

Private Financial Aid Programs

Scholarships and Grants

Throughout the year, many organizations generously offer scholarship assistance to accepted and attending students at the CIA. Over two million dollars in donated scholarship funds were awarded last year. Criteria and application procedures vary, and are listed on the [\\$HEF site](#). CIA students are encouraged to check this site often to learn of scholarship opportunities that become available throughout the year.

Additionally, a variety of sources outside the CIA offer private grants and scholarships. The Internet, public libraries, and high school guidance offices are good sources for scholarship information. Students should check the [\\$HEF site](#) for additional sources.

Loans

Some lenders offer educational alternative loans as a means for students to fund their education. These loans are generally based on students' credit history and can be used in addition to any federal, state, school, or private funding students receive, up to the CIA-determined Cost of Attendance (COA). Students should always file a FAFSA before applying for an alternative loan to determine eligibility for federal aid, as it is advised that they use all federal, state, and institutional resources before turning to an alternative loan. Students should be aware that final approval of the loan must be received by Student Financial and Registration Services before an alternative loan will be deducted from their bill.

Students should contact their lender when they apply for admission to understand the procedure and time frame required to have a loan in place by their entry date. Students should also note that they should not apply for an alternative loan more than 90 days prior to their entry date. A list of lenders commonly used by CIA students is available at www.ciachef.edu/tuition-and-financialaid.