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- Determining Affordability
- Applying for Financial Aid
- Financial Aid Programs
- Scholarships
- The FAFSA is filed – what's next?
- Final Thoughts & Wrap Up

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There are many different types of higher education opportunities to choose from including:

- Colleges and Universities
- Community Colleges
- Hospital Schools of Nursing
- Trade and Technical Schools



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- Career Exploration
- Expected salaries by location
- Colleges & academic majors
- Self assessments
- Student and Parent Guidance



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### Factors in Choosing a School

- Location
- Size
- Job Placement
- Graduation Rate
- Student Life
- **Financial Fit**
- Major/academic program
- Safety
- Acceptance of transfer credits/AP classes




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### Cost of Attendance

Direct Costs – What you are billed for:

- **Tuition**
- **Fees**
- **Residence hall**
- **Meal plan**

Other expenses to consider:

- **Books and Supplies**
- **Living Expenses**
- **Transportation**




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## Net Price Calculator

Provides an estimate of how much **FREE Money** in the form of grants and scholarships the student may be eligible for at the school based on similar student information in the previous year.

- All schools are required to have a net price calculator on their website
- Available on [collegecost.ed.gov](http://collegecost.ed.gov)




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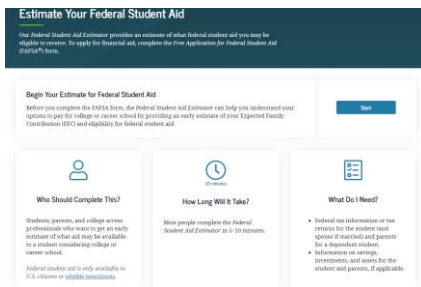
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## Federal Student Aid Estimator



The **Federal Student Aid Estimator**, is a free tool that helps students quickly calculate the amount of federal financial aid they may be eligible to receive.

[studentaid.gov/aid-estimator](http://studentaid.gov/aid-estimator)

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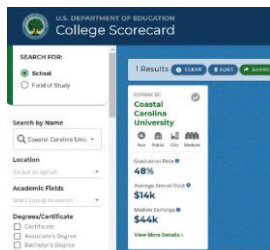
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## College Scorecard



**Highlights:**

- cost
- graduation rate
- loan debt of student borrowers at the institution and by field of study within each school
- federal loan repayment rates
- post college earnings for graduates

[Collegescorecard.ed.gov](http://Collegescorecard.ed.gov)

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**MySmartBorrowing.org** 13

- An interactive, online tool created by PHEAA that helps students and families:
  - » Estimate career salaries & college tuition
  - » View the impact of savings on overall cost
  - » Calculate loan repayment
  - » Avoid over borrowing




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**pennsylvania** TRANSFER AND ARTICULATION CENTER **patrac.org** Google Custom Search

HOME STUDENT FACULTY & ADVISORS ADMINISTRATORS ABOUT PA TRAC

**TAKE YOUR CREDITS WITH YOU.**  
START PLANNING YOUR COLLEGE TRANSFER TODAY

Participating Colleges >

Transfer Courses >

Transfer Degrees >

Plan Your Transfer >

Find A Transfer Event >

The Pennsylvania Transfer and Articulation Center (PA TRAC) enables students to easily identify courses and degrees that transfer to the participating colleges and universities.

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**Financial Aid 101**

**Applying for Financial Aid**

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## What Is Financial Aid?

Financial aid consists of funds provided to students and families to **help** pay for postsecondary educational expenses.



### Gift Aid

Grants/Scholarships  
**FREE Money**



### Self-Help

Work-Study  
Savings



### Loans

Federal Student Loans,  
Parent Loans, Private  
Loans

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## Financial Aid Funding Sources



### Federal Government



### State Government



### School or College



### Scholarships

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## Start with the Forms

*DON'T MISS THE DEADLINE!*

### FAFSA – Free Application for Federal Student Aid

- » Required by ALL Schools, PHEAA and some scholarship organizations
- » Required every year attending

### STATE GRANT FORM (SGF) through PHEAA

- » Required first year for all students

### Some schools require additional forms:

- Institutional Financial Aid Forms - through a specific school
- CSS Profile – through College Board

**KNOW WHAT FORMS EACH SCHOOL REQUIRES**

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## CSSProfile.CollegeBoard.org

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- Required at **Some** Institutions to Award Need Based & Institutional Aid
- Used in Addition to the FAFSA, not a Replacement
- CSS Profile Costs \$25.00 + \$16.00 for Additional Schools

Domestic undergraduate students may submit CSS Profile for free if:



The student is eligible for an SAT fee waiver

OR



Family adjusted gross income is \$100,000 or less

OR



Student is an orphan or ward of the court under the age of 24

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## File the FAFSA at Studentaid.gov/FAFSA

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- The FAFSA is the primary federal form used to apply for financial aid
- Must file a FAFSA each year a student attends school
- File online – Fast, Secure, SKIP LOGIC and Built-in Edits



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## Completing the FAFSA

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- Available October 1st of Student's Senior Year – October 1, 2022
- Don't have to have applied or be admitted to list the school on the FAFSA
- List up to 10 schools
- Can go back and add schools
- 2023-24 FAFSA will use 2021 income and tax information
- Use the IRS Data Retrieval Tool (DRT)



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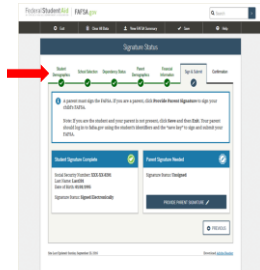
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## FAFSA – 7 Sections

1. Student Demographics
2. School Selection
3. Dependency Status
4. Parent Demographics
5. Financial Information
6. Sign and Submit
7. Confirmation



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## Link to PA State Grant Form from Confirmation Page

**Congratulations, Nikkil**

Your FAFSA info was successfully submitted to Federal Student Aid.

Here's what happens next:

- You will receive an email version of this page.
- In 3-5 business days, you will receive an email notifying you that your FAFSA form was processed.
- Your FAFSA information will be made available to your schools, and they will use it to determine the aid you may be eligible to receive.
- Your schools will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your schools.

An abbreviated version of your confirmation page has been sent to you at the following email address:

nikkil.a.barnhill@usd.edu

[Print This Page](#)

06/03/2021 09:02:18  
Confirmation Number: F 0000000100  
Data Release Number: 000000 0000

Start your state application to apply for Pennsylvania state-based financial aid.

[Apply Now](#)

We want to hear from you!

[Fill out Your Short Survey](#)

Share with your friends!

[Twitter](#) [Facebook](#)

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## Create Your FSA ID Accounts

- The student applying for aid and one parent providing information on the FAFSA need to create an FSA ID (username and password) at [studentaid.gov/fsa-id](https://studentaid.gov/fsa-id).
- Create prior to completing the FAFSA.
- Legal signature for student and parent.
- If the parent created an FSA ID for themselves or another child they can use the same FSA ID

- Social Security Number
- Username
- Email Address
- Password
- Mobile Phone
- Security Questions
- Enable Two-Step Verification

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### When Is A Student Considered "Independent"?

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- Born before Jan 1, 2000
- Married
- Veteran (includes active duty personnel)
- Working on graduate level degree
- Emancipated minor or in legal guardianship
- Orphan, in foster care or ward of the court at anytime when student was age 13 or older
- Have legal dependents other than spouse
- Student deemed homeless by proper authority

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### For Dependent Students - Who Reports Info on the 2023-24 FAFSA?

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#### YES

- Married parents living together
- Biological parents not married and living together
- Divorced or separated parents:
  - The parent the student lived with the most over the past 12 months
  - If equal, then the parent who provided more than 50% of student's support
- Stepparent – If part of the student's household
- Adoptive parents

#### NO

- Foster Parents
- Legal Guardians
- No Grandparents
- Anyone else the student is living with




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### 2023-2024 FAFSA Prep

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Social Security Numbers



Federal Tax Returns and W-2's (2021)



2021 Untaxed Income – Do not include untaxed Social Security



Checking and Savings Account Statement Balances as of FAFSA Filing Date



Value of Assets – student and parent



Email Addresses Not High School email address



Student & Parent Federal Student Aid Account (FSA ID)

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## What is considered an asset?

Report the **current value** at time of filing the FAFSA:

- ✓ Cash
- ✓ Checking
- ✓ Savings
- ✓ Investments
- ✓ Stocks
- ✓ Bonds
- ✓ Certificates of deposit (CD)
- ✓ Bitcoin
- ✓ Mutual funds
- ✓ 529 Plans – for all children
- ✓ Net value of real estate

- Farm Value – unless primary place of residence
- Business Value – Unless family owned and employs 100 employees or less

**Not reported on FAFSA as an asset:**

- » Value of primary home
- » Value of qualified retirement accounts
- » Value of life insurance policies
- » Value of personal property

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## Special Circumstances

If your family income changes after the FAFSA has been filed - contact the Financial Aid Office

- » Divorced or separated parents
- » Recent death or disability
- » Unemployment
- » Reduced income
- » Retirement
- » High Medical expenses not covered by insurance

- ✓ Only a school can change a FAFSA related to special circumstances
- ✓ Decisions are final and cannot be appealed to U.S. Department of Education
- PA State Grant unusual circumstance consideration is separate
  - » Contact PHEAA and complete appropriate forms [PHEAA.org/forms](http://PHEAA.org/forms)

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Searching for Scholarships

- Postsecondary Schools
- Local and Regional
- National

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### Scholarships are NOT awarded just on grades

- Athletics / Esports
- Music – chorus, band
- Community and Volunteer Service
- Leadership qualities
- Ethnicity
- Special Interests -hobbies, club membership (Elks, Moose), church
- Employers / Parent Employers
- Religion
- Talent / Creativity
- Military

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**Increase Your Scholarship Opportunities**

**Your Name**  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**Objective**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Academic History**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Work History**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Volunteer Work**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Skills and Achievements**  
 \_\_\_\_\_  
 \_\_\_\_\_

**Key Words**  
 \_\_\_\_\_  
 \_\_\_\_\_

Creating affordable access to higher education.

**Create a Resume**

- ❖ Academics – Honor/AP courses, grades, GPA, class rank, test scores
- ❖ Personal / Performance – sports, music, art, leadership, achievements
- ❖ Extra Curricular Activities – jobs, hobbies
- ❖ Volunteerism, Community Activities, Employment

**What makes you stand out?**

- ❖ Besides grades, class rank, test scores

**Recommendations**

- ❖ Teachers, Advisors, Mentors, Coaches, Employers, Community Leaders

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## Begin Searching Early



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## Scholarship Search Tips

- ✓ Begin Searching Early – you don't have to be a senior to search for scholarships
- ✓ Don't ignore scholarships with smaller award amounts
- ✓ Write an essay that makes a strong impression
- ✓ Search for scholarships every year
- ✓ Watch for Scholarship Scams



Don't Miss Deadlines

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## Pennsylvania State Grant 42

- ✓ Based on Financial Need
  
- ✓ Must be enrolled in a program that is at least 2 years in length
  
- ✓ Enrolled at a PHEAA approved school
  
- ✓ Award amount determined from information on the FAFSA and in part by the cost of the school

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## 2022-23 PA State Grant Awards 43

PHEAA Allowable Costs	Maximum Award	Minimum Award
\$0 - \$12,000	\$3,059	\$500
\$12,001 - \$19,000	\$4,894	\$500
\$19,001 - \$29,000	\$5,261	\$500
\$29,001 - \$32,000	\$5,750	\$500

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## 2022-23 Out-of-State Awards 44

Type of State	Minimum Awards	Maximum Awards	Maximum Awards
Reciprocal States	\$500	Non-Veteran	Veteran
		\$600	\$800

**Reciprocal States**

- |               |                      |
|---------------|----------------------|
| Delaware      | Massachusetts        |
| West Virginia | District of Columbia |
| Ohio          | Vermont              |

**EXECPTION:** Allegany College of Maryland – PA campus  
Eligible for PA State Grant

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## Other PA State Programs 45

- State Work-Study
- Blind or Deaf Beneficiary Grant
- Chafee Education and Training Grant – co-administered with the PA Department of Human Services
- Fostering Independence Tuition Education Waiver
- Educational Assistance Grant (EAP) – National Guard
- Pennsylvania National Guard Military Family Education Program (MFEP)
- Postsecondary Educational Gratuities Program (PEGP)
- Ready to Succeed Scholarship (RTSS)
- Partnerships for Access to Higher Education (PATH)
- Pennsylvania Targeted Industry Program (PA –TIP)

For details, visit [www.pheaa.org](http://www.pheaa.org) and PAGE 21 Student Aid Guide

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## Office of Vocational Rehabilitation (OVR) 46

- State agency that provides a variety of services for individuals with:
  - » Physical disabilities
  - » Mental/nervous/emotional disorders
  - » Drug and alcohol rehabilitation
  - » Learning disabilities
- Diagnostic testing
- Financial support for higher education
- Must complete the FAFSA
- Contact the OVR Office in Johnstown

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## Federal Grants 49

- Federal Pell Grant
  - » Based on financial need; eligibility based on information on the FAFSA
  - » 2022-23 max award - \$6,895
  - » Pell Grant eligibility is listed on the FAFSA Confirmation page
- Federal Supplemental Educational Opportunity Grant (FSEOG)
  - » Based on financial need
  - » Must be Pell Grant eligible
  - » Max award \$4,000

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## Federal Work Study



- Based on financial need
- Must work to receive a paycheck
- Work Study award is not deducted from the student's bill
- Answer "Yes" to question on the FAFSA
- Earnings do not count as student income on FAFSA

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## Financial Aid 101

### Federal Loans

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## Federal Direct Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) regardless of income
- In the student's name, no credit check or co-signer required
- Borrowing from the federal government
- 2 types – Subsidized and Unsubsidized
- Fixed interest rate of 4.99% (changes every July 1<sup>st</sup>) and 1.057% origination fee (processing fee)
- No payments required while attending school & during 6 month grace period
- Flexible Repayment plans



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## Student Loan Borrowing Limits

Dependent Students (excluding students whose parents cannot borrow PLUS)	Base Stafford Loan Amount Subsidized/Unsubsidized	Additional Unsubsidized Stafford Loan Amount
Freshmen	\$3,500	\$2,000
Sophomores	\$4,500	\$2,000
Juniors, Seniors	\$5,500	\$2,000

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## Federal Direct Parent (PLUS) Loan

- Parent is the borrower and the loan remains in parent's name
- Borrowing from the federal government
- Credit check is required - Can have a co-signer
- **Interest/Fees:** Fixed 7.54% interest rate and 4.228% origination fee (processing fee)
- Cost minus financial aid received (maximum amount you can borrow)
- Repayment begins 60 days after disbursement
  - Parent can choose to defer payments while student is enrolled

Apply at [www.studentaid.gov](http://www.studentaid.gov)

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## Additional Unsubsidized Loan

Additional unsubsidized loan amount if Parent is denied a PLUS loan or if the student is independent

Year in College	Total Guaranteed and Awarded Amount for Academic Year	Additional Unsubsidized Loan	Total Academic Year Limit
1 <sup>st</sup> Year	\$5,500	\$4,000 <sup>1</sup>	\$9,500
2 <sup>nd</sup> Year	\$6,500	\$4,000 <sup>1</sup>	\$10,500
3 <sup>rd</sup> Year	\$7,500	\$5,000 <sup>1</sup>	\$12,500
4 <sup>th</sup> Year	\$7,500	\$5,000 <sup>1</sup>	\$12,500

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### Biden-Harris Administration's Student Debt Relief Plan

- **Part 1.** Final extension of the student loan repayment pause
  - Federal loan payments will resume in January 2023
- **Part 2.** Providing targeted debt relief to low- and middle-income families
  - Borrowers are eligible for relief if their individual income is less than \$125,000 or \$250,000 for households
    - \$20,000 in debt cancellation to Pell Grant recipients
    - \$10,000 in debt cancellation to non-Pell Grant recipients
  - The relief includes current students and borrowers who have federally-held undergraduate, graduate, and Parent PLUS loans that have been fully disbursed by June 30, 2022.
- **Part 3.** Creating a new income driven repayment plan that will substantially reduce further monthly payments for low- and middle-income borrowers.

PHEAA - Providing affordable access to higher education.

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### Private/Alternative Loans

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From private lenders or financial institutions

- » In student's name/co-signers usually required or Parent Private Loan
- » Can borrow up to the Cost of Attendance
- » Based on credit scores and debt-to-income
- » Repayment may be deferred until education completed
- » Terms vary by lender – compare before making choices

READ THE FINE PRINT

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## PA's Low-Cost Way to Pay for College!

Low, Fixed Rates

# 3.82-7.69%<sup>1,2</sup>

Effective as of 6/9/22

Learn more at [PHEAA.org/PAForward](https://pheaa.org/PAForward)

<sup>1</sup> Based on average base APR of 6.99%. The lowest APR is based on the borrower's credit score (700 or higher) with a single borrower who is not on the Federal Student Aid (FAFSA) and is not a borrower on a Federal Student Aid (FAFSA) loan. The lowest APR is based on the borrower's credit score (700 or higher) with a single borrower who is not on the Federal Student Aid (FAFSA) and is not a borrower on a Federal Student Aid (FAFSA) loan. The lowest APR is based on the borrower's credit score (700 or higher) with a single borrower who is not on the Federal Student Aid (FAFSA) and is not a borrower on a Federal Student Aid (FAFSA) loan.

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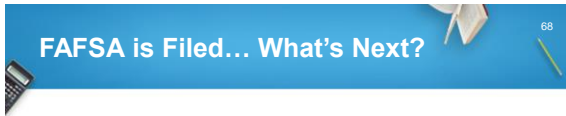
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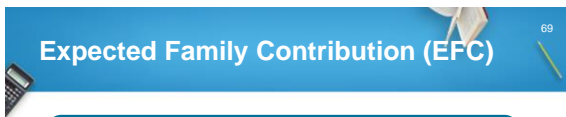
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The EFC is a number derived from a federal formula which considers a family's income, assets and other factors.

In theory, the EFC is the amount a family can reasonably be expected to pay toward college expenses each year.

In reality, it is not the amount a family is required to pay and it is rarely the amount a family actually pays.

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## How is the EFC Calculated?

- Primarily income-driven
- Major factors for dependent student:
  - Parental & student - income and assets
  - Family size and number of family members in college

A student's EFC remains the same no matter which school the student attends.

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## Calculating Financial Need

Schools/colleges receive financial aid information from the FAFSA and calculate financial need

- Financial Aid Office (FAO) "awards" the student based on financial need and available funding (varies from school to school)
- Financial aid award notification is sent to student once the student is accepted to the school

<b>School cost</b>	<b>\$26,000</b>
<b>EFC</b>	<b>-\$3,000</b>
<b>Financial Need</b>	<b>\$23,000</b>

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### Sample Award Notification

Financial Aid		\$39,945
<b>GRANTS AND SCHOLARSHIPS</b>		
Faculty Scholarship	\$75,000	\$15,000
Federal Pell Grant	\$1,121	\$1,121
Federal Supplemental Educational Opportunity Grants (FSEOG)	\$400	\$400
<b>LOADS</b>		
Federal Direct Subsidized Loan	\$1,750	\$1,750
Federal Direct Unsubsidized Loan	\$1,000	\$1,000
<b>Estimated Cost of Attendance</b>		<b>\$61,826</b>
<b>DIRECT BILLABLE COSTS</b>		
Tuition	\$32,085	\$23,085
Fees	\$190	\$190
Room/Boarding	\$6,210	\$6,210
Books/Supplies	\$2,400	\$2,400
<b>INDIRECT COSTS</b>		
Books/Supplies	\$800	\$800
Transportation	\$225	\$225
Other Educational Costs	\$175	\$175
<b>Total Estimated Balance</b>		<b>\$21,881</b>
<b>ESTIMATED MONTHLY PAYMENT OPTIONS</b>		
<b>\$2,188</b>	<b>\$1,823</b>	<b>\$1,458</b>
10 payments per year	12 payments per year	15 payments per year
		<b>SELECT AN OPTION</b>
		<b>METHOD OF PAYMENT</b>

**Resources to Pay Your Balance**  
 ACCEPTING YOUR FINANCIAL AID AWARD  
 Log into our website and accept, decline or partially accept your financial aid award.  
**WORK STUDY**

	Fall	Spring	Total
Federal Work Study	\$1,750	\$1,250	\$3,000

**DEFERRED PLAN**  
 We offer 10 and 12 month payment plans. Payment plans are calculated by semester and subject to change. You need to register for the payment plan each semester.  
 If you have any questions or concerns, please contact the financial aid office.

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### Reviewing the Financial Aid Notification

After reviewing your notifications, students should be sure they know and understand the following:

How much of the financial aid is free money?	If receiving outside scholarship(s), will it change your financial aid from the school?	Are there any conditions on the free money? GPA requirement?
Will financial aid increase as tuition increases?	Will eligibility change from year to year?	Will loans be needed?

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### Direct Costs – Gift Aid (Free Money)

#### College A

$$\begin{array}{r}
 \$53,000 \\
 \text{Direct Costs}
 \end{array}
 -
 \begin{array}{r}
 \$20,000 \\
 \text{Grants \& Scholarships}
 \end{array}
 =
 \$33,000 \text{ in remaining costs}$$

#### College B

$$\begin{array}{r}
 \$29,000 \\
 \text{Direct Costs}
 \end{array}
 -
 \begin{array}{r}
 \$5,000 \\
 \text{Grants \& Scholarships}
 \end{array}
 =
 \$24,000 \text{ in remaining costs}$$

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**Sample Award Notification**

Financial Aid		\$39,945
<b>GRANTS AND SCHOLARSHIPS</b>		
Faculty Scholarship	\$15,000	\$15,000
Federal Pell Grant	\$1,324	\$1,324
Federal Supplemental Educational Opportunity Grant (FSEOG)	\$400	\$400
<b>LOANS</b>		
Federal Direct Unsubsidized Loan	\$1,750	\$1,750
Federal Direct Unsubsidized Loan	\$1,000	\$1,000
<b>Estimated Cost of Attendance</b>		<b>\$61,826</b>
<b>DIRECT BILLABLE COSTS</b>		
Tuition	\$23,085	\$23,085
Fees	\$180	\$180
Room/Board	\$4,210	\$4,210
Books/Supplies	\$2,000	\$2,000
<b>INDIRECT COSTS</b>		
Health Insurance	\$550	\$550
Transportation	\$275	\$275
Other Educational Costs	\$1,760	\$1,760
<b>Total Estimated Balance</b>		<b>\$21,881</b>
<b>ESTIMATED MONTHLY PAYMENT OPTIONS</b>		
\$2,188	\$1,823	REPEAT NEW
10 payments per year	12 payments per year	METHOD OF PAYMENT

**Resources to Pay Your Balance**

**ACCEPTING YOUR FINANCIAL AID AWARD**  
Log into our website and accept, decline or partially accept your financial aid award.

BIENNE FUND	FALL	WINTER	SPRING
Federal Work Study	\$1,250	\$1,250	\$1,500

**BIENNE PLAN**  
We offer 10 and 12 month payment plans. Payment plans are calculated by semester and subject to change. You need to request the payment plan each semester.

If you have any questions or concerns related to this award table, please contact the financial aid office.

**Ways to Pay the Balance:**

- ✓ Scholarships – Private
- ✓ 529 Savings plans
- ✓ Earnings from work
- ✓ Tuition Payment Plan through the school
- ✓ Federal Parent Loans
- ✓ Home Equity Loans
- ✓ Private/ Alternative Loans

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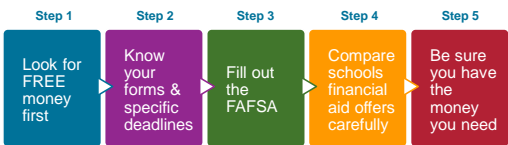
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### 5 Steps to Financial Aid



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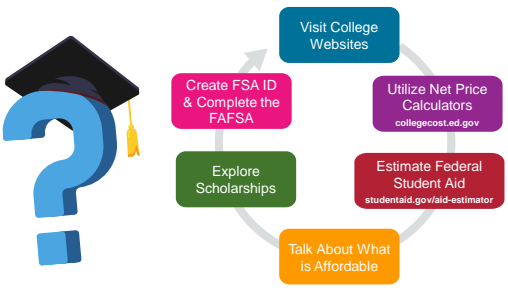
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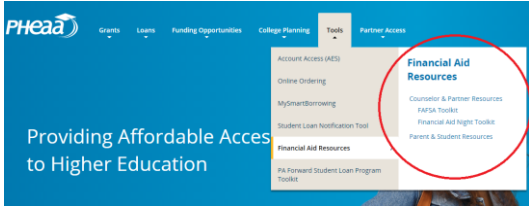
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Looking Ahead



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**QUESTIONS?**  
**Julie Fontana**  
[julie.fontana@pheaa.org](mailto:julie.fontana@pheaa.org)  
**814.322.2563**

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