

Say
Yes!
Cleveland



Scholarship Guidebook

Scholarship Hotline:

scholarships@sayyescleveland.org

216.454.5400



Dear Parents, Caregivers, and Students

The Say Yes Scholarship Guidebook is designed to answer questions you have about how the Say Yes Scholarship is applied at Say Yes-eligible colleges, universities, and Pell-eligible career training programs.

For a full and up-to-date list of all current scholarship eligibility policies please visit SayYesCleveland.org/faq.

A few important things to keep in mind as you read the Guidebook:

- Say Yes tuition scholarships aim to cover the difference between the total cost of tuition and general mandatory fees and the total amount of federal and state grants received by the student.
- Parents/caregivers MUST fill out a Free Application for Federal Student Aid (FAFSA.gov) for your student to receive a Say Yes scholarship. The FAFSA tells you how much federal and state aid the student will receive, which determines the amount of their Say Yes scholarship.
- Say Yes scholarship students may have remaining costs for housing, books, food, travel, and more, which they will be responsible for paying. The student's CMSD counselor or College Now Greater Cleveland advisor can provide information on these and other options.
- Say Yes scholarships can be used at all Ohio public 2-year and 4-year colleges and universities, Pell-eligible career training programs, and over one hundred private colleges in the Say Yes National Higher Education Compact. For the most current list of eligible institutions, visit SayYesCleveland.org/scholarships/find-a-school.

► While there's a lot of information contained in this Guidebook, we know that financial aid can be a complicated subject so please contact our Scholarship Hotline with ANY questions: 216.454.5400 or Scholarships@SayYesCleveland.org

Table of Contents



Glossary	4
What is the Say Yes Scholarship?	6
Qualifying for the Say Yes Scholarship	7
What does the Say Yes Scholarship cover?	8
Costs NOT covered by the Say Yes Scholarship	9
Say Yes Scholarship Steps	10
Applying for the Say Yes Scholarship	11
Using the Say Yes Scholarship at an Ohio public college or university	12
Using the Say Yes Scholarship at a partner private college or university	14
How to stay eligible for the scholarship while at college	16
Students with disabilities	16
Transferring to a different postsecondary program	17
The College Now Mentoring Program	18
Filling out the FAFSA	19

Glossary

Cost of Attendance: The combination of expenses of attending college, including tuition and fees, room and board, books and supplies, transportation, and living expenses. These expenses vary by college.

Net Price: An estimate of the actual cost that a student and their family need to pay in a given year to cover education expenses for the student to attend a particular school. Net price is determined by taking the institution's cost of attendance and subtracting any grants and scholarships for which the student may be eligible.

Tuition: The amount paid for each class a student is enrolled in.

Room & Board: The cost a college charges for on-campus dormitory housing and a meal plan. These costs are not covered by the Say Yes scholarship.

Mandatory Instructional Fees: Also known as general fees, these are charged uniformly to all students and are covered by Say Yes scholarships. Course fees are not assessed uniformly and are therefore not covered by the Say Yes scholarship.

Free Application for Federal Student Aid (FAFSA): The form that must be completed by everyone applying for federal financial aid. To be eligible for the Say Yes Scholarship, every family must complete the FAFSA.

FSA ID: Username and password combination that serves as a student's or parent's identifier to allow access to personal information in various U.S. Department of Education systems and acts as a digital signature on some online forms such as the FAFSA.

Student Aid Index (SAI): This replaces the expected Family Contribution (EFC) starting with the 2024-2025 FAFSA. This measure is used to determine a student's eligibility for federal student financial aid. You may see the SAI appear as a negative number.



Say
Yes!
Cleveland

Grant: A monetary aid award given to a student that does not need to be paid back. Generally grants are awarded solely on the basis of financial need.

Federal Pell Grant: A federal grant for undergraduate students with financial need.

Ohio College Opportunity Grant (OCOG): This state grant to Ohio residents at an eligible Ohio undergraduate institution with an EFC (Expected Family Contribution) of \$3,750 or less and a maximum household income of \$96,000.

Scholarship: Money awarded to a student to help pay for education expenses. Scholarships generally do not have to be repaid.

Merit-Based Aid: Financial aid awarded on the basis of academic qualification, artistic or athletic talent, leadership qualities or similar attributes. Most merit aid comes in the form of scholarships.

Institutional Aid: Scholarships or grants provided by the college or trade school.

Federal Work Study: A federal student aid program that provides part-time employment while a student is enrolled in college or trade school to help pay for educational expenses.

Student Loan: A type of loan designed to help students pay for post-secondary education and the associated fees, such as tuition, books and supplies, and living expenses.

What is the Say Yes Scholarship?



Say Yes Cleveland scholarships are tuition gap-closing scholarship funds available to eligible Cleveland Metropolitan School District (CMSD) and eligible partner charter high school graduates attending a two-year, four-year, or Pell-eligible certificate program at an Ohio public college, university, or trade school, or one of the over one hundred private colleges in the Say Yes National Higher Education Compact. Please be aware that some private institutions have a limited number of scholarships available to Say Yes Cleveland students. For a list of eligible public and private colleges and universities, please visit: [SayYesCleveland.org/scholarships/find-a-school](https://sayyescleveland.org/scholarships/find-a-school).

Students are strongly encouraged to enroll in postsecondary education immediately after high school graduation. Eligible students can defer their postsecondary enrollment for up to one year after high school graduation.

Say Yes Cleveland scholarships are available for up to ten full-time semesters. Students must use those ten fall or spring semesters of eligibility within five years of beginning their postsecondary education (summer funding is not available). Scholarships are NOT available for students to pursue master's or other post-undergraduate degrees. (Please see pg. 16 for a potential course load exception based on a student's IEP.)

For a full and up-to-date list of all current scholarship eligibility policies please visit [SayYesCleveland.org/faq](https://sayyescleveland.org/faq).

Qualifying for the Say Yes Scholarship

To be eligible for a Say Yes scholarship, students must:

- be continuously enrolled in a CMSD or eligible charter high school from 9th grade (or from the time school becomes scholarship-eligible) through graduation; and
- live continuously within the city of Cleveland, or one of the areas served by CMSD* from 9th grade (or from the time school becomes scholarship-eligible) through graduation.

* Cleveland Metropolitan School District boundaries also include Bratenahl, Linndale, Newburgh Heights, and parts of Brook Park and Garfield Heights whose property taxes are assigned to CMSD. Students who live in these areas meet the residency requirement of the Say Yes scholarship. Any high school student who is considered homeless should connect with their school counselor and Project ACT to ensure scholarship eligibility.

Students must be accepted at an approved institution of higher education.

- ✓ Please remember you must be enrolled full-time (minimum of 12 credit hours per term) to be eligible for a Say Yes scholarship (Please see pg. 16 for a potential course load exception based on a student's IEP). For a full and up-to-date list of all current scholarship eligibility policies please visit [SayYesCleveland.org/faq](https://sayyescleveland.org/faq).
- ✓ Students must complete the Free Application for Federal Student Aid (FAFSA) at [FAFSA.gov](https://fafsa.gov). Please meet with your school counselor or College Now advisor for help completing the FAFSA. To complete the FAFSA and be eligible for federal aid, a student must be a US citizen, or an eligible documented non-citizen or refugee.

What does the Say Yes Scholarship cover?

The Say Yes scholarship can only be used for tuition and mandatory instructional fees. The scholarship is applied to the cost of tuition and mandatory instructional fees AFTER any federal or state grants and tuition-specific scholarships are applied. Mandatory instructional fees, also known as general fees, are charged to all students and are covered by Say Yes Scholarships.

You should confirm with your college whether their institutional scholarships are tuition-specific, as this could affect your Say Yes scholarship. To complete the FAFSA and be eligible for federal aid, a student must be a US citizen, or an eligible documented non-citizen or refugee.

► **The scholarship cannot be used to cover other expenses such as room, board, and books.**

You can use other types of aid to cover these costs, such as institutional scholarships, outside scholarships, or student loans. Please meet with your school counselor or College Now advisor for help finding sources of aid to cover these other costs.

Minimum Say Yes Scholarship Policy

Any Say Yes eligible student attending a Say Yes eligible postsecondary institution will receive a minimum scholarship of \$1,000 that may be used toward unpaid tuition, room and board, and other educational expenses cited in the cost of attendance of that Say Yes eligible institution. The awarding of these dollars is subject to programmatic terms and conditions at particular institutions. For a list of eligible public and private colleges and universities, please visit: SayYesCleveland.org/scholarships/find-a-school.

Costs Not Covered

Room & Board

If you choose or are required to live on campus you will be charged for the dorm room (room) you choose as well as the meal plan (board) that you choose. Housing & meal plans are a separate cost from tuition and not covered under Say Yes. Students can use institutional aid, other outside scholarships, and federal student loans to help pay for non-tuition and fees expenses. Say Yes Cleveland encourages students and families to apply for additional scholarships, starting the process early in their high school careers.

Books & Supplies

You will be responsible for purchasing your books and supplies for your classes. These costs could be more than \$1,000 a year. There are many websites that sell and rent textbooks. You should research multiple sites to find the best prices for your books and supplies.

Course Fees

Course fees are not assessed uniformly and are therefore not covered by the Say Yes Scholarship. You may incur other fees depending on specific classes you take. Say Yes will NOT cover these costs.

Transportation and Personal Expenses

You may need to travel back and forth to the college or university that you attend for holiday breaks or other times. You will also incur personal expenses throughout the year such as personal hygiene items, gasoline if you have a car or snacks not included on your meal plan. Say Yes will NOT cover these costs.



Say Yes Scholarship Steps

- ✓ Complete your Say Yes Cleveland scholarship application at SayYesCleveland.org (applications to be submitted during senior year.)
- ✓ Complete your Free Application for Federal Student Aid at FAFSA.gov during senior year.
- Choose a Say Yes Cleveland-eligible college or trade school.
- ✓ Sign up for College Now Mentoring Program and attend mentee orientation.
- Attend a summer scholarship acceptance meeting with College Now before starting college or trade school.
- ✓ Enroll in your college or trade school.

Applying for the Say Yes Scholarship

SYC!

In a student's senior year, create an account and complete the Say Yes Cleveland scholarship application by visiting:

- ▶ SayYesCleveland.org and click on the blue box that reads "Apply for SYC Scholarship"

You will need your CMSD ID from high school to verify yourself. The CMSD ID is a nine (9) digit number. You should be able to find this on any previous high school transcripts.

When you complete the certification form, you should list all the colleges you are considering attending. Once you decide which school you will be attending, you must log back in and confirm your enrollment at the school.

If the Say Yes Scholarship Certification system indicates that you are ineligible, you may file an appeal at:

- ▶ SayYesCleveland.org/Scholarships/appeals/



Using the Say Yes Scholarship at an Ohio Public College or University

For the most current list of all Say Yes-eligible institutions, visit: SayYesCleveland.org/scholarships/find-a-school

If you attend a public college or university, the total amount of the Say Yes Cleveland Scholarship depends on the cost of tuition and fees, the amount of federal and state grants and tuition-specific scholarships provided to you, and your family's income.

For students whose annual family income is \$75,000 or less

- ▶ The scholarship will cover the full difference between the total cost of tuition and mandatory instructional fees and the total amount of federal and state grants and tuition specific scholarships received by the student.

Example: If tuition and fees are \$12,000 and you receive \$7,395 in the Federal Pell Grant and \$3,200 in the Ohio College Opportunity Grant (OCOG) and \$0 in tuition-specific scholarships, your Say Yes scholarship will cover the difference between the tuition and grants. In this case, it would be \$1,405.

EXAMPLE			Try it with your chosen institution:		
Tuition & General Mandatory Fees		\$12,000	Tuition & General Mandatory Fees		
Pell Grant:	-	\$7,395	Pell Grant:	-	
OCOG:	-	\$3,200	OCOG:	-	
SYC Scholarship Estimate:	=	\$1,405	SYC Scholarship Estimate:	=	

- ▶ Remember, you still must find other funds to cover any other college expenses, such as room, board, and books.

For students whose annual family income is above \$75,000

The scholarship will cover up to \$5,000 each year (not to exceed total cost of tuition and fees) to help fund the difference between the total cost of tuition and mandatory instructional fees and the total amount of federal and state grants received by the student.

Example: If tuition and fees are \$12,000 and you receive \$800 in the Federal Pell Grant, your Say Yes scholarship will be \$5,000, and you will still owe \$6,200 in tuition.

EXAMPLE			Try it with your chosen institution:		
Tuition & General Mandatory Fees		\$12,000	Tuition & General Mandatory Fees		
Pell Grant:	-	\$800	Pell Grant:	-	
Say Yes Scholarship:	-	\$5,000	Say Yes Scholarship:	-	
Tuition still owed	=	\$6,200	Tuition still owed	=	

- ▶ You are responsible for finding other funds to cover the rest of the owed tuition and any other college expenses, such as room, board, and books.



Using the Say Yes Scholarship at a

Partner Private College or University

For the most current list of all Say Yes-eligible institutions, visit: SayYesCleveland.org/scholarships/find-a-school

If you attend a Say Yes National Higher Education Compact college or university, the total amount of the Say Yes Cleveland Scholarship depends on the cost of tuition and fees, the amount of federal and state grants and tuition-specific scholarships provided to you, and your family's income.

For students whose annual family income is \$75,000 or less

- ▶ The college or university will provide a scholarship that will cover the full difference between the total cost of tuition and mandatory instructional fees and the total amount of federal and state grants and tuition specific scholarships received by the student.

Example: If tuition and fees are \$35,000 and you receive \$7,395 in the Federal Pell Grant and \$4,700 in OCOG, and a Say Yes Opportunity Grant of \$1,000, your scholarship will be the difference between the tuition and grants. In this case, it would be \$21,905.

EXAMPLE			Try it with your chosen institution:		
Tuition & General Mandatory Fees		\$35,000	Tuition & General Mandatory Fees		
Pell Grant:	-	\$7,395	Pell Grant:	-	
OCOG:	-	\$4,700	OCOG:	-	
Say Yes Opportunity Grant	-	\$1,000	Say Yes Opportunity Grant	-	
Institutional aid for a Say Yes recipient:	=	\$21,905	Institutional aid for a Say Yes recipient:	=	

- ▶ Please note that in this scenario your scholarship will come from the college or university and not Say Yes.
- ▶ Remember, you still must find other funds to cover any other college expenses, such as room, board, and books.

For students whose annual family income is above \$75,000:

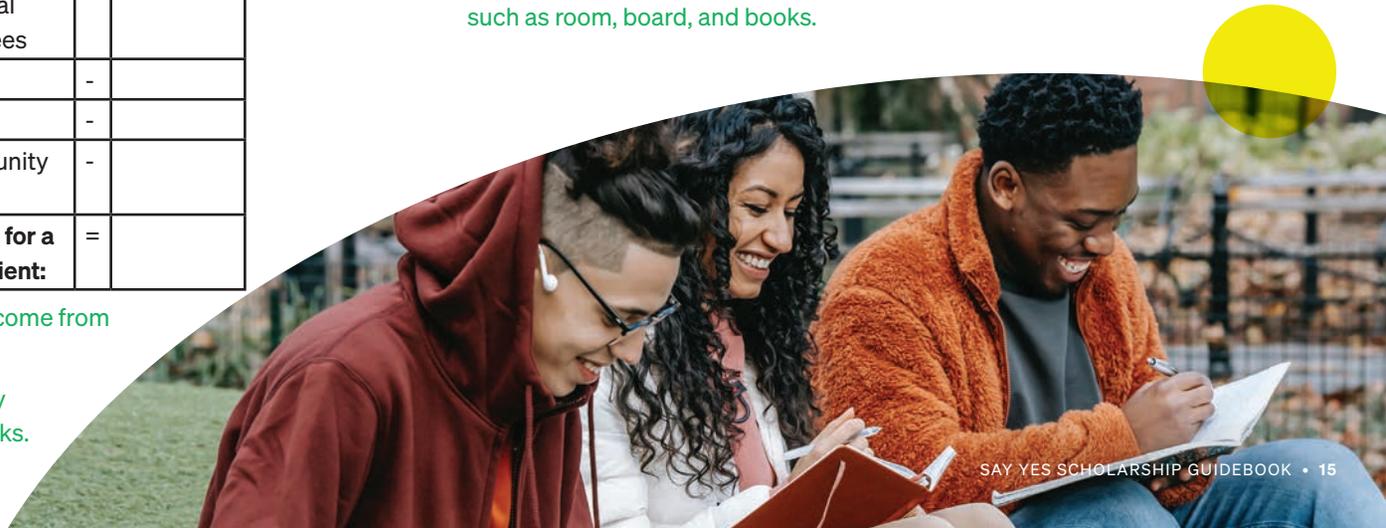
- ▶ The scholarship will cover \$5,000 each year to help fund the difference between the total cost of tuition and mandatory instructional fees and the total amount of federal and state grants received by the student.

Example: If tuition and fees are \$35,000 and you receive \$800 in the Federal Pell Grant, your scholarship will be \$5,000, and the amount of tuition still owed would be \$29,200.



EXAMPLE			Try it with your chosen institution:		
Tuition & General Mandatory Fees		\$35,000	Tuition & General Mandatory Fees		
Pell Grant:	-	\$800	Pell Grant:	-	
Say Yes Scholarship:	-	\$5,000	Say Yes Scholarship:	-	
Tuition still owed:	=	\$29,200	Tuition still owed:	=	

- ▶ You are responsible for finding other funds to cover the rest of the owed tuition and any other college expenses, such as room, board, and books.



How to Stay Eligible For the Scholarship While at College

To remain eligible, students must:

- **Be enrolled full-time** (at least 12 credit hours per semester). **Potential exceptions include students with an IEP** (see below).
- **Meet the same Satisfactory Academic Progress as required by federal guidelines**
- **Complete a new FAFSA annually**
- **Meet the participation requirements for the College Now Mentoring Program**

Students With Disabilities

A student with an Individual Education Plan (IEP) or other documented disability may be eligible to take less than a full-time credit load in their postsecondary program.

Students with disabilities whose documented learning plans require a course load of fewer than 12 credit hours are eligible for a Say Yes scholarship and extra semester(s) of eligibility, up to six years. Students should work with their Transition Coordinators to ensure all necessary documentation transfers to the postsecondary institution. Students should contact the College Now Say Yes team to discuss, in addition to contacting their postsecondary institution's Accessibility Services offices to complete all necessary steps. The College Now Say Yes team can be reached at 216.454.5400 or scholarships@sayyescleveland.org.

Transferring to a Different Postsecondary Program

Students and families need to carefully consider transferring institutions and the implications of the Say Yes scholarship.

As a first step to ensure that students have a full understanding of their transfer plans and the potential impact to their Say Yes scholarship, students need to contact the College Now Say Yes scholarship team at scholarships@sayyescleveland.org or 216.454.5400.

- If a student begins at an Ohio public institution and is receiving a tuition scholarship and transfers to another Ohio public institution, they would still be eligible for a Say Yes scholarship but calculated at the new tuition rate.
- If a student transfers from an Ohio public institution to a Say Yes Compact private institution, the student may no longer be eligible for any Say Yes scholarship aid as those dollars are awarded by the institution and oftentimes limited to first year students, not transfer students. Students should check with the institution and find out.
- If a student transfers from a Say Yes Compact private institution to an Ohio public institution, the student will be eligible for the tuition scholarship but number of eligible semesters of funding available needs to be confirmed.



The College Now

Mentoring Program

All Say Yes scholarship students will be assigned a mentor through College Now beginning the first term of postsecondary enrollment. Students must continue working with an assigned mentor throughout their postsecondary education experiences. Mentors are volunteers from the Greater Cleveland area who hold college degrees and who can answer questions, offer support, and give advice to students. Matches are based on personal characteristics, career, and academic interests. Once matched, mentors and students communicate online twice a month and meet virtually or in-person (as circumstances allow) throughout students' college careers.

What do students gain from the program?

- Individualized support from their mentor throughout college
 - Networking opportunities with over 2,000 other students and professionals in the community
 - Professional development and career advice
 - Support from College Now staff during college
- ▶ Say Yes scholars also must complete mentee orientation and their online mentee profile form before their high school graduation. Go to CollegeNowGC.org/overview-of-college-now-services/college-students/mentee-resources/mentee-onboarding.
- ▶ Participation in the College Now Mentoring Program is a requirement for the Say Yes scholarship. Students who are not actively participating in the Mentoring Program will have the disbursement of their award withheld until they have actively reengaged in the Mentoring Program.

Filling out the FAFSA



First, both the student and a parent must create an FSA ID:

- Go to [FAFSA.gov](https://fafsa.gov)
- Scroll down and create your FSA ID username and password
- Note: both the student and one parent will each need to create an FSA ID

What you will need to complete the FAFSA:

- FSA ID and password for both the student and parent
- Prior Year Income Tax Return or Tax Transcript for the student and parent (IRS 1040, 1040A, 1040 EZ)
- Prior Year W-2 forms and records of other money earned (including untaxed income) for the student and parent
- Current checking and savings account balances for the student and parent
- Current balance of investment accounts for the student and parent
- Full details of documents needed: Studentaid.gov/apply-for-aid/fafsa/filling-out

What if a student or the student's parents cannot fill out a FAFSA application?

CMSD graduates who meet the Say Yes scholarship requirements for residency and continuous enrollment but who are unable to complete a FAFSA should contact the College Now Say Yes team at 216.454.5400 or scholarships@sayyescleveland.org. Students may be eligible for an opportunity grant of \$1,000.



**Say
Yes!
Cleveland**



Step-by-step instructions for the Say Yes Cleveland Tuition Scholarship

The Say Yes Cleveland Scholarship Guidebook was developed based on the feedback and suggestions of the members of CMSD's Student Advisory Committee.