

Financial Aid 101

Welcome



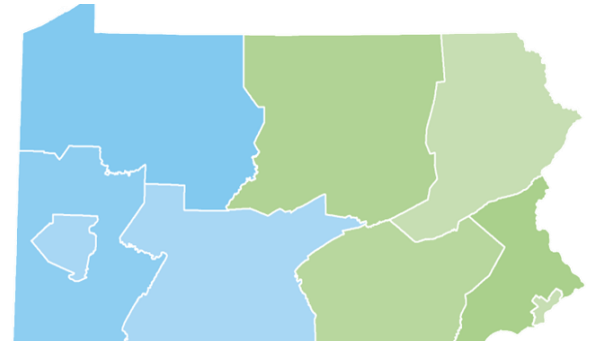
Your Presenter

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Topics



- Determining Affordability
- Applying for Financial Aid
- Scholarships
- Financial Aid Programs
- What happens after I file the FAFSA
- Final Thoughts & Wrap Up

Financial Aid 101

Determining Affordability



Higher Education Choices

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





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



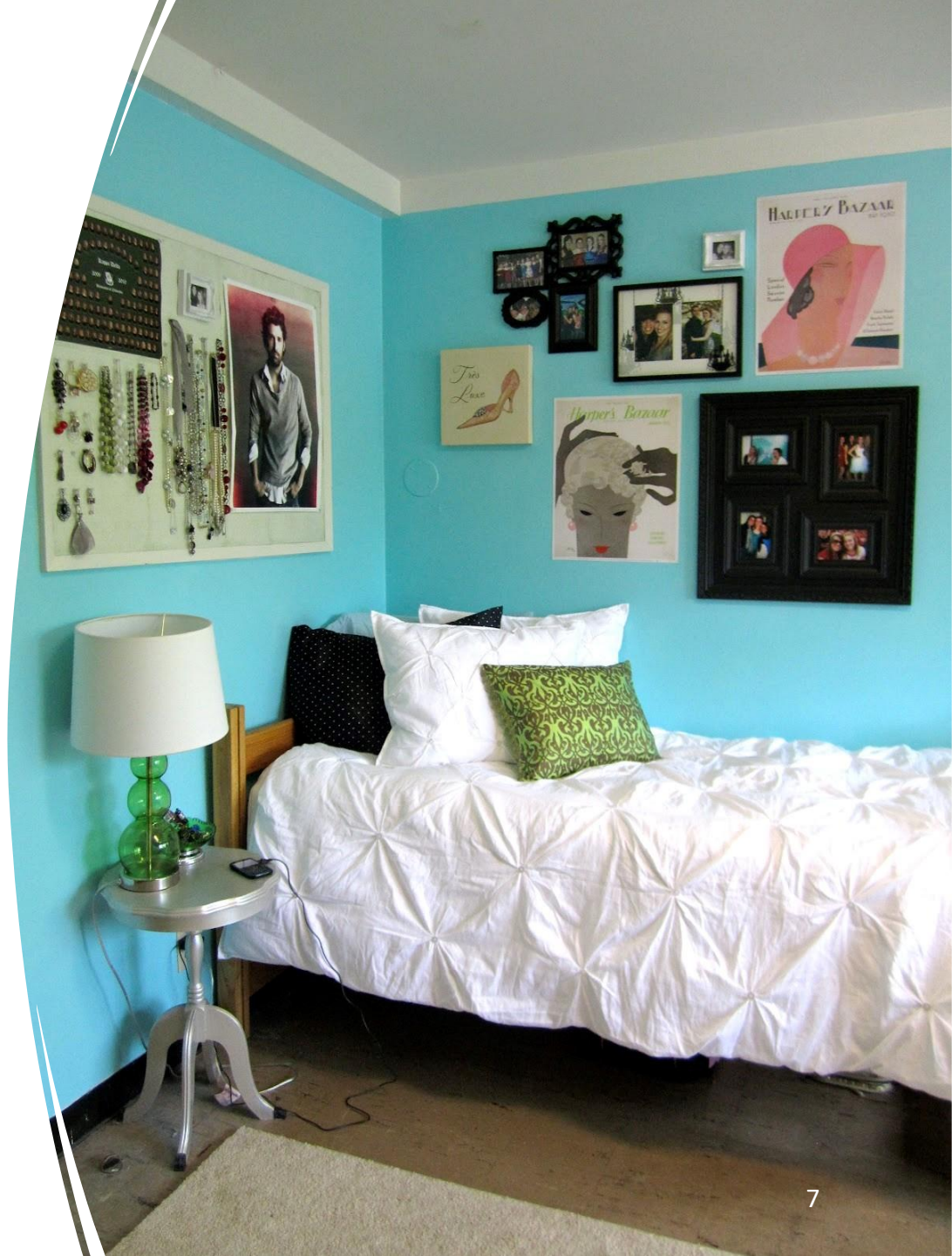
Cost of Attendance

Direct Costs – What you are billed for:

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

Other expenses to consider:

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



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



The Rule for Student Loan Borrowing

Don't borrow more to get your education than you can reasonably expect to make during your very first year in the workforce.

(Recommendation from the National Endowment for Financial Education, nefe.org)

Ways to Reduce Your Costs

- Graduate on time
- Research the right major
- Commute
- Earn college credits in high school
- Start at a Community College
- Check with your employer
 - Google “Companies that will pay for your Education”



Financial Aid 101



Applying for Financial Aid



What is Financial Aid?

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



Free Money

Grants/ Scholarships



Earned Money

Work-Study, Savings Accounts



Borrowed Money

Loans

Funding Sources



Federal Government



State Government



School or College



Scholarships

Start with the Forms

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:

- **CSS Profile** – through the College Board; \$25 for initial application and one school, \$16 for each additional school; fee waivers are available
- **Institutional Financial Aid Forms** - through a specific school

KNOW WHAT FORMS EACH SCHOOL REQUIRES

Know your deadlines



Federal Deadlines

- Apply anytime after October 1 in the year prior to when you will attend school (2022-23: 10/1/21 to 6/30/23)

School Deadlines (CSS Profile & Institutional Applications)

- vary, check with school or websites

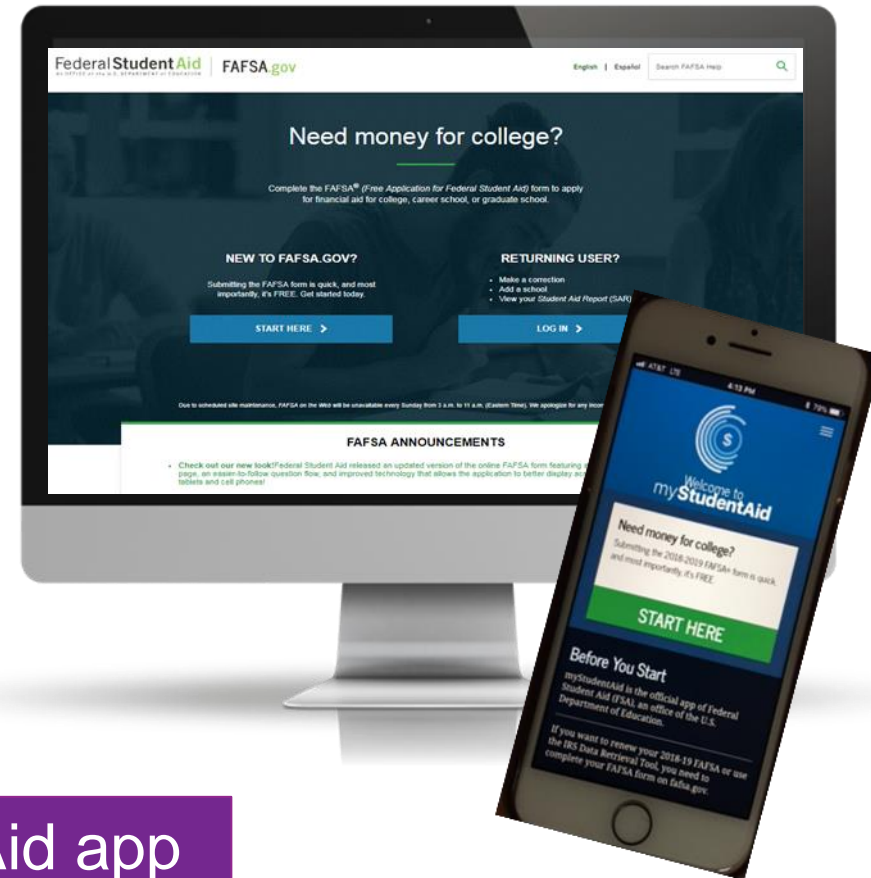
PA State Grant Deadlines for FAFSA

- **May 1, 2022** - First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)
- **August 1, 2022** – First-time students attending community college; a business, trade or technical schools, hospital school of nursing; Open Admissions Institutions or a 2-year non-transferrable degree program at a Jr or 4-year college

Free Application for Federal Student Aid - 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



Studentaid.gov

myStudentAid app

Completing the FAFSA

- Available October 1st of Student's Senior Year – October 1, 2021
- List up to 10 schools
- Don't have to be admitted to list the school on the FAFSA
- Can go back and add schools
- 2022-23 FAFSA will use 2020 income and tax information
- Use the IRS Data Retrieval Tool (DRT)



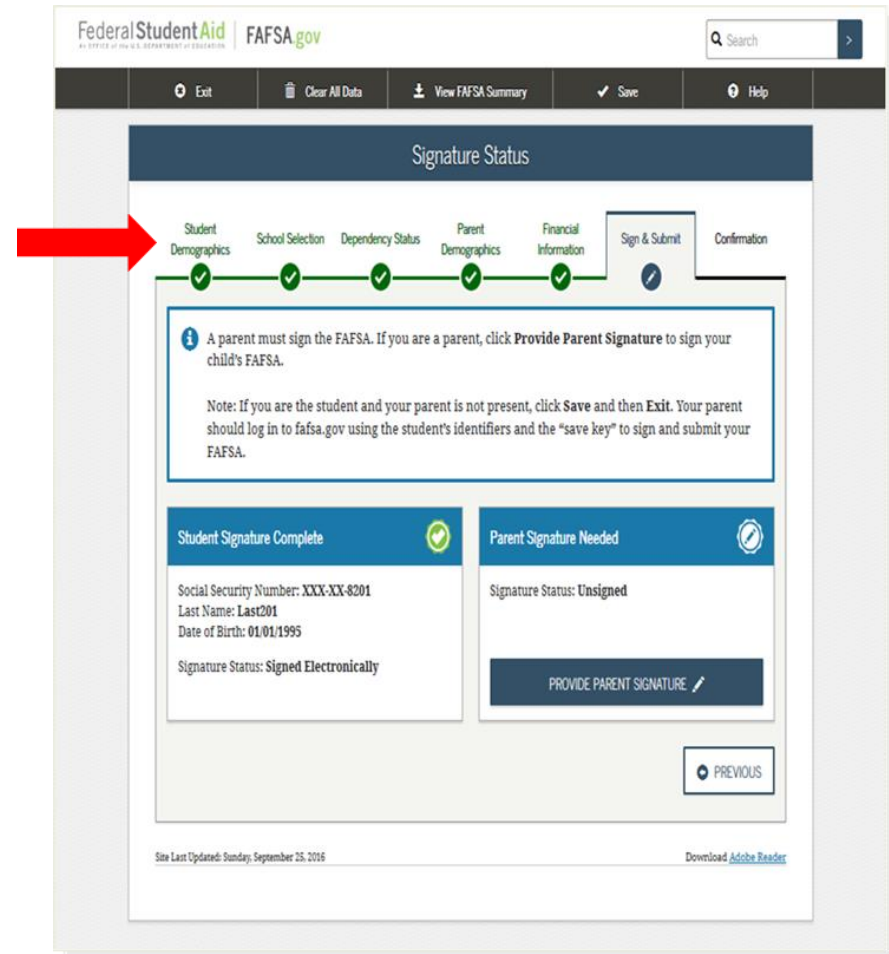
IRS Data Retrieval Tool (DRT)

- Students and parents can transfer IRS tax return income directly into the FAFSA
- The IRS DRT may not work if the student or parent:
 - Is married and file a separate tax return from their spouses
 - Married and filed as Head of Household
 - FAFSA marital status doesn't match PPY IRS tax status
 - Filed a Puerto Rican or foreign tax return
 - Was victim of identity theft, involving their federal tax return
 - Use an address that does not match their federal tax return

Tax filers flagged due to identity theft can't use the IRS DRT.

FAFSA – 7 Sections

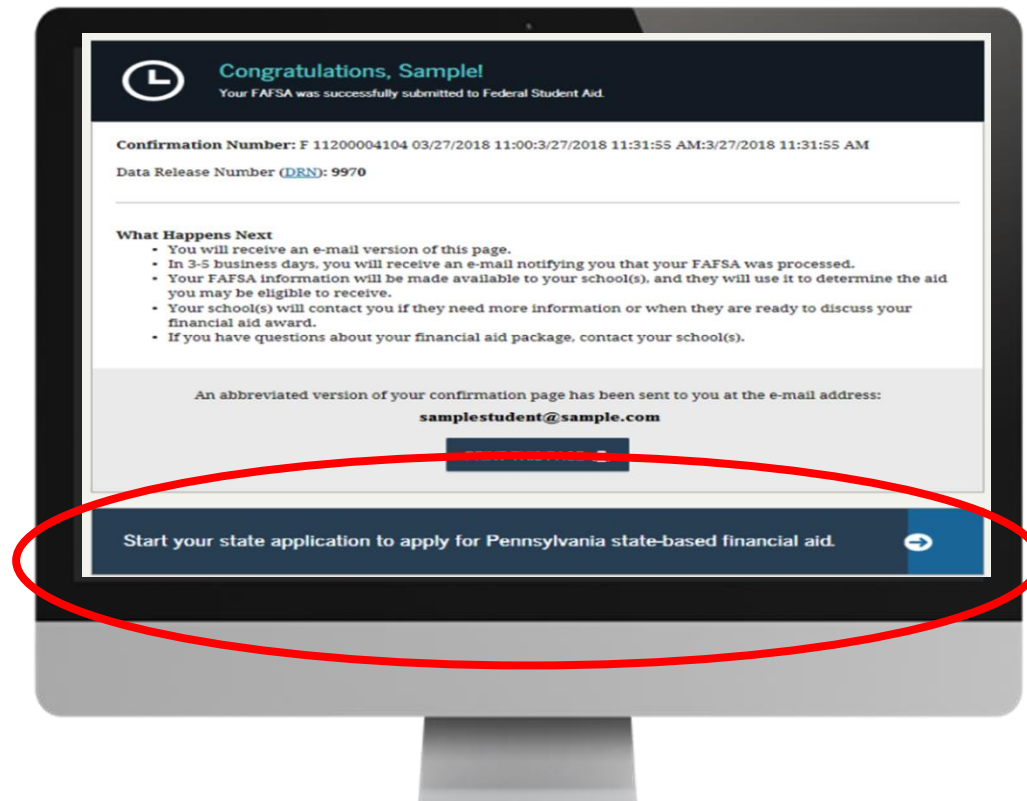
1. Student Demographics
2. School Selection
3. Dependency Status
4. Parent Demographics
5. Financial Information
6. Sign and Submit
7. Confirmation



The screenshot shows the FAFSA.gov Signature Status page. At the top, the Federal Student Aid logo and FAFSA.gov URL are displayed. Below the header, a navigation bar includes links for Exit, Clear All Data, View FAFSA Summary, Save, and Help. The main content area is titled 'Signature Status' and features a progress bar with seven steps: Student Demographics, School Selection, Dependency Status, Parent Demographics, Financial Information, Sign & Submit, and Confirmation. The first five steps are marked with green checkmarks, while the 'Sign & Submit' step is marked with a blue pencil icon. A red arrow points to the 'Sign & Submit' step. Below the progress bar, a message box states: 'A parent must sign the FAFSA. If you are a parent, click **Provide Parent Signature** to sign your child's FAFSA. Note: If you are the student and your parent is not present, click **Save** and then **Exit**. Your parent should log in to fafsa.gov using the student's identifiers and the "save key" to sign and submit your FAFSA.' Below this message, there are two panels. The left panel, titled 'Student Signature Complete', shows the student's Social Security Number (XXX-XX-8201), Last Name (Last201), Date of Birth (01/01/1995), and Signature Status (Signed Electronically). The right panel, titled 'Parent Signature Needed', shows the Signature Status (Unsigned) and a button labeled 'PROVIDE PARENT SIGNATURE'. At the bottom right, there is a 'PREVIOUS' button. The footer of the page indicates the site was last updated on Sunday, September 25, 2016, and provides a link to download the Adobe Reader.

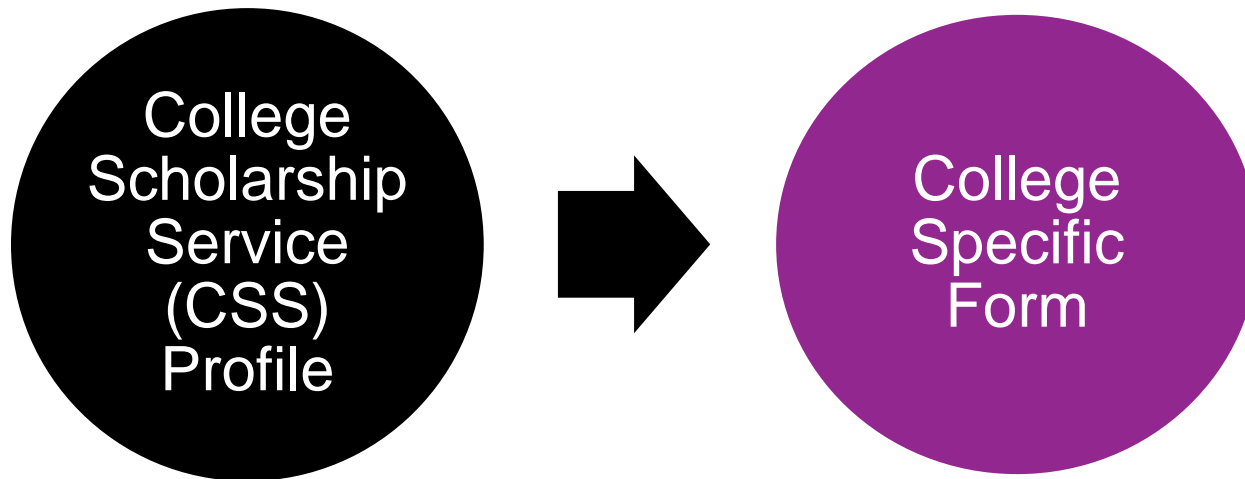
Link to PA State Grant Form

Link directly to the State Grant Form (SGF) from the **FAFSA Confirmation Page** of your FAFSA



Other Forms You May Need to Complete

✓ Check with your school



CSS Profile



- college **S**cholarship **S**ervice Profile
- Created/Maintained by the College Board
- Required at **Some** Institutions & Scholarship Organizations – 400 Across the US
- Used in Addition to the FAFSA, not a Replacement
- Used to Award Need Based & Institutional Aid
- **Also** Complete the FAFSA for Federal Aid options
- CSS Profile Costs \$25.00 + \$16.00 for Additional Schools — A Waiver May be Available for Domestic Students

<https://www.collegeboard.org/>

CSS PROFILE = College Scholarship Service

CSS PROFILE Schools in Pennsylvania – Domestic Students

(As of 8/6/2021)

- Bryn Mawr College
- Bucknell University
- Carnegie Mellon University
- Dickinson College
- Drexel University
- Franklin & Marshall College
- Gettysburg College
- Haverford College
- Kutztown University
- Lafayette College
- Lehigh University
- Swarthmore College
- Univ of Penn: Law School
- Univ of Penn: Perelman Sch of Med
- Univ of Pennsylvania
- Univ of Pittsburgh: Sch of Med
- Villanova University

<https://profile.collegeboard.org/profile/ppi/participatingInstitutions.aspx>

Create Your FSA ID Account

- The student and one parent providing information on the FAFSA need to create an FSA ID account at **StudentAid.gov/fsa-id**
- When you create the FSA ID you are creating a username and password that serves as the legal signature
- Provides access to FAFSA, IRS Data Retrieval Tool and Federal Student Aid online systems

Username

Password

Social Security
Number

Email Address

Mobile Number

Security Questions

FSA ID Tips

- If you are a dependent student - your parent will need an FSA ID to sign your FAFSA electronically
- If the parent created an FSA ID for another child they can use the same FSA ID
- You and your parent must have different FSA IDs – you cannot share email address or mobile phone number.



Creating a Federal Student Aid Account (FSA ID)

What you need to know...

What is a Federal Student Aid (FSA) Account?

An FSA Account is a username and password that you will use to log into certain U.S. Department of Education websites, and electronically sign the Free Application for Federal Student Aid (FAFSA®).

Who should create an FSA Account?

Students interested in receiving federal student aid should create an FSA Account. You AND any parent electronically signing the FAFSA will need their own separate FSA Account.

When should I create an FSA Account?

Due to processing time, we recommend you apply at least 3 days BEFORE filing the FAFSA or attending a FAFSA Completion Event.

What do I need to create an account?

You will need your own mobile phone number and/or email address.

Whose Information Goes on the FAFSA?

YES

- Married parents living together
- Divorced or separated parents living in the same household
- Biological parents (not married) 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 financial support
- Stepparents – If part of student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
- Grandparents
- Anyone else the student lives with

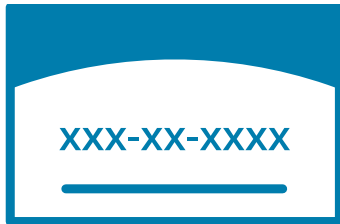
When Is A Student Considered “Independent”?



- 24 or older on Jan 1, 1999
- Married
- Veteran (includes active duty personnel)
- Working on graduate level degree
- Emancipated minor 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

2022-2023 FAFSA Prep

Information Needed for FAFSA



**Social Security
Numbers – Student &
Parent**



**Student & Parent
Federal Student Aid
Account (FSA ID)**



Email Addresses



**2020 Federal Income
Tax Returns and ALL
W-2's – Student &
Parent**



**2020 Untaxed Income –
Student & Parent –
EXCEPT untaxed Social
Security Benefits**



Parent Current Assets



Student Current Assets

What is considered an asset?

Current value at time of filing the FAFSA:

Cash	Stocks	Certificates of Deposit
Checking	Bonds	Net Value of Real Estate
Savings	Investments	
Mutual Funds	529 Plans – for all children	

Farm Value – unless primary place of residence

Business value – Unless family owned and employs 100 employees or less

Not reported on FAFSA

Value of Primary home

Value of qualified retirement accounts

Value of life insurance policies

Special Circumstances

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

- » Divorced or separated parents
 - » Recent death or disability
 - » Unemployment
 - » Reduced income
 - » 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](https://pheaa.org/forms)

Financial Aid 101

Scholarships





Searching for
Scholarships

- Postsecondary Schools
- Local and Regional
- National

Increase Your Scholarship Opportunities

Your Name

Address
City, State ZIP
Phone
Email

Objective

I hope to use this scholarship to further my pursuit of a career in literary publishing.

Academic History

- Portland State University
 - Sept 2010 - Present
 - Pursuing a B.A. in English Literature
 - 3.67

Work History

- Writing Tutor, Portland State University 2011
 - Assisted students with essay structure, theses and grammar
 - Requested specifically by more than 15 students to be a private tutor
 - Responsible for organizing office files
- Co-founder and Editor of *Campus Poetry*, 2012
 - Designed and helped create *Campus Poetry*, a literary journal at Portland State.
 - Collaborated with 10 individuals to select, edit and publish 30 poems, photographs and short stories.
 - Arranged promotional events and raised money to continue the journal through 2014.

Volunteer Work

- Literacy Volunteer, St. Thomas Learning Center, 2011
 - Taught low-income and disadvantaged youths basic literacy
 - Formulated and executed awareness campaigns to attract new members

Awards and Achievements

- Phi Beta Kappa
- Dean's List 2010 – Present

Key Skills

- Type 80 words per minute
- Competent with Microsoft Office
- 4+ years Spanish language classes
- Strong academic focus on women's studies and feminist literature

www.InstantResumeTemplates.com

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



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

Begin Searching Early



Fastweb.com
Collegeboard.org
Scholarshipamerica.org
GoMerry.com

Scholarship Opportunities

- Mike Rowe Works Foundation
- Live Mas Scholarship –Taco Bell
- Cameron Impact Scholarship
- Equitable Excellence Scholarship
- Coca Cola Scholars
- QuestBridge
- College Board Opportunity Scholarships
- Doodle4Google
- Stuck at Prom – Duct Tape
- Horatio Alger Association Scholarship



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



Advice from Graduating Seniors

- Teacher recommendations mean a lot. Your essay is probably the biggest thing they're going to look at.
- It takes a great deal of dedication, but it is so worth it in the end!
- Start early and look around locally.
- Even if it's a lengthy application, take the time and fill it out. Chances are that other people think it's too long and won't take the time to do it themselves.



Financial Aid 101



Financial Aid Programs



Pennsylvania State Grant

- ✓ 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

2021-22 PA State Grant Awards

COST TIER	MINIMUM AWARD	MAXIMUM AWARD
\$0 - \$12,000	\$500	\$2,660
\$12,001 - \$19,000	\$500	\$4,254
\$19,001 - \$29,000	\$500	\$4,574
\$29,001 - \$32,000	\$500	\$5,000

2021-22 Out-of-State Awards

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**

Other State Programs

- State Work-Study
- Blind or Deaf Beneficiary Grant
- Educational Assistance Grant (EAP) – National Guard
- Chafee Education and Training Grant – co-administered with the PA Department of Human Services
- Fostering Independence Tuition Education Waiver
- Pennsylvania National Guard Military Family Education Program (MFEP)
- Postsecondary Educational Gratuity 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

Federal Grants

- Federal Pell Grant
 - » Based on financial need
 - » 2020-21 max award - \$6,495
- Federal Supplemental Educational Opportunity Grant (FSEOG)
 - » Based on financial need
 - » Must be Pell Grant eligible
 - » Max award \$4,000

Other Federal Programs

- **Teacher Education Assistance for College & Higher Education Grant (TEACH)**
 - » Students who plan to teach in a high-need field at the secondary level
 - » Minimum service commitment
 - » **More information at StudentAid.gov**
- **Iraq and Afghanistan Service Grant**
 - » Students whose parent passed away performing military service in Afghanistan or Iraq war
 - » **More information at StudentAid.gov**
- **AmeriCorps**
 - » Perform community service in exchange for education award
 - » Award can cover range of educational expenses
 - » **More information at Nationalservice.gov**

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

Financial Aid 101



Federal Loans



Federal Direct Student Loans

- In the student's name
- No credit check
- No co-signer required
- Fixed interest rate of 3.73% and 1.057% origination fee (processing fee)
- Rate for new loans reset every July
- 6 month grace period
- Subsidized or Unsubsidized
- 10 year standard repayment plan but other options available
- Apply at www.studentaid.gov



Subsidized

Unsubsidized

Federal Government pays interest charged to student while enrolled or in grace





- Based on financial need
- There is a 1.057% fee deducted from loan amount at disbursement

Borrower is responsible for paying interest accrued in school and grace

- Any interest not paid during grace will be capitalized at repayment
- There is a 1.057% fee deducted from loan amount at disbursement

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
Graduate or Professional	\$8,500	\$12,000



**What if I need to borrow
more than \$5,500 to cover
my bill?**

Federal Loan

Federal Direct Parent PLUS Loan

- Parent is the borrower and the loan remains in parent's name
- Credit check is required - Can have a co-signer
- **Interest/Fees:** 6.28% interest rate and 5.28% origination 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

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 st Year	\$5,500	\$4,000 ¹	\$9,500
2 nd Year	\$6,500	\$4,000 ¹	\$10,500
3 rd Year	\$7,500	\$5,000 ¹	\$12,500
4 th Year	\$7,500	\$5,000 ¹	\$12,500

Financial Aid 101

Private/Alternative Loans





**ONLY consider private or
alternative loans after looking into
all other sources of financial aid.**

Private/Alternative Loans

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



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

Low, Fixed Rates
3.73-6.69%^{1,2}
APR

Effective as of 5/12/21

Learn more at PHEAA.org/PAForward

1) **Annual Percentage Rate (APR) Calculations** – The lowest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a student borrower who selected an Immediate Repayment Plan and a repayment term of 120 months, monthly payments of \$100.87 and a final payment \$78.29, a fixed periodic interest rate of 4.17%, and a total amount financed of \$11,980.40. The student borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period and a 0.50% graduation benefit was applied 47 months into repayment. The highest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a student borrower who selected a Fully Deferred Repayment Plan and a repayment term of 180 months, monthly payments of \$117.93, a fixed periodic interest rate of 7.07%, and a total amount financed of \$21,227.72. The student borrower received an in-school deferment of 46 months and a grace period of 6 months. The student borrower in this sample did not qualify for any interest rate discounts. These APRs are estimates and may differ from the actual rates received.

2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information.

Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information.

PHEAA reserves the right to discontinue all programs or benefits without prior notice.

Financial Aid 101



FAFSA's filed – what's next

What happens after the FAFSA is Filed?



FAFSA

- Sent to Federal Processor
- Student Aid Report for student



Schools/PHEAA

- Receive FAFSA results and check for eligibility for financial aid



Financial Aid Notifications

- Schools send to students offered admission
- Students compare costs vs aid

Expected Family Contribution - EFC

The Federal Processor uses a federal formula to determine the Expected Family Contribution (EFC)

- Schools use the EFC to determine eligibility for financial aid
- Remains the same no matter which school the student attends
- The EFC can be found on the FAFSA Confirmation Page

Expected Family Contribution (EFC) is determined based on:

- ❖ Parent income and assets
- ❖ Student income and assets
- ❖ Family size
- ❖ Number in college
- ❖ Age of the older parent



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 offer is sent to student once accepted at the the school



School cost	\$26,000
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EFC	-\$3,000
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Financial Need	\$23,000
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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?

Sample Award Notification

Financial Aid		\$39,945	
GRANTS AND SCHOLARSHIPS			
	Fall	Spring	Total
Faculty Scholarship	\$15,500	\$15,500	\$31,000
Federal Pell Grant	\$1,323	\$1,322	\$2,645
Federal Supplemental Educational Opportunity Grants (FSEOG)	\$400	\$400	\$800
LOANS			
Federal Direct Subsidized Loan	\$1,750	\$1,750	\$3,500
Federal Direct Unsubsidized Loan	\$1,000	\$1,000	\$2,000

Estimated Cost of Attendance			\$61,826
DIRECT BILLABLE COSTS			
	Fall	Spring	Total
Tuition	\$23,085	\$23,085	\$46,170
Fees	\$180	\$180	\$360
Room/Housing	\$4,010	\$4,010	\$8,020
Meals/M meal Plan	\$2,688	\$2,688	\$5,376
INDIRECT COSTS			
Book/Supplies	\$550	\$550	\$1,100
Transportation	\$225	\$225	\$450
Other Educational Costs	\$175	\$175	\$350

Total Estimated Balance		\$21,881
ESTIMATED MONTHLY PAYMENT OPTIONS		
\$2,188	\$1,823	DEPOSIT NOW
10 payments per year	12 payments per year	METHODS 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.

WORK STUDY	Fall	Spring	Total
Federal Work Study	\$1,250	\$1,250	\$2,500

PAYMENT PLAN

We offer 10 and 12 month payment plans. Payment plans are calculated by semester and subject to change. You need to sign up for a payment plan each semester.

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

Ways to Pay

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

Financial Aid 101



Final Thoughts & Wrap Up



Financial Aid Made Simple

5 Steps to Financial Aid

Step 1

Look for
FREE
money
first

Step 2

Know
your
forms &
specific
deadlines

Step 3

Fill out
the
FAFSA

Step 4

Compare
schools
financial
aid offers
carefully

Step 5

Be sure
you have
the
money
you need

What Can You Do Now?





Review and consider all options.
Sometimes the best fit is not the
first school choice.

Use Your Resources



- **PHEAA.org**
- **EducationPlanner.org**
- **MySmartBorrowing.org**
- **StudentAid.gov** – The one-stop shop site for all financial aid information.
- **StudentAid.gov/FAFSA** – Direct link to the FAFSA
- PHEAA toll free: 800-692-7392
- Federal Student Aid Info Center: 800-433-3243

QUESTIONS?

William Lindsey

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