Financial Aid for Those Affected by War, Terrorism, & Natural Disasters

If you have personally been affected by a local, state, or federal disaster, or by terrorism or war, you may be eligible for certain waivers and modifications to your current financial aid or student loans you have already taken. These waivers, first authorized by the HEROES Act of 2003, have been extended through Sept. 30, 2017.

If you reside in an area that has been declared a disaster, your college or university may be able to offer many other forms of federal student financial aid relief.

The assistance programs listed below are open to victims of disasters, terror attacks, or wartime service. Some of these were initially established only to help victims of 9/11, but now accept applications from students affected by other events. This list is accurate as of Sept. 2011 (although other programs not listed here may exist). These programs are not restricted to a specific college or university:

**Private Donor Programs**

**Families of Freedom Scholarship Fund**
Dependent children, spouses, and domestic partners of 9/11 victims, including airplane crew and passengers; World Trade Center and Pentagon workers and visitors; and relief workers, including firefighters, emergency medical personnel, and law enforcement personnel, that were involved in the rescue efforts are eligible for need-based scholarships.

**UK 9/11 Scholarships Fund**
Children or other dependents of the 9/11, or other subsequent terror attacks, are eligible for funding to cover full-time study leading to a degree at undergraduate or Master’s level (or equivalent in further education) in England, Scotland, Wales and Northern Ireland.

**The Aon Memorial Education Fund**
Provides post–secondary educational financial assistance to the dependent children of the Aon employees who were killed in the World Trade Center attacks.

**The Michael Lynch Memorial Foundation**
Provide grants to enable children of firefighters and other victims of the September 11 attacks, as well as fires and other disasters, to afford higher education.

**United Methodist Higher Education Foundation**
Provides assistance to surviving victims and dependents of victims of the terrorist attacks on September 11. The scholarships are available to students attending one of the 122 United Methodist–related institutions in the United States, or to United Methodist students attending higher-education institutions in the United States.

Needham 911 & Heroes Scholarship Fund
Assistance with private high school tuition and private college tuition is available for children and spouses of rescue workers who were permanently disabled while working at Ground Zero, and the survivors of military members who either lost their lives or were permanently disabled as a result of the on-going "war on terror."

Children’s Fund of America
The Children’s Fund of America provides education and welfare relief to American children who suffer due to tragedies of national significance, such as natural disasters and acts of terrorism. Among its programs are the Twin Towers Orphan Fund, founded to help the children whose parents were brutally murdered during the terrorist attacks on 9/11, and America’s Child founded to help the children whose parents sacrificed their lives fighting the War on Terrorism.

Vantagepoint Public Employee Memorial Scholarship
Financial aid for surviving spouses and children of our Nation’s police officers, firefighters, and other local and state government employees who have died in the line of duty.

The CFA Institute September 11 Memorial Scholarship
Scholarships for undergraduate study in finance, economics, accounting or business ethics is available to dependent children, spouses or domestic partners of those persons who died or were permanently disabled as a direct result of the September 11 attacks.

Freedom Alliance Scholarship Fund
Scholarships for dependent children of a U.S. Soldier, Sailor, Airman, Guardsman or Marine who has become permanently disabled, killed in action, or classified as a prisoner of war.

State Programs

New Jersey World Trade Center Scholarship
The New Jersey Higher Education Assistance Authority offers aid (for in–state or out–of–state colleges) to dependent children and surviving spouses of New Jersey residents who were killed in or who died as a result of the terrorist attacks against the United States on September 11, 2001.

New York State World Trade Center Memorial Scholarship
The New York State Higher Education Services Corporation offers scholarships to families and financial dependents of victims who died or were severely and permanently disabled as a result of the September 11, 2001 terrorist attacks and the resulting rescue and recovery efforts.

Federal Programs

Federal Student Loan Forgiveness
Spouses and parents of a public servant who died or became permanently and totally disabled due to physical injuries suffered in the attacks on September 11, 2001 are eligible for 100% cancellation of Federal student loan amounts owed on that date.

Federal Iraq and Afghanistan Service Grants
Beginning with the 2010–11 award year, a student who is not eligible for a Pell Grant but whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001 may receive the Iraq and Afghanistan Service Grant. Students apply for this grant by completing the FAFSA.

Post-9/11 GI Bill
The Veteran's Administration provides financial support for education and housing to individuals with at least 90 days of aggregate service on or after September 11, 2001, or individuals discharged with a service-connected disability after 30 days. The Post-9/11 GI Bill also offers some service members the opportunity to transfer their GI Bill to dependents.

Marine Gunnery Sergeant John David Fry Scholarship
This amendment to the Post- 9/11 GI Bill allows the children of an active duty member of the Armed Forces who has died in the line of duty on or after September 11, 2001, to receive GI Bill benefits.