managing time.

## Federal Student Loans

Should scholarships, grants, and work study not be able to provide the post-secondary funding you need, you may want to apply for a federal student loan. They are low-interest and deferred-interest government loans that must be paid back. Deferred-interest loans are based on financial need. All federal student loans don't have to be paid back until your child graduates from or leaves college. Also know that you are not required to borrow the full amount of the loan your child qualifies for. Be certain to borrow only what you need. Student loans can be used in combination with other forms of aid. For example, if your child qualifies for a scholarship, grant, or work-study program, it may not be enough to cover all college costs. He or she could also qualify for federal financial aid.

**A special note to parents of children with intellectual disabilities (ID): Although the HEOA provides students with Intellectual Disabilities access to Federal Pell Grants, Federal Supplemental Educational Opportunity Grants (FSEOG), and Federal Work Study, it did not extend that eligibility to Federal student loan programs. For more information, see [Financial Aid for Students with Intellectual Disabilities](#).**

### Types of Federal Student Loans

**Federal Stafford (Direct) Loans—Subsidized and Unsubsidized.** Based on financial need (subsidized) and unmet educational costs (unsubsidized), these loans are available for undergraduate and graduate programs. As of 2010, all Federal Stafford Loans are administered by the Department of Education's Direct Loan Servicer. The loan amount varies each year, and they must be paid back to the federal government beginning six months after the student ceases enrollment.

**Federal Perkins Loans.** These federal loans are also based on financial need but made available through the post-secondary school. The loans must be paid back to that school beginning nine months after the student ceases enrollment.

**Federal Parent Loan for Undergraduate Students (PLUS).** Allows parents with good credit histories to borrow money on behalf of their children

Your state Vocational Rehabilitation agency may offer student financial aid to individuals with disabilities who qualify for VR services. Before your child can qualify for this aid, he or she must first be found eligible for VR services. You also can explore financial aid through other sources, as the VR agency will require you to use that aid before it provides any of its own. A key factor that VR counselors consider is how closely linked the post-secondary course of study is to a student's specific career goals, as identified in their VR [Plan for](#)

**Employment. Note:** not all state VR programs provide funds for tuition. In addition, because of limited funding, many states have waiting lists of eligible individuals waiting to receive VR services.

## Social Security Administration Work Incentives—Plan for Achieving Self-Support (PASS)

Your child can set aside part of his or her Supplemental Security Income (SSI) to offset college expenses under the Plan for Achieving Self-Support (PASS). To get a PASS, your child must have a clearly defined work goal and know what post-secondary program is needed to achieve the goal.

The PASS program is not just for setting aside money for post-secondary expenses. Your child could use the program to set aside money for any training, supports, or services needed to achieve a work goal, including starting his or her own business.

Speak with your local Social Security Administration office to get more information about PASS and to fill out an application.

## Other Student Aid Sources

Your child may be able to fund some education expenses through community service programs such as

AmeriCorps. In these programs, your child would perform community service work for a certain period of time. Upon completion, your child would receive an award that can be applied to education expenses. Depending on the program, your child might earn a small stipend during the service period. AmeriCorps is committed to actively recruit individuals with disabilities.

### AmeriCorps

**Call** 1-202-606-5000 (Voice) or 1-202-606-3472 (TTY)

**Visit** [www.americorps.gov](http://www.americorps.gov)

### Write

AmeriCorps

1201 New York Avenue, NW

Washington, DC 20525

## Financial Aid for Students with Intellectual Disabilities

The Higher Education Opportunity Act (HEOA) provides opportunities for students with intellectual disabilities (ID) to apply for federal financial aid for comprehensive transition and for post-secondary education. Federal financial aid is based on need, which is mostly based on income. Families interested in applying for financial aid can do so through the Free Application for Federal Student Aid.

The types of financial aid opportunities for students with ID that are available through the FAFSA application are:

- **Pell Grants.** A federal program that provides need-based grants to low-income students.
- **Federal Supplemental Educational Opportunity Grants (FSEOG).** A federal student aid program that provides assistance to the neediest students with priority given to those students eligible for the Pell grant.
- **Work Study Programs.** Students finance their education through work at on-campus jobs.