

Financial Assistance for College Study

The advisor at the College or University has information to help you. There are many different financial resources available in Vermont for college credit and non college credit professional development activities. Many professional development workshops and classes are free of charge or low cost to participants. Check with the sponsor of the activity. Some but not all of the resources below require the applicant to be working in regulated child care.

1. [Vermont Student Assistance Corporation](#) (VSAC). This statewide organization has advisors with the latest information on college loans, grants and scholarships and college planning. They are also the source for:
 - *non-degree grants* to pay for courses that will improve employability or encourage further study
 - *Vermont Incentive grants* for Vermonters who are accepted or enrolled in an undergraduate degree or certificate program, will be attending college full-time, and don't already have a bachelor's degree
 - *Scholarships* — information on more than 150 scholarships for Vermont residents
 - *Private education loans* for further assistance if grants, scholarships, and federal loans don't cover all education costs or if a student's family does not qualify for a federal PLUS loan.
2. **College course work and degrees: other Financial Support**

[Vermont Child Development Division](#) This division of state government provides grants to Vermont residents taking a college course related to working with children or youth. Applicants must be working in or consulting to regulated child care programs in Vermont. The Application is on their website.

[Vermont Child Care Industry and Careers Council](#) (VCCICC) This not for profit organization contracts six undergraduate courses from the Community College of Vermont. These six courses are tuition-free to staff working in regulated child care, and are offered in different regions of Vermont. The six courses are:

- Communication in the Early Childhood Workplace
- Infant Toddler Development
- Development of the Young Child ages three to eight
- Curriculum Development in the early childhood classroom
- Program Management in early childhood education
- Leadership, Mentoring and Supervision in early childhood and afterschool programs

Community-based Scholarships

Civic organizations, churches, businesses, and other community based groups offer scholarships for degree programs. Ask in your local community or see the scholarship booklet from VSAC (resource above)

[Federal tax credit](#)

The IRS offers credits for your federal taxes called the Hope and Life Time Learning Educational Credits. You may be able to deduct certain expenses related to tuition and fees.

3. **Financial Assistance for specific college courses leading to a Credential**

Program Director Credential Courses: [Vermont Northern Lights Career Development Center](#)

There are 7 courses (or equivalent) required to meet the education requirement for this credential. These courses may have been completed at any time. Four of the courses are offered by the VCCICC (see above) including:

- Child or youth development
- Curriculum
- Program Management
- Leadership Mentoring and Supervision

Scholarships from Northern Lights Career Development Center are available for program director applicants, for the other three required courses:

- Human Resources
- Legal and Financial Issues in early childhood and afterschool programs
- Culminating Seminar of the Program Director Credential

Afterschool Professional Credential: [Child Development Division](#)

Contact the afterschool coordinator at the Child Development Division.

There are two on-line contracted Community College of Vermont courses offered for free or low cost to those seeking this credential and working in regulated child care.

- Introduction to Afterschool Education & Care
- Special Topics in Education: Development of the School Age Child, Ages 5-12

[Vermont Higher Education Collaborative](#) (VT-HEC)

VT-HEC is a network of graduate programs that can lead to endorsement or degrees for educators, administrators, and specialists. Coursework can lead to educator licensure with an endorsement in early childhood or early childhood special education and other areas. Courses are offered at a reduced rate and some scholarships are available. You do not have to be seeking educator licensure to access this coursework.

In addition to the resources listed above, specific options such as Assessment of Prior Learning, Course Challenge, CLEP tests and transfer credit options provide college credit to the successful applicant for less than it would cost to enroll in traditional college courses.

4. Save money by getting college credit for the learning you gained from experience

Three ways in which the learning you have gained from life experience may transfer to college credit are Assessment of Prior Learning, Course Challenge and taking a CLEP exam.

Assessment of Prior Learning is a good option if you have gained knowledge and skills through life experience, through training or workshops that were not for college credit, or from earning a credential or certificate. You should be ready to document and organize the learning you have gained.. A number of colleges offer this option; ask them about this option when you consider applying. Also, Vermont State Colleges provides an *Assessment of Prior Learning* process that includes: documenting the learning you have gained from experience; evaluation of those documents by a committee that may recommend many college credits; and ultimately acceptance of those credits by a college or university registrar. An Assessment of Prior Learning Course can help you prepare your documents for review; it is offered all over the state, twice a year. If you have diverse and also in-depth experiences, accumulated over time, this might be the option for you. The Vermont State Colleges regularly offers free orientations to this Assessment of Prior Learning process. Please note: the credits awarded by the VSC Assessment of Prior

Learning process are accepted by all Vermont State Colleges (this does not include UVM) but may or may not be accepted by other colleges, universities or departments. If they are accepted by the college, the registrar of the college determines how they count: as elective credits or in your area of concentration. That is up to the college and the registrar there. Check with the institution you plan to transfer into, before you decide to begin the APL process. For more information about both *Assessment of Prior Learning* through the Vermont State College system Office of External Programs call 802-828-4064 or [click here](#)

Second, if you are already in a CCV degree or credential program, you can apply for Course Challenge through Vermont State College. In this process, you identify a course, for which you think you already have met the learning objectives through experience and self-study. Once you identify the course, apply for Course Challenge from Community College of Vermont. Once accepted, an assessor will determine if you have met the course objectives and will recommend whether you should get college credit for that course.

A third option is to take a national exam. The College-Level Examination Program® ([CLEP](#)) gives you the opportunity to receive college credit for what you already know by earning qualifying scores on any of 33 examinations. You can earn credit for knowledge you've acquired through independent study, prior course work, on-the-job training, professional development, cultural pursuits, or internships. In Vermont, the CLEP exams are offered on a computer at the CCV offices in Montpelier in the Office of External Programs. Passing scores on the tests are accepted at virtually all college and universities. Tests cost \$200 and there is \$10 study guide available. Exam topics include human growth and development, college composition (English), math, business courses and 30 more.