**Summit Campus**

**Parent & Student Resources**

**Updated 8-21-24.**

Please take a few moments to read through the following financial aid information and other support organizations. Please do not hesitate to reach out to the Summit Campus or these organizations directly with any questions or concerns. We are here to help!

### Financial Aid & Scholarships

1. [Apply for an OAR Scholarship](https://nam10.safelinks.protection.outlook.com/?url=https%3A%2F%2Fresearchautism.us12.list-manage.com%2Ftrack%2Fclick%3Fu%3D26aa80d48285cba7b34aa3603%26id%3Da49324fdc1%26e%3D9d8756285f&data=05%7C01%7C%7Ceada0cdc25e94ee07c7008dad6ea2543%7C17f1a87e2a254eaab9df9d439034b080%7C0%7C0%7C638058598400882904%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C3000%7C%7C%7C&sdata=HCT%2Be5%2BhBrVMRXvW%2FVzV%2Bb4BCaW%2B%2B%2F8yanRCEgBgVOQ%3D&reserved=0)
2. [Autism Care Today - Individual & Family Grants](https://www.act-today.org/apply-for-grant/)
3. [Outreach Autism Services Network - Grant Opportunities](https://outreachautismservicesnetwork.com/charitable-grants-for-individuals-with-autism-and-their-families/)
4. [Family Grants - New England](https://www.aane.org/resources/family-and-friends/family-grants/)
5. [Research Autism - Grant Opportunities](https://researchautism.org/how-we-help/scholarships/)
6. [Autism Speaks - Grant Opportunities](https://www.autismspeaks.org/autism-speaks-grants)
7. [Parent Plus Loans](https://studentaid.gov/plus-app/parent/landing)
8. [MEFA Undergraduate Loans](https://studentaid.gov/plus-app/parent/landing)

# Tax Exemptions/529 Savings Plan

Consultation with a tax advisor may assist families in planning how to identify either tax exemptions or pre-tax dollars that can reduce the total cost of the Summit Campus programming. In addition, families who have elected to save through a 529-college savings account can possibly allocate those funds towards the Summit Campus.

## Tax Deduction

Families should be aware of IRS regulations, which may allow you to make a deduction for the Summit Campus tuition. IRS Regulation Sec. 1.213-1(e) (1)(v)(a) cites that an individual may make a medical deduction for a “special school” that supports students with a physical or mental handicap. Summit Campus tuition or related expenditures may meet these qualifications and should be discussed with a tax advisor to determine appropriateness of the deduction.

“In Letter Ruling 200729019, the IRS ruled that a school that provides nonacademic training and support services designed to help an individual be successful in another academic or vocational school may be deemed a “special school.” The school included a student population with IQs ranging from low average to gifted and with various learning disorders and ASDs.”

 <http://www.journalofaccountancy.com/Issues/2013/Jun/20137378.htm>

529 Savings Plan

529 savings plans allow for withdrawal of funds to use for the beneficiary’s qualified higher education expenses (QHEE). QHEE’s are defined as tuition, fees, books, supplies, equipment, room and board required for the enrollment or attendance of a designated beneficiary at an eligible educational institution.

Please contact your legal or tax representative on how 529 funds can be used to pay for the Summit Campus tuition or how tuition can be deductible as a medical expense for tax purposes.

## Flexible Spending (FSA) and Dependent Care Accounts (DCAP)

A typical FSA allows a participant to elect coverage in a health FSA with an annual limit of $1,200 pre-tax dollars. A DCAP is a dependent care assistant program that allows an employee to use DCAP to be reimbursed for caring for a child / tax dependent. This allows for a limit of up to $5,000 of pre-tax salary to be allocated to DCAP.

Please contact your company's Human Resources Department and tax advisor to learn more about this as an option.

Funding available through federal or state programs can fully or partially contribute toward the total cost of a student’s post-secondary education. Financial aid programs are independently accessed by families seeking admission to Summit Campus.

## Common forms of Financial Aid

Common forms of financial aid include grants, loans, work-study, and scholarships. Some are available specifically to students with disabilities. Many students use a combination of these financial aid resources. It is important to remember that financial aid results in a partnership of the student, parents, postsecondary educational institutions, state, and federal governments, and/or private organizations.

* Federal Student Aid Programs [https://studentaid.ed.gov](https://studentaid.ed.gov/)
* Federal Pell Grants <https://studentaid.ed.gov/sa/types/grants-scholarships/pell>
* Federal Stafford Loans <https://studentaid.ed.gov/sa/types/loans/subsidized-unsubsidized>
* Federal PLUS Loans <https://studentaid.ed.gov/sa/types/loans/plus>
* Campus Based Loan Programs

[https://www.scholarships.com/financial-aid/funding-your-education/campus-base](https://www.scholarships.com/financial-aid/funding-your-education/campus-based-programs) [d-programs](https://www.scholarships.com/financial-aid/funding-your-education/campus-based-programs)

* Free Application for Federal Student Aid (FAFSA) [https://fafsa.ed.gov](https://fafsa.ed.gov/)

A quick guide on funding after high school and video on the financial aid process to assist you in determining eligibility can be found at the Federal Student Aid website – https://studentaid.ed.gov/types. This describes various federal student aid programs, who may be eligible and how to apply.

State Specific Information

* State Aid Deadlines <https://fafsa.ed.gov/deadlines.htm>
* Funding Available by State <https://www2.ed.gov/about/contacts/state/index.html>

Supplemental Security Income (SSI) & Plan for Achieving Self Support (PASS)

Supplemental Security Income (SSI) is a program that pays monthly benefits to people with low incomes and limited assets who are sixty-five years of age or older, are blind, or have other disabilities. SSI funds are often enough to pay for the cost of living associated with attending the Summit Campus, including some school related expenses. For more information and to apply: <https://www.ssa.gov/disabilityssi/ssi.html>.

Department of Vocational Rehabilitation

Every state has a federally funded agency that administers vocational rehabilitation (VR), supported employment, and independent living services. State VR programs

provide services that enable individuals with disabilities to pursue meaningful employment that corresponds with their abilities and interests. Currently families from Colorado, Florida, New Mexico and Texas have accessed DVR funding for paying for a portion of Summit Campus services and cost of living expenses.

VR counselors first assess a student’s eligibility for VR services. Once it is determined that a young person is eligible to receive VR services, a counselor is assigned to work with them. Together, students and their counselors will develop an Individual Plan for Employment (IPE) that identifies needed VR services.

To begin this process of determining eligibility for VR Services contact your assigned VR Counselor or your state agency. A directory of your state’s office contact information can be found at the US Department of Education <http://www2.ed.gov/about/contacts/state>.

Military GI Bill

For the first time in history, service members enrolled in the Post-9/11 GI Bill program will be able to transfer unused educational benefits to their spouses or children starting Aug. 1, 2009.

Eligible members of the Armed Forces may transfer the financial support they are entitled to on to their child so they may access education and career training. Funds may support tuition and fees for the school they are attending, housing, as well as books and supplies.

In order for these funds to be accessed it is important that the member assign at least one month of their post-9/11 GI Bill to a family member prior to retiring. These can be taken back or increased at any time after retirement but can only be assigned while still active duty.

Visit the official DOD website – <http://www.defense.gov/home/features/2009/0409_gibill> for more on the policies and application process.

### Supporting Organizations & Groups

1. [Asperger/Autism Network](https://www.aane.org/)
2. [HMEA’s Autism Resource Central](https://www.autismresourcecentral.org/)
3. [College Autism Network](https://collegeautismnetwork.org/)
4. [Autism Housing Pathways](https://autismhousingpathways.org/)
5. [The Flutie Foundation](https://www.flutiefoundation.org/)
6. [Autism Society](https://www.autism-society.org/)
7. [Autism Speaks](https://www.autismspeaks.org/)
8. [Autism Parenting](https://www.autismparentingmagazine.com/autism-resources-parents/)
9. [Work Without Limits](https://workwithoutlimits.org/)
10. [Habitat for Humanity](https://www.habitatmwgw.org/)
11. [Center for Living and Working](https://www.centerlw.org/)
12. [Massachusetts Department of Disability Services](https://www.mass.gov/orgs/department-of-developmental-services)
13. [Massachusetts Rehabilitation Commission](https://www.mass.gov/orgs/massachusetts-rehabilitation-commission)
14. [Advocates for Autism Massachusetts](http://www.afamaction.org/)
15. [Autism Support Network - Groups](https://community.autismsupportnetwork.com/)
16. [Parents of Children, Teens, and Young Adults (through age 22)](https://www.aane.org/resources/family-and-friends/support-groups-parents-children-teens/)
17. [Parents of Adults (23 and older)](https://www.aane.org/resources/family-and-friends/support-groups-parents-adults/)
18. [Grandparents & Relatives](https://www.aane.org/topics/family-and-friends/grandparents-relatives/)