The following financial aid information has been compiled from various sources for use by students in the Doctor of Physical Therapy Program at St. Ambrose University. Students are cautioned to secure more detailed information from the sources listed. Where contractual arrangements are required (e.g.: loans), it may be appropriate to have contracts reviewed by a lawyer. The American Physical Therapy Association (APTA) has resources on their website with further scholarships and guidelines on applying for and accepting scholarships, grants, and loans. This is a great resource and should be read: http://www.apta.org/CurrentStudents/ScholarshipsAwards/
The department would appreciate feedback on your experiences in dealing with any of these sources of potential financial aid.

SCHOLARSHIPS

Allied Services
https://www.cuw.edu/departments/financialaid/assets/outsideopps/Separated/Allied/Allied.pdf

Allied Services Physical Therapy Scholarship Application Form
Application needs to be filled out along with two letters of reference and a copy of school transcripts.

American Business Club
3315 North Main Street
High Point, NC 27265
(336) 869-2166
http://www.ambucs.org/scholars/

Since 1955, National AMBUCS™, Inc. has been awarding scholarships to therapy students in their junior/senior year in a bachelor's degree program, or a graduate program leading to a master's or doctoral degree. To date, nearly more than $8 million in scholarships have been awarded to over 14,000 students pursuing degrees in physical therapy, occupational therapy, speech pathology and audiology. Over $150,000 is awarded annually with awards range from $500 to $1,500 annually. There is one two-year award in the amount of $6,000. Award monies are deposited each semester to the student’s credit account with the financial aid office of the educational institution.

Students must be accepted in an accredited program by the appropriate health therapy profession authority in physical therapy, occupational therapy, speech language pathology, and hearing audiology. Assistant programs are not eligible. Awards are based on financial need, US citizenship, commitment to local community, demonstrated academic accomplishment, character for compassion and integrity, and career objectives. National AMBUCS™, Inc. accepts applications from February 10 until April 15 annually. Applications are to be completed online. Starting this year (2014-2015), we will ask semi-finalists to submit their FAFSA Student Aid Report for the current school year. Semi-finalists do NOT need to submit IRS Form 1040.
The American Physical Therapy Association (APTA)  
1111 N. Fairfax Street  
Alexandria, VA 22314-1488  
http://www.apta.org/

The American Physical Therapy Association awards scholarships each year through its foundation to several students currently in their post-doctoral studies. For instance, the Florence P. Kendall Doctoral Scholarships are given each year to a few students who wish to enter an academic career in Physical Therapy. They are $5,000 awards. There are also two types of Promotion of Doctoral Studies Scholarships - one for up to $7,500 and one for up to $15,000. Not eligible if enrolled in DPT program.

The Foundation for Physical Therapy  
1111 N. Fairfax St.  
Alexandria, VA 22314  
Phone: 1-800-875-1378  
Fax: 703-706-8587  
http://foundation4pt.org/apply-for-funding#tab1

The Foundation for Physical Therapy sponsors the popular Promotion of Doctoral Studies, or PODS, scholarships. These scholarships are highly competitive and awards can range from $7,500 to $15,000. The awards are targeted to doctoral students working in neurology and cardiovascular research, as well as students pursuing a career in the fields of physical therapy education, leadership and administration.

Humane Studies Fellowship  
George Mason University  
3301 N. Fairfax Drive, Suite 440  
Arlington, VA 22201  
703-993-4880  
800-697-8799  
Fax: 703-993-4890  
http://www.theihs.org/scholarships/

The Humane Studies Fellowships, begun in 1983 as the Claude R. Lambe Fellowships, are awarded by the Institute for Humane Studies to support the work of outstanding students interested in the classical liberal/libertarian tradition. Applications will be considered from those who:

- will be full-time graduate students during the 2014-15 academic year
- have a clearly demonstrated research interest in the intellectual and institutional foundations of a free society.

Awards range from $2,000 to $15,000 and fellowship winners may re-apply for each year of their studies. In 2011, the Institute for Humane Studies awarded more than $750,000 to 195 students. The deadline to apply for the 2014 Humane Studies Fellowship has passed. Please check the website for updates on when the 2015 application will be available.
International Order of the King’s Daughters and Sons
P.O. Box 1017
Chautauqua, NY 14722-1017
http://www.iokds.org/scholarship.html

International Order of the King’s Daughters and Sons is a Christian interdenominational organization with branches in the United States and Canada. They work on a number of projects including hospitals and programs for youth. They offer a several monetary awards a year as part of their Health Careers Scholarship Program. Students preparing for a health related career including Physical Therapy are eligible. These scholarships are typically $1,000 each.

Iowa Hospital Association
100 E. Grand, Suite 100
Des Moines, IA 50309-1835
Phone: 515-288-1955
http://www.iowahospitalscholarships.org/index.html

Iowa Hospital Education and Research Foundation (IHERF) Health Care Careers Scholarship Fund offers scholarships to Iowans in the health care field. The program pays as much as $3000 per academic year or a maximum of $6000 over two years. In exchange for that financial support, scholarship-winning students agree to work in an Iowa hospital for one year for each year they receive an award. The application period has passed for the 2014 year. Please check the website regularly for updates on when the application cycle will begin for the 2015 year. This year's deadline was March 30, 2014.

To be eligible for the scholarship, you must:
- Be enrolled in an accredited health care education program listed on the application.
- Be within two years of completing your education.
- Work for an Iowa hospital (one year per scholarship awarded).

Iowa Physical Therapy Foundation Scholarship
Mike Mandel, Executive Director
Iowa Physical Therapy Foundation
521 E. Locust Street, Suite 202
Des Moines, IA 50309
Phone: 515-222-9838
Fax: 515-222-9839
http://www.iowaapta.org/en/education/olive_c_farr_scholarship_awards/

The Iowa Physical Therapy Foundation was established in 1986. The first president of the Foundation and its organizer was John O. Barr, PhD, PT. The missions of the Foundation include the granting of no-interest student loans and scholarships to students enrolled in Iowa PT/PTA education programs. Funding for these programs was established through a bequest from Olive C. Farr in 1983.

The Foundation offers five annual $500 scholarships to Iowa PT students, four to SPTs and one to an SPTA. The deadline is one month prior to the Spring Conference. Loans and scholarships are not available for non-Iowa students.
National Society of Daughters of the American
Occupational/Physical Therapy Scholarship
National Chairman, DAR Scholarship Committee
PMB #618
1910 Madison Avenue
Memphis, TN 38104-2640
http://www.dar.org/natsociety/edout_scholar.cfm

All applicants must be citizens of the United States and must attend or plan to attend an accredited college or university in the United States. The number of scholarships depends on the funds available. Affiliation or relationship with the DAR is not necessary to qualify for these scholarships. However, the applicant must be sponsored by the local DAR chapter. The Occupational/Physical Therapy Scholarship is awarded to students who are in financial need and have been accepted or are attending an accredited school of occupational therapy (including art, music, or physical therapy). Deadline for application is February 15.

The Tylenol Scholarship Fund
1-877-895-3665

The Tylenol Scholarship Fund awards $250,000 in scholarships to students in the field of health care. There are 150 $1,000 scholarships up for grabs as well as 20 $5,000 awards. Students in both undergraduate and post-baccalaureate studies are eligible. Application Period: This year's application period is May 1 - June 30, 2014. 10 applicants will receive $10,000, 30 applicants will receive $5,000.

FHN in Freeport, IL
1040 W. Stephenson Street
Freeport, IL 61032
Toll free: 1-877-6000-0346
FHN is offering three different scholarships in 2014 for students in our service who are pursuing careers in healthcare. Each scholarship has different application criteria and financial amounts, as detailed at the links below: http://www.fhn.org/Scholarships.asp?code=SE

Healthcare Career Scholarship Program- for up to two $1,000 scholarships
Volunteer Resources Scholarship Program- for active member of the FHN Student Volunteer Program with a minimum of 40 career hours.
Deadline for all scholarship applications is Friday, September 12, 2014.

AfterCollege Rehabilitative Therapies Student Scholarship
https://www.aftercollege.com/company/aftercollege-inc/10/scholarship/42/

AfterCollege has awarded more than $1,000,000 in scholarships to date. To eligible the student must currently be enrolled in a PT, PTA, OT, OTA or SLP program. The student’s current GPA must be at least 3.0. The amount is $500 and the deadline to apply is June 30, 2014.
Graduate Student Government Association
www.sau.edu/gsga
Offers 3 $1,000 scholarships. Deadline: March. Winners will be notified in April.

IOKDS Health Careers Scholarship
http://www.iokds.org/scholarship1.html
Since May of 1976, the IOKDS Health Careers Scholarship Department has provided scholarships to students in health career fields. Students must be citizens of the United States or Canada and be studying at an accredited institution in the United States or Canada. We believe that contributing to the education of compassionate health care workers assists IOKDS in "caring for all God's children through service In His Name."

Students studying in a college or university accredited in the fields of pharmacy, occupational therapy, physical therapy, speech and language therapy, and medical technologies who have completed a minimum of two years of study are eligible to apply. Priority is given to students who are working on their Master's or Doctorate Degrees when those degrees are required for certification.

How to Apply:
E-Mail: Please include your name, course of study and college. From November 1 through March 1, application requests may be submitted to: healthcareersdirector.kds@gmail.com.

If you prefer to use snail mail, please write a short description of your course of study, your e-mail address. Because mail is forwarded to the current scholarship director, please submit your request no later than March 1. Include a self-addressed, stamped envelope (regular business envelope) and mail to:

IOKDS
Health Careers Scholarship Director
PO Box 1040
Chautauqua, NY 14722

Completed applications including all required documents (letters of recommendation and official transcripts) must be sent via snail mail and postmarked on or before April 1 to be considered.

Illinois Hospital Research and Educational Foundation
https://www.ihatoday.org/default.aspx
Applicants must be Illinois residents. They must be either enrolled in or accepted into a hospital-related healthcare degree or certificate program, excluding any programs having a general education curriculum (such as pre-medicine programs). Applicants must have at least one year remaining in their program of study. They should have a GPA of 3.5 on a four-point scale in order to be competitive for this award. Selection is based on academic merit and financial need.

How to Apply: Applications are available online. An application form, official transcript, two letters of recommendation, personal statement and proof of acceptance into a qualifying degree program (for rising freshmen only) are required.
The American Academy of Physical Therapy (AAPT) was formally established in 1989, on September 16, in Chicago, Illinois. Assembled were 63 strong and determined African American Physical Therapists supported by 21 who could not attend, for the purpose of addressing the many unmet professional concerns of the African American Physical Therapy Community.

Requirements for Application:
1. The student must be currently enrolled in an entry-level degree PT program or an Associate Degree level PTA program accredited by the American Physical Therapy Association or a program that has applied for candidacy for accreditation.
2. The student must show evidence of excellence in academic achievement.
3. The student must exhibit a true concern for the health care of minority individuals, either by performing or participating in research projects, community activities, or other related activities.

If you are interested in applying for a scholarship, please visit the above website for more information.

The American G.I. Forum is a Congressionally chartered veterans and civil rights organization established in 1949. Individual chapters of this national organization of Chicano veterans and of its Ladies Auxiliary have been very active in scholarship programs. For information, contact the nearest local chapter. Amount of awards varies.
APTA Minority Scholarship Award for Academic Excellence
For Physical Therapy Students
Department of Minority/International Affairs
APTA
1111 North Fairfax Street
Alexandria, VA 22314
800-999-2782 ext. 3144 or 703-706-3144
http://www.apta.org/HonorsandAwards/Scholarships/MinorityScholarship/

This is an annual award offered to minority physical therapist students by the Physical Therapy Fund, a non-profit organization supported by the APTA. In 1988, only one award was given. They have now grown so that in 2011: One faculty member and 6 physical therapy students received Minority Scholarship Awards. Since its inception, the Fund has awarded 171 minority physical therapist and physical therapist assistant students and 11 faculty members. The term “minority” refers to U.S. citizens and legal permanent residents who are members of the following racial/ethnic minority groups: African-American, or Black, Asian-American, Native Hawaiian or other Pacific Islander, American Indian/Alaska Native and Hispanic/Latino. Thanks to the generosity of many APTA members and supporters, the Minority Scholarship Fund has grown to more than $400,000. The student must be enrolled in their final year of an accredited professional physical therapist education program. Applications for the 2015 Awards will be available in September 2014. Please visit the website frequently for updates on when this scholarship will become available again.

The Indian Health Service
http://www.ihs.gov/scholarship/index.cfm

The Indian Health Service sponsors annual scholarships for qualifying Native American students looking to pursue a career in healthcare. These are scholarships by service contract, and require that recipients agree to work in a designated tribal health care facility that is currently under-served.

The Health Professions scholarship provides financial aid covering tuition, required fees and other educational and living expenses for qualified American Indian and Alaska Native students (members of federally recognized Tribes only) applying to, accepted by or enrolled in health professions programs. Students incur service obligations and payback requirements on acceptance of their scholarship award. Graduate students and junior- and senior-level students receive priority unless otherwise specified.
United Negro College Fund (UNCF)  
Health and Medical Scholars Program UNCF  
8260 Willow Oaks Corporate Drive  
P.O. Box 10444  
Fairfax, VA 22031-8044  
800-331-2244  
http://www.uncf.org/sections/ForStudents/SS_Scholarships/scholarships.asp

The UNCF Program Services Department manages various scholarship programs. Each program has its own eligibility criteria, open/close dates and required documentation. As many of the UNCF scholarships require that the scholarship recipient apply for Federal Student Aid, it is recommended that applicants complete the Free Application for Federal Student Aid (FAFSA). A list of scholarships is available at the above website.

VIVA Quad Cities  
Scholarship Committee  
PO Box 1490  
Moline, IL 61266-5881  
http://www.vivaquadcities.com/Scholarship.html

VIVA Quad Cities, Inc. is a non-profit organization which celebrates the Hispanic culture. We are dedicated in assisting Quad Cities area students of all ages and cultures by providing scholarships through our fiesta and other fund raising opportunities. The scholarship fund has provided assistance to area students as they continue their higher education. Over the years, VIVA Quad Cities has awarded $238,752 in scholarships. Please visit the website listed above for further information.

WEB PAGES TO REFERENCE

Web pages that might be of benefit are:  
www.FinAid.org (with link to fastweb.com)  
www.gre.org/aid.html (Federal student loans, aid, and minority scholarships)  
www.ED.gov  
http://studentaid.ed.gov/home  
www.collegeparents.org (loan info)  
www.Key.com (Key Education Consolidation Loan only)  
www.fastweb.com  
www.studentloan.org
LOANS

IOWA STUDENT LOAN
Ashford II Building
6775 Vista Drive
West Des Moines, IA 50266-9305
Toll Free: 800-243-7552
Fax: 515-223-9535
www.studentloan.org

Iowa Student Loan is a nonprofit organization that helps Iowa students and families obtain the resources necessary to succeed in postsecondary education. Iowa Student Loan is a respected and highly regulated Iowa lender that follows all state and federal consumer protection laws. They encourage students and parents to work with colleges and universities to explore and find all sources of federal, state and institutional aid before borrowing.

Whether you will be attending school in or outside of Iowa, you can take advantage of their loan programs!

LOAN FORGIVENESS
MedSend
999 Oronoque Lane
Stratford, CT 06614-1379
Phone: 203-891-8223
www.medsend.org

MedSend enables highly qualified and dedicated healthcare professionals to serve spiritually and physically needy people around the world in the name of Christ. They do this by making your monthly educational loan payments while you serve. “Without MedSend, healthcare professionals would need to spend years working in the U.S. to pay off their educational debt before going and being able to answer God’s call to serve – and many would never make it to the mission field at all”.

Project MedSend offers grants to repay student loans owed by healthcare professionals while they serve as medical missionaries in medically underserved areas of the world.

Grant Applicants must:
1. Applicant has an established relationship with an Associate sending agency.
2. Intended work will involve primarily healthcare and will include community and public health or health education.
3. Place of service will be among the underserved and poor.
4. Applicant has experience working among the underserved and poor.
5. Applicant has a personal, growing relationship with Jesus Christ and has experience communicating this relationship to others.
6. Applicant has been active in a local church.
7. Applicant has demonstrated good financial stewardship.
PUBLIC SERVICE LOAN FORGIVENESS

Borrowers may qualify for complete loan forgiveness after working for 10 years in a public service job. Public service employment are those determined to be tax exempt by the IRS. The borrower must first make 120 payments under a qualifying repayment plan. Only loans under the William D. Ford Direct Loan are eligible. Since this program takes ten years there are specific certification steps to follow that are listed on the above website.

GUIDELINES FOR STUDENT AND EMPLOYER CONTRACTS

Another potential source of student "financial aid" is for students to contract with an employer prior to their graduation from a physical therapist professional education program. This type of contract typically provides some form of funding while the student is in school (including tuition and other expenses), in exchange for a defined period of employment. Since there are both advantages and disadvantages to these types of contractual arrangements, the American Physical Therapy Association (APTA) has developed specific guidelines for students.

1) Notification by the employer if the place of employment may be in an isolated area or as a solo practitioner such that the new graduate will not have ready access to mentoring and regular collegial relationships or any resources for professional growth and development.

2) Disclosure by the employer of ownership of the practice.

3) Notifications by the employer to the student if the practice is involved in any situation in which a referring practitioner can profit as a result of referring patients for physical therapy and notification that the APTA is opposed to such situations.

4) Student awareness of any potential future tax obligations that may be incurred upon graduation as the result of deferred income.

5) The agreement must not, in any way, interfere with the process and planning of the student's professional education.

6) It should be understood that the school is not a party to the agreement and is not bound to any conditions of the agreement.

7) There should be a clearly delineated, fair and reasonable buy-out provision in which the student understands the legal commitment to pay back the stipend with reasonable interest in the event that there is dissatisfaction or reason for release from the contract on the student's part at any time during the term of the agreement.

8) A no-penalty bailout provision should be provided in the event of change of ownership, but the student may be required to adhere to a reasonable payback schedule.

9) Avoidance of non-complete clauses is recommended but if there is one, a reasonable limitation of time and distance should be incorporated.

10) A student's interests may best be served by obtaining appropriate counsel prior to signing the
contract.