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## **Resources for Married Couples in College and University**

### **Jama'at USA Majlise Shura 2019**

#### **Rishta Nata Subcommittee recommendation #8 (c):**

*To promote early marriage, consider publishing a list of colleges that support accommodation for married couples.*

**Please note:** the following resources have been compiled by the Rishta Nata Youth Advisory Committee for informational purposes only. It is not meant to be an exhaustive list of resources available to married students, and it is not an endorsement of any particular scholarship, resource, college, or university by Ahmadiyya Muslim Community USA. Please refer to **Part VI** below for some suggested questions to ask when exploring resources specific to your particular school(s) of interest.

### **I. Financial Resources - Government Grants**

#### **A. FAFSA**

Married students apply for the FAFSA with their own income and assets, rather than their parents' income and assets. This may increase the amount of financial aid they can receive. (<http://www.collegescholarships.org/grants/married.htm>)

#### **B. Government Grants**

**Collegescholarships.org** advises that, “[t]he first stop on the search for college grants is the Federal government. Whether married or single, all students should investigate what the U.S. Department of Education has to offer in the way of financial aid before turning to other sources of college funding. The majority of



government funded financial aid for college students is determined on the basis of financial need, and will be available to all students, married or single, who meet the stated eligibility requirements.

Married students will want to investigate the following Federally funded college grant programs:

1. **The Federal Pell Grant** – The Pell Grant is available to all undergraduate students who can demonstrate the requisite level of financial need. For married students, eligibility for the Pell Grant will be determined by the combined income and assets of the applying student and their spouse. Award amounts are determined by financial need, cost of attendance, and the applicant’s status as a full or part time student. The maximum annual award allowance is \$5,500.
2. **The Federal Supplemental Educational Opportunity Grant** – The FSEOG is offered to undergraduates who have qualified for a Pell grant, but are still left with significant unmet need. The FSEOG is administered through participating colleges and universities, and students must apply through their school’s office of financial aid. Award amounts are determined by financial need, cost of attendance, and availability of funds. Qualifying students may receive between \$100 and \$4000 depending upon their circumstances.
3. **The Federal TEACH Grant** – The TEACH grant is a subject-specific award that is available to undergraduate and graduate students who are pursuing a career in teaching. It is also an award-for-service program, and recipients of the TEACH grant must agree to take a teaching position in a critical need facility or at-risk community following graduation and certification. Applicants must meet the basic eligibility requirements for all Federal financial aid programs, and must be enrolled in an accredited college or university that participates in the TEACH program. Applicants



must also meet certain academic achievement requirements in order to qualify. The maximum annual award amount is \$4000.”  
(<http://www.collegescholarships.org/grants/married.htm>)

## II. **Financial Resources - Scholarships and Grants**

### A. **Scholarships for Women**

1. **Collegescholarships.org** advises that, “colleges and universities routinely offer grants and scholarships as a way to attract a diverse student body to their campuses. Many colleges offer grants and scholarships for non-traditional students, including adult learners, married students, and students with children. These financial aid opportunities vary greatly between schools, and students should contact the financial aid offices at their college of choice to find out if there are existing grants or scholarships that may help them pay for college.”

(<http://www.collegescholarships.org/grants/married.htm>)

2. **Scholarshipsforwomen.net** suggests scholarship resources, such as the **Educational Foundation for Women in Accounting**, which offers “undergraduate, graduate, and postgraduate scholarships to help women complete their studies [in] the field of accounting successfully;” the **Women in Transition scholarship**, which is “open to women who are the primary source of support in their household;” and the **Michelle L. McDonald Memorial scholarship** is “for women who are returning to college after working for many years or raising a family.”  
(<https://www.scholarshipsforwomen.net/married/>)

3. **“The Philanthropic Education Organization Program for Continuing Education** offers grants to women who want to continue with higher education. The women must be mothers who wish to return to school after



taking time off from their education to raise their children but who cannot afford to pay the costs of their education.” Eligibility qualifications include “enrollment in an institution in the United States or Canada, being a Canadian or American citizen, having spent at least 24 months away from school, sponsorship from a P.E.O. chapter, and being within 24 months from graduation. Students completing doctoral, law or medical programs are not eligible for this program.”

(<https://www.scholarshipsforwomen.net/married/>;  
<https://www.peointernational.org/about-peo-program-continuing-education-pce>)

### III. Financial Resources for Military Spouses

- A. According to **collegescholarships.org**, “the **Stateside Spouse Education Assistance Program (SSEAP)** benefits military spouses seeking higher education. The educational assistance targets spouses of active duty military, and widows(ers) of soldiers who died while on active duty. Graduate studies are specifically excluded, along with bachelor’s pursuits beyond each participant’s initial degree.
- B. **National Military Family Association** supplies **Military Spouse Scholarships** for advanced study. Qualified applicants possess Master’s Degrees in counseling, psychology or social work. The **Joanne Patton Spouse Scholarship**, also administered by the NMFA, can be applied to post-secondary education expenses at colleges, vocational schools and certificate-granting institutions.
- C. Students who are married to active duty military members (having served at least 180 active duty days since 9/11/01) are eligible for **ThanksUSA Scholarships**. The organization’s spouse scholarship allows military spouses to earn funding for vocational programs – even when they do not lead to degrees.



- D. Army Emergency Relief maintains a **Spouse Education Assistance Program** for military spouse education. Qualified husbands and wives receive tuition assistance for pursuing four-year university degrees. Annual application is required, but participants are eligible for four years' worth of assistance."

(<http://www.collegescholarships.org/scholarships/married-students.htm>)

- E. **Arnold Education Grant Program:** "The Air Force Aid Society offers the General Henry H. Arnold Education Grant Program, which has recently been expanded to allow spouses of service members to enjoy the benefit. A need-based scholarship, the Arnold Education Grant offers a \$2,000 yearly grant to cover up to 50 percent of tuition costs at any school approved by the U.S. Department of Education. The program is limited to those students attending school full-time but it is open to spouses at any location stateside."

(<https://www.scholarshipsforwomen.net/married/>; <https://afas.org/general-henry-h-arnold-education-grant/>)

#### IV. Child Care Support

- A. Colleges and universities may offer child care assistance to married couples with children. [AccreditedSchoolsonline.org](http://AccreditedSchoolsonline.org) has compiled a non-exhaustive list of parenting-friendly colleges.

(<https://www.accreditedschoolsonline.org/resources/most-parenting-friendly-colleges-by-state>)

**Child Care Access Means Parents in School (CCAMPIS) Program:** CCAMPIS is a Federal Government program intended to "support the participation of low-income parents in postsecondary education through the provision of campus-based child care services." Funds are used by colleges and universities to "support or establish campus-based child care programs primarily serving the needs of low-



income students enrolled in institution. CCAMPIS Program funds may be used either to directly provide child care services or contract for the provision of child care services. Grants may be used for before- and/or after-school services.” The U.S. Department of Education maintains a list of colleges and universities who have received these grants.

(<https://www2.ed.gov/programs/campisp/awards.html>; the FY 2019 list is available at: <https://www2.ed.gov/programs/campisp/ccampisfy2019.pdf>)

## V. Examples of Further University & College-Specific Resources

### A. Arkansas State University, Jonesboro - College of Nursing

**Elizabeth A. Thomas Health Sciences Scholarship:** Preference for students who are married, regardless of their financial need.

### B. Cornell University

Dedicates a website to students with families (including married students).  
(<http://studentswithfamilies.cornell.edu/>)

### C. Harvard University

1. **Financial Aid:** Note that Harvard University provides full, need-based financial aid to students regardless of their ability to pay. According to the 2019-2020 Student Handbook, married students are otherwise treated “as if they are nonresident single students, expecting the student’s parents or spouse to provide the necessary extra support. In some cases, additional loan and/or job assistance may be available.”

(<https://college.harvard.edu/financial-aid/how-aid-works>;  
<https://handbook.fas.harvard.edu/book/nonresident-married-and-out-residence-students>)

2. **Housing:** “Harvard College does not offer undergraduate housing in the Houses or dorms to married undergraduates and/or undergraduates with



families. However, students who are veterans, married, and/or have children may be eligible for Harvard-affiliated housing through Harvard University Housing (HUH) Given the leasing period for HUH housing, students are strongly encouraged to make such a request during the spring term (between March 1 and May 1) if they are requesting housing for the following academic year. Requests and inquiries related to this policy should be directed to the Director of Housing and Residential Operations ([myteveli@fas.harvard.edu](mailto:myteveli@fas.harvard.edu)).

(<https://handbook.fas.harvard.edu/book/married-and-family-student-housing>)

**D. Idaho State University**

**The Carl K. Davis Scholarship:** Awarded “to a married student with preference to students enrolled in curriculum necessary for Pre-Law. Applicants MAY be considered who have related interests in disciplines from the College of Arts and Letters. Any class level. Must be a full-time student and have a minimum GPA of 2.00.”

(<https://isu.academicworks.com/opportunities/13711>)

**E. J. Sargeant Reynolds Community College**

**In-State Tuition Eligibility:** “Married students may establish domicile like any other student. A person’s domicile is not automatically altered by marriage. However, if a student receives substantial financial support from his or her spouse, the student may claim domicile through the spouse. In such cases the college will look at the spouse’s domicile to determine if the student is eligible for in-state tuition.”

([http://www.reynolds.edu/get\\_started/steps\\_for\\_admission/residency.aspx](http://www.reynolds.edu/get_started/steps_for_admission/residency.aspx))

**F. Rutgers, The State University of New Jersey**

Offers Family Housing to full-time students living with their spouse and/or one minor dependent child under 5 years of age. Priority is given to



students in Ph.D. programs, master level programs, and undergraduates in that order.

**G. Stanford University**

Provides **Student with Children Housing** (based on family size) for graduate and undergraduate students who have one to three legally-dependent children living with them at least 50 percent of each week. Students with children may or may not be married or in a domestic partnership. Students with shared custody of their children qualify for this type of housing if the children physically occupy the apartment at least 50% of each week. (<https://rde.stanford.edu/studenthousing/residences-students-children>)

**H. The Ohio State University - College of Food, Agriculture and Environmental Sciences**

**Ed Bacome Scholarship:** Supports undergraduate students in the College (married students preferred). (<https://students.cfaes.ohio-state.edu/money-matters/scholarships/college-scholarships>)

**I. University of Illinois at Urbana-Champaign**

Offers family housing options for undergraduates and graduate students. (<https://housing.illinois.edu/Living-Options/Apartments/Eligibility-Statement>)

**J. University of Minnesota**

Offers two family student housing properties for students who have children. (<https://housing.umn.edu/family>)

**K. University of Oregon**

Offers Graduate and Family housing to students with children, students who are married or in a domestic partnership, and students who are at least 20 years old.





## VI. Navigating Married Student Life

### A. Thoughts on Balance

1. “The responsibilities of being both married and a college student are difficult to balance. While marriage can pose additional challenges to the day-to-day life of a college student, including placing additional time constraints and detracting from self-care, it is possible to overcome these challenges by developing time management skills (e.g., using a planner to schedule personal, marriage, and school time). Additionally, do not be shy about taking advantage of the benefits of marriage, including access to your own personal built-in support system, study partner, and feedback-provider. Capitalizing on these important benefits of marriage will help you to maximize your academic success, emotional well-being, and, last-but-not-least, marital satisfaction.”

([https://www.psychologicalscience.org/members/apssc/undergraduate\\_update/marriage-and-academia-finding-the-balance-between-marriage-school-and-life](https://www.psychologicalscience.org/members/apssc/undergraduate_update/marriage-and-academia-finding-the-balance-between-marriage-school-and-life))

### B. I am a married college student (or considering getting married while in college). How do I approach my school to see what sort of accommodations they have?

1. Explore your school’s website. Check with admissions to see what types of scholarships and grants are available. For examples of the types of aid available check <https://uh.edu/financial/undergraduate/types-aid/> and explores the resources in **Parts I-IV** above.
2. Call your school’s financial aid and/or scholarships office. Talk to an expert and explore your options. Also talk to your academic advisor to see what other support your school might offer. For examples of what resources schools may have available refer to **Part V** above.
3. Explore your needs as a couple and decide between off campus and on campus housing. If you decide to pursue on campus housing, check if your



school accommodates married couples and has something that suits your needs. This can be done by contacting your school's on campus housing department, the individual residence, or a student or academic advisor.

4. Reach out to alums within the Jama'at community who have attended universities and colleges you are interested in and who can discuss their experiences with you, or connect you to students who were married as undergraduates and who may have more specific insights to share.

### **C. Suggested Questions to Ask When Researching Married Student**

#### **Resources:**

1. How can I access resources for married students (is there a website, a handbook, a faculty or staff advisor? A student or peer mentor providing guidance with an awareness of my unique needs, etc.?)
2. What is the availability of couples/married student housing on campus? In this city/town? (For those without children? With children?)
3. What couples/married student housing is available to undergraduates (is there a minimum age or cut off?)
4. What specific financial aid incentives or financial support is made available to married students?
  - a) Scholarships?
  - b) Federal aid?
  - c) State aid?
5. Will my spouse's domicile/residence information be used to determine my domicile for in-state tuition purposes?
6. What is student life like for undergraduate married students? Could you put me in touch with a current student or alum who can talk about this experience?
7. What community events are geared toward married students?
8. Are there student groups for married students?



## **VII. Miscellaneous Resources**

- A. Guide to finding scholarships for married couples in college:**
  - 1. <http://www.collegescholarships.org/grants/married.htm>
  - 2. <http://www.collegescholarships.org/scholarships/married-students.htm>
- B. Blog discussing how marriage impacts student loans:**  
<https://blog.ed.gov/2017/07/something-borrowed-how-marriage-impacts-your-student-loans/>
- C. Article discussing the financial benefits of marriage at a young age:**  
<https://www.moneyunder30.com/financial-benefits-of-marriage>