AZCollegePlanning.com

The Hidden Opportunity Medical-Based College Funding Formula

What is it?

There is a secret "medical loophole" that unlocks hidden college money by using a student's documented condition regardless of how severe or not, to qualify for the Vocational Rehabilitation program even while in high school. The VR then pays for major expenses, which can include tuition, training, books, tech, certifications, even for high-income families who don't qualify for need-based aid. *This could also be applied to grad school.*

- https://des.az.gov/services/employment/rehabilitation-services/vocational-rehabilitation-vr

This little-known funding plan helps students with documented medical, learning, or mental-health conditions, ranging from ADHD, anxiety, depression, substance abuse, allergies to chronic health issues and genetic disorders, may qualify for special educational support that can reduce college costs and fund career training.

YOU MUST BE A FULL TIME STUDENT TO QUALIFY FOR TUITION BENEFITS

A simple, step-by-step guide to help students access Arizona VR funding for college, training, technology, books, and certifications.

✅ What you as a Student Needs to Know to Get Into the VR program (and Get Approved for Funding)

(This is the stuff they don't tell you but matters a LOT.)

1. VR Is NOT Just for Severe Disabilities

Many families mistakenly think VR is only for "major disabilities."
In reality, students may qualify with:

✓ ADHD
✓ Anxiety, depression
✓ Autism spectrum
✓ Chronic pain
✓ Learning disabilities
✓ Medical conditions
✓ Speech/language issues
✓ Past concussions
✓ Processing disorders
✓ Physical limitations
✓ Diabetes, epilepsy, GI disorders
✓ Trauma/PTSD

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

✓ Allergies
✓Asthma
✓ Many other conditions

Key rule: If your condition makes *school OR work harder,* you may qualify.

2. The "Employment Goal" Is the Most Important Part of the Application

The VR doesn't approve people because they "need money for college."
THE VR APPROVES PEOPLE BECAUSE THEY CAN HELP THE PERSON/STUDENT BECOME EMPLOYED.

Families MUST frame everything as:

"My goal is to work in _____, and my medical condition makes it harder for me to reach that career. The VR support will help me get the training needed for successful employment."

✓ This is what VR wants to hear.
✓ This is what unlocks funding.
✓ This is what determines eligibility.

If students walk in saying: "I don't know what I want to study,"
VR may delay or deny services.

(THIS is where your career assessments are gold.) **AZ College Planning TIP **Remember to schedule your Focus2 Career Assessment meeting and get a copy of the Focus2 Report to give to the VR representative.**

3. The student MUST be the one who speaks, not the parent

VR counselors want to see:

- Self-advocacy
- Motivation
- Clarity of goals
- Personal responsibility

If a parent over-talks, counselors often interpret this as:

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

🚫 "The student is not ready for employment services."
🚫 "The student is not motivated."

Coaching tip:
The student must practice their script before the meeting.

AZ College Planning TIP *Schedule your student Interview Tips Meeting. Do this well in advance so that you can practice.

4. VR only pays for programs that lead to "gainful employment"

This means the program must:

✓ Be a real job field
✓ Not be a hobby
✓ Not be too vague ("I like helping people")
✓ Not be unrealistic or unsupported

Examples VR loves:

- Nursing and Doctor careers
- Healthcare careers and other medical careers
- Trade programs
- Tech careers
- Psychology/social work
- Law enforcement
- Engineering
- Business careers
- EMT, CNA, MA, Phlebotomy
- Skilled labor careers
- And many more professions

Examples VR often flags:

- Undeclared
- General studies, or majors that do not lead to a solid specific career field
- Creative arts with unclear job outcomes
- "I'm not sure what I want yet"

Tie everything to a job/career/employment = YES.
Keep it vague = Maybe or Denied.

5. The student must show the condition is CURRENT, not just past

© 2007-2026 **AZ College Consulting**, LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

The VR needs evidence the condition *still affects* the student.

Examples of acceptable "current impact":

- "I need extended time on tests."
- "I struggle with focus in long lectures."
- "My anxiety affects interviews and job applications."
- "I struggle with retaining information under stress."
- "My medical condition affects stamina or attendance."
- "I need organizational support."

Past IEPs are helpful but must be paired with a *current* statement.

6. The VR almost always requires FAFSA, even if the family is high-income

The VR is legally required to use other funding first ("comparable benefits").

✓ FAFSA
✓ Pell Grant (if eligible)
✓ Scholarships
✓ Grants from colleges
✓ Tuition waivers

They don't care how much income the family makes.
They care that the FAFSA is **completed**.

7. Students should prepare for these questions (these decide eligibility)

→Write out your answer for each of these questions. The answers could be bullet points.

VR counselors often ask:

1. **What is your career goal?**
2. **How does your condition make it harder for you to achieve this?**
3. **What accommodations or support do you need?**
4. **What training or education do you need to reach your goal?**
5. **What has been challenging about school or work?**

Students should NOT answer with:

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

❌ "I don't know."
❌ "My mom told me to come."
❌ "I need money for school."
❌ "I want as much help as possible."

Instead, rehearse responses that show REAL employment intent.

(You can create flashcards for your students if you want. Just write out your responses.)

8. The student should be prepared to talk about barriers, even if they're uncomfortable

The VR eligibility hinges on whether the condition is a **barrier to employment**.

Students must be willing to describe challenges.
Not exaggerate but not downplay. The VR counselor wants to help you, give them a reason to help you.

For example:

✓ "I get overwhelmed in fast-paced environments."
✓ "I struggle with attention and multi-step tasks."
✓ "My medical condition affects my stamina."
✓ "My anxiety makes interviewing difficult."
✓ "I need help staying organized."

Students who say: "I'm fine, I don't need help" … will be denied.

9. The VR LOVES Documentation

The more documentation, the smoother the approval.

Most helpful records:

- Psych eval (even from years ago)
- Doctor diagnosis, Medications list
- Counseling letters
- Therapy notes
- Past accommodations
- Hospital or injury records
- Discharge Notification

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

Even a **simple one-paragraph doctor note** can be enough.

10. The student must respond to the VR contacts quickly

Delays are common.
If a student doesn't respond:

❌ Case gets closed
❌ Eligibility is delayed
❌ Funding gets pushed back a semester

Make sure your phone greeting is set up and your mailbox is NOT full. Answer your phone from ✓ Unknown numbers, answer emails ✓ Emails from @azdes.gov, check your voicemail regularly ✓ Voicemails, reply to text messages, when replying to text messages always reply with a complete sentence ✓ Texts from VR offices

11. Getting "Priority Category" 1 or 2 increases speed

Arizona (like most states) uses an **Order of Selection**:

- **Priority 1**: Most significant disabilities
- **Priority 2**: Significant disabilities
- **Priority 3**: Moderate disabilities
- **Priority 4**: Other eligible individuals

Students in Priority 1 or 2 get much faster services and more funding.

Your role:
The student should explain how the condition affects multiple areas of functioning.

12. The VR will NOT pay retroactively

Many families don't realize this.

If a student signs up for classes *before* VR approves the IPE:
VR will NOT reimburse any past costs.

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

Rule:
Always get the IPE signed before starting the program.

13. The VR funding is based on something called "Cost Containment"

Arizona VR won't pay for the most expensive option if a comparable one exists.

Example:

- ASU vs. community college or private colleges
  They may pay for the 2-year option first.

Work around:
Have the student justify why the more expensive program is necessary for employment (licensure, pathway, transfer, etc.).

14. The VR can be used for HIGH SCHOOL STUDENTS

Ages **14–22** can qualify through Pre-ETS and transition services.

HUGE opportunity:

- Summer career programs
- CNA or EMT certifications
- Healthcare pathway workshops
- Job readiness training
- Paid internships

✅ **Arizona VR Eligibility Is NOT Based on Income, although the VR department may require a copy of parents tax return.** (Check your local state for eligibility. Because this is a national program, other states may have similar requirements.)

A student can qualify whether the family earns:

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

- $30,000/year
- $150,000/year
- $500,000/year
- $1,000,000+/year

VR eligibility depends ONLY on these **three things**:

1️⃣ The student has a documented physical or mental condition

Examples include:

✓ ADHD
✓ Anxiety / depression
✓ Learning disabilities
✓ Autism
✓ Chronic illness
✓ Injuries
✓ PTSD
✓ Medical conditions
✓ Asthma
✓ Allergies
✓ Substance abuse
✓ And many more

2️⃣ That condition creates a "substantial impediment to employment"

Meaning:
It makes school or work harder.

This is where the student must explain functional impact.

3️⃣ VR services will help the student become "gainfully employed"

The student must show:

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

✓ A clear career goal
✓ A training/education plan
✓ How VR support will help them work in that field

🚫 **What VR does NOT look at:**

- Parent income (but may ask for a copy of the parent's tax return)
- Household assets
- Home value
- Savings
- 529 plans
- Cars, boats, businesses
- Lifestyle spending
- Net worth
- Wages
- Tax returns

None of these matter for eligibility.

⚠️ **BUT… financial need DOES matter in one small way**

VR is legally required to use "comparable benefits" before spending VR funds.

This means:

✓ FAFSA must be completed
✓ Merit scholarships must be applied
✓ Pell Grant (if eligible) comes first
✓ Other grants/aid are used before VR pays

But this does **NOT** affect eligibility, it only affects *how much VR pays* after other aid is applied.

Even wealthy families must complete FAFSA so VR can document "comparable benefits," even if they get $0 Need Based Aid.

🎓 **Why This Is So Valuable for High-Income Families**

High-income parents who:

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

❌ Don't qualify for FAFSA grants
❌ Don't qualify for need-based aid
❌ Don't qualify for tuition waivers

… CAN potentially qualify for VR funding.

VR can cover:

- Tuition
- Fees
- Books
- Certifications (CNA, EMT, MA, EKG tech, phlebotomy)
- Technology (laptop, software, equipment)
- Transportation/gas
- Professional clothing
- Testing fees (NCLEX, HESI, EMT exams)
- Tutoring
- Paid internships

And more.

This is why the "Medical-Based College Funding Loophole" approach works so well.

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

Arizona VR Guide (Check your state for similar forms)

Step 1: Complete the VR Referral/Application Form (RSA-1298A)

Download the form:
https://des.az.gov/sites/default/files/dl/RSA-1298A.pdf
Fill it out and email it to your local VR office listed inside the form.

Step 2: Gather Your Eligibility Documents

Examples include: doctor note, mental-health note, school evals, injury documentation, counselor letter.
You do NOT need an IEP or 504.

Step 3: Answer When VR Calls

VR will contact you to schedule your intake appointment.

Step 4: Attend Your Intake Meeting

Explain your condition, how it affects school or work, your career goal, and the support you need.

Step 5: Complete Your Individualized Plan for Employment (IPE)

This outlines your employment goal, training path, and what VR will fund.
You must sign it for services to begin.

Step 6: Submit School & Financial Documents

Provide your acceptance letter, degree plan, tuition/fees, FAFSA confirmation, and scholarship/grant awards.

Step 7: Stay Eligible

Maintain good grades, communicate with VR, submit transcripts when requested.

Step 8: Keep Copies of Everything

Save your referral form, IPE, acceptance letters, aid letters, tuition statements, and communication.

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

Student Worksheet
VR Medical Scholarships Loophole Worksheet

1. Could You Qualify for Vocational Rehabilitation (VR)?

The VR helps students with conditions that make school/work harder.

Examples: ADHD, anxiety, depression, injuries, autism, chronic conditions.

Do you have something that makes learning or working harder? (answer YES)

□ Yes □ No

What is it? Describe the condition and how it makes school work or work harder

_____

_____

2. What Documents Can You Collect?

Examples: doctor note, counselor letter, therapist note, old evaluations, injury records.

List documents you can get:

1. _____
2. _____
3. _____

3. What Career Are You Interested In?

Examples: Nursing, medical careers, tech, engineering, psychology, trades.

My Career goal is:

_____

How your condition affects this career or other careers?

_____

4. Your VR Intake Script (Practice)

Write and practice your intake statement:

EXAMPLE: I have severe animal allergies particularly to cats. If I work around cats my lungs and nasal passages swell up and make it very difficult to breath, in addition to that my eyes water excessively to a point where my vision is blurred. I cannot work around cats and other animals. I am seeking a job in counseling and need Education and Training Services to help me accomplish this goal. I plan on studying counseling in college.

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

Write and practice your intake statement: (see previous example)

_____
_____
_____
_____

5. VR Office Info

VR Counselor Name: _____

Phone: _____

Appointment Date: _____

6. What VR Can Pay For

□ Tuition □ Books/fees □ Laptop □ Gas/transportation □ Tutoring
□ Certifications (CNA, EMT, CPR) □ Testing fees □ Internships

Support I need:

_____

7. Get Ready for the VR Interview

What makes school/work harder and why?

EXAMPLE: Because of my allergies, if someone is wearing perfume or cologne, I could have an allergic reaction which could cause sneezing, difficulty breathing, blurred vison due to excessive eye watering.

_____
_____
_____
_____

What can help you reach your career goal? (Hint COLLEGE!)

_____

8. Keep a VR Folder

Checklist:

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

□ Documents □ Notes □ Tuition sheets □ Degree plan
□ Award and Scholarship offers □ Emails

Done? □ Yes □ Not yet

9. Combine VR with Scholarships

Are there other Scholarships or grants you have earned?

1. _____

2. _____

3. _____

10. Your Funding Plan

College cost of attendance: _____

VR financial help: _____

Scholarships: _____

Your net cost: _____

Next steps: _____

Arizona VR Forms Packet (With Clickable Links)

RSA-1298A – VR Referral/Application Form

https://des.az.gov/sites/default/files/dl/RSA-1298A.pdf

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087

RSA-1305A – Pre-Employment Transition Services Request Form

https://des.az.gov/sites/default/files/dl/RSA-1305A.pdf

Eligibility & Rights – VR Eligibility Fact Sheet

https://disabilityrightsaz.org/wp-content/uploads/2024/03/Summary-of-VR-Rights-Eligibility-English.pdf

Arizona VR Program Info Page

https://des.az.gov/services/employment/rehabilitation-services/vocational-rehabilitation-vr

RBHA / RSA-VR Referral Coordination Form

https://www.mercycareaz.org/content/dam/mercycare/pdf/ACT-RBHA%20and%20RSA-VR%20Referral%20Coordination%20Form%20%E2%80%93%20Central%20GSA_UA.pdf

© 2007-2026 **AZ College Consulting,** LLC - New College Readiness Center
AZCollegePlanning.com - info@AZCollegePlanning.com – 1-888-237-2087