

We are proud to offer education at an affordable price. Nevertheless, we understand that it can still be difficult to make your educational goals a reality. Fortunately, there are numerous options for eligible students to pursue that can help in funding.

**FINANCIAL ASSISTANCE** — Petra partners with many government and private organizations whose main mission is to aid individuals in continuing their educational aspirations by offering career and financial services.

**American Indian Center of Arkansas**

- Provide workforce development and training programs for American Indians in the state of Arkansas.
- Apply at <https://aicago.org/wioa-forms/>.

**Arkansas Human Development Corporation**

- Assists migrant and seasonal farmworkers, and their spouses & dependents.
- More information can be found at <https://arhdc.org/>.

**Arkansas Rehabilitation Services**

- Prepares Arkansans with disabilities to work and lead productive and independent lives.
- More information can be found at <http://ace.arkansas.gov/arRehabServices/aboutARS/Pages/default.aspx>

**Choctaw Nation of Oklahoma**

- Offers services to members of the Choctaw Nation.
- More information can be found at <http://choctawcareers.com/>.

**Cherokee Nation**

- Offers services to its citizens and to other Native Americans throughout its tribal jurisdiction in northeastern Oklahoma.
- More information can be found at <https://jobs.cherokee.org/>.

**Transitional Employment Assistance (TEA) Program**

- TEA's mission is to help economically needy families with children under the age of 18 become more responsible for their own support and less dependent on public assistance.
- More information can be found at [https://humanservices.arkansas.gov/wp-content/uploads/Application\\_for\\_SNAP\\_and\\_TEA\\_DCO-0215.pdf](https://humanservices.arkansas.gov/wp-content/uploads/Application_for_SNAP_and_TEA_DCO-0215.pdf).

**Trade Adjustment Assistant (TAA) Program**

- Provides a path for employment growth and opportunity through aid to US workers who have lost their jobs as a result of foreign trade.
- More information can be found at <https://dws.arkansas.gov/workforce-services/programs/trade-adjustment-assistance/>.

**Western AR Planning & Development District (WAPDD.org) serving Western Arkansas**

- Assists adult and youth who are unemployed, underemployed or dislocated in the six counties of Western Arkansas which includes: Crawford, Sebastian, Polk, Franklin, Scott, and Logan.
- More information can be found at <http://www.wapdd.org/>.

**Workforce Innovation and Opportunities Act (WIOA)**

- Assists adult and youth who are unemployed, underemployed or dislocated.
- To find your local agency, a list of programs and more, visit: <https://dws.arkansas.gov/workforce-services/programs/workforce-innovation-wioa/wioa-local-connections/>

## SCHOLARSHIPS

### **Military Spouse Career Advancement Account (MyCAA) Scholarship**

- MyCAA is a workforce development program that provides up to \$4,000 of financial assistance to eligible military spouses who are pursuing a license, certification or Associate's degree in a portable career field and occupation.
- Apply at <https://www.militaryonesource.mil/education-employment/for-spouses/mycaa-scholarship/>.

### **Single Parent Scholarship Fund of NWA**

- Aids low income, single parents to pay for the cost of their education and related living expenses up to \$625 for Limited Licensed Radiologic Technologist, Certified Nursing Assistant, Electrocardiograph Technician, Optometric Assistant, Pharmacy Technician, and Veterinary Assistant; up to \$1,250 for Phlebotomy; up to \$2,500 for Medical Assistant, Dental Assistant, and Medical Billing and Coding / Insurance Specialist. Serves Benton, Carroll, Madison, and Washington county. Applications available at Petra.
- Applicants can not have completed more than 50% of the program for which they are applying.
- More information can be found at <http://www.spsfnwa.org/>.

**LOANS** — Personal loans are available for those who qualify. Many banks/institutions offer personal loans at competitive rates to individuals, and below is a list that may be able to assist.

- Arkansas Rural Endowment Fund - AREF provides loans with competitive interest rates around 6% and loan deferment options while you are in school. Complete an application today at [http://aref1234.04dff4b.netsolhost.com/wp-content/uploads/2021/12/student.loan-application.2021\\_IN-4413.pdf](http://aref1234.04dff4b.netsolhost.com/wp-content/uploads/2021/12/student.loan-application.2021_IN-4413.pdf).
- Arkansas Federal Credit Union - Choose the right consumer loan for your needs and apply online at <https://www.afcu.org/?Cabinet=Main&Drawer=Loans&Folder=Consumer+Loans>.
- Arvest Bank - You can apply online at <https://www.arvest.com/personal/borrow/consumer-loans/personal-loans>.

**PAYMENT PLANS** — Petra offers payment plans for individuals enrolled in Petra classes.

All payment plans have a 2% of tuition fee due at due by the start of class. The payment plan can be utilized for an individual's tuition expense only (all other related fees such as registration fee, books, lab fee are not included in the payment plan).

Our standard payment plan has two payments. The first payment is due before or on the first day of class and the covered costs are the registration fee, the first half of tuition, a 2% finance fee on the full tuition, book fees, and the lab fee. The second payment is due midway through the program (at midterms) and includes the second half of tuition.

If the standard payment plan does not work for some individuals, we may be able to customize one that does. Please contact the Admissions Office for more details.