



# **FINANCIAL AID 101**

**Prepare for Your Future**





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# Your presenter

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# Agenda

A background collage of students celebrating graduation. It includes a male student in a graduation cap and gown, a group of students cheering with their arms raised, and a female student in a graduation cap and gown holding a diploma.

**What is Financial Aid**

**How do I apply**

**The Aid sources available**

**What happens next**

**Making smart decisions**

# Financial Aid Basics

Financial Aid is funding provided to students and families to help pay for **POSTSECONDARY EDUCATION** expenses

## Principles:

- Paying is a joint responsibility of student and parent(s)
- A Federal Formula determines family “NEED”
- FORMS must be filed to receive ANY Aid

# Funding Sources

- Federal Government
- State Government
- Schools/Colleges
- Private Scholarship Sources:
  - HS counselors
  - Clubs and organizations
  - Employers
  - Internet scholarship searches  
(Use free sites only)

# Types of Financial Aid



- Merit Scholarships (Free Money)
- Gift Aid (Need Based Grants/Scholarships - free money)
- Self-Help (Loans, Work-Study, Savings, etc.)



# 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** through PHEAA

- Required first year for all students

- **Some schools require additional forms:**

- **CSS Profile** – through the College Board; additional fees

- **Institutional Financial Aid Forms** - through a specific school

- **KNOW WHAT FORMS EACH SCHOOL REQUIRES**



# FAFSA.GOV - New look and format for AY 2019-20

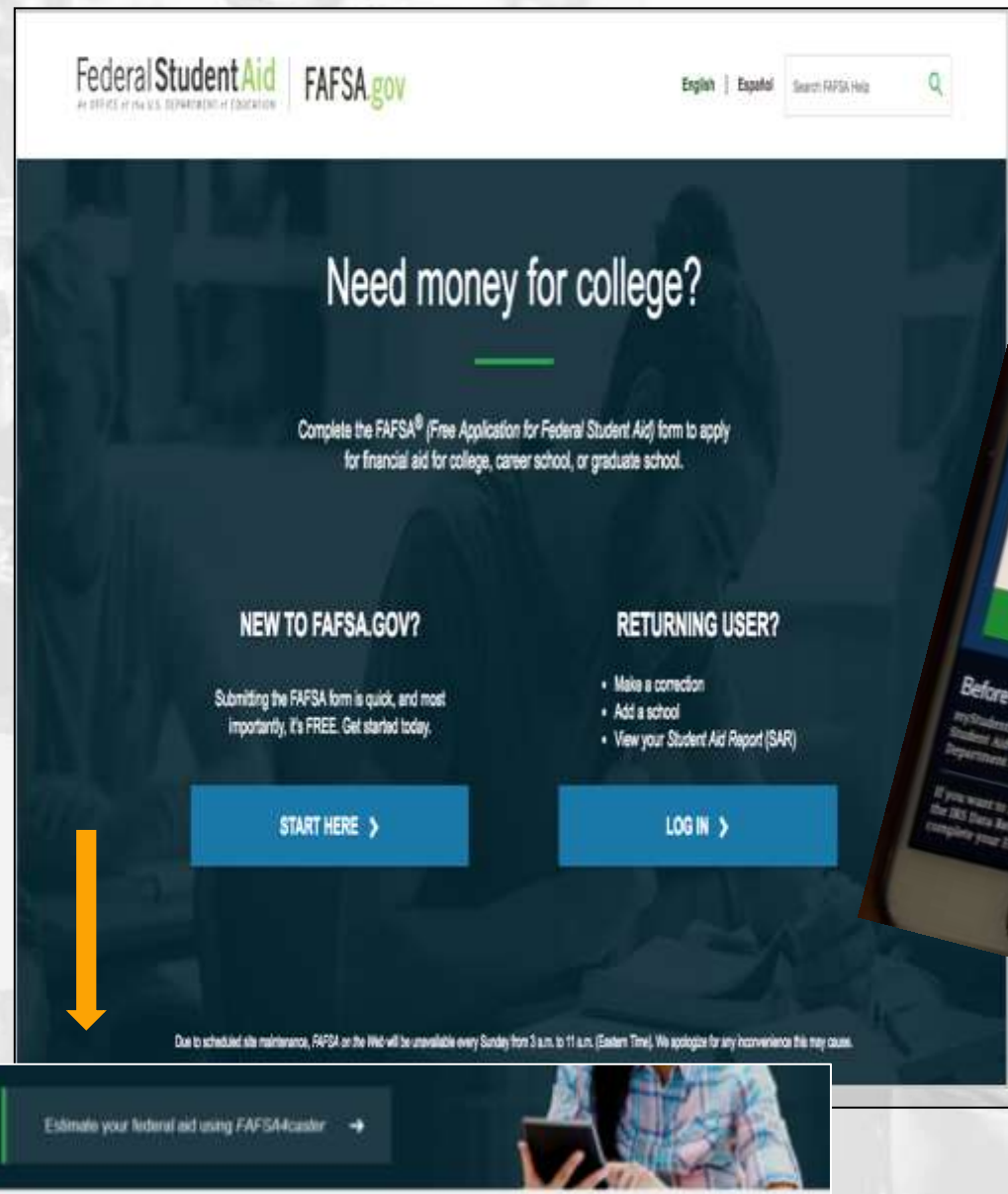
The primary form used to determine eligibility for Federal Financial Aid

Complete every year enrolled

New web format for online, tablet and phone use and a new “My Student Aid” App

**File online** – Fast, Secure, SKIP LOGIC and Built-in Edits

**FAFSA4caster** – practice site





# DEADLINES

**Federal Deadlines** - Apply anytime after October 1 in the year prior to when you will attend (AY 2019-20: 10/1/18 to 6/30/20)

**School Deadlines** - vary, check websites!

## **PA State Grant Deadlines for FAFSA**

**May 1** - First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)

**August 1** – 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



**DON'T MISS  
DEADLINES**

# Whose information goes on the FAFSA?

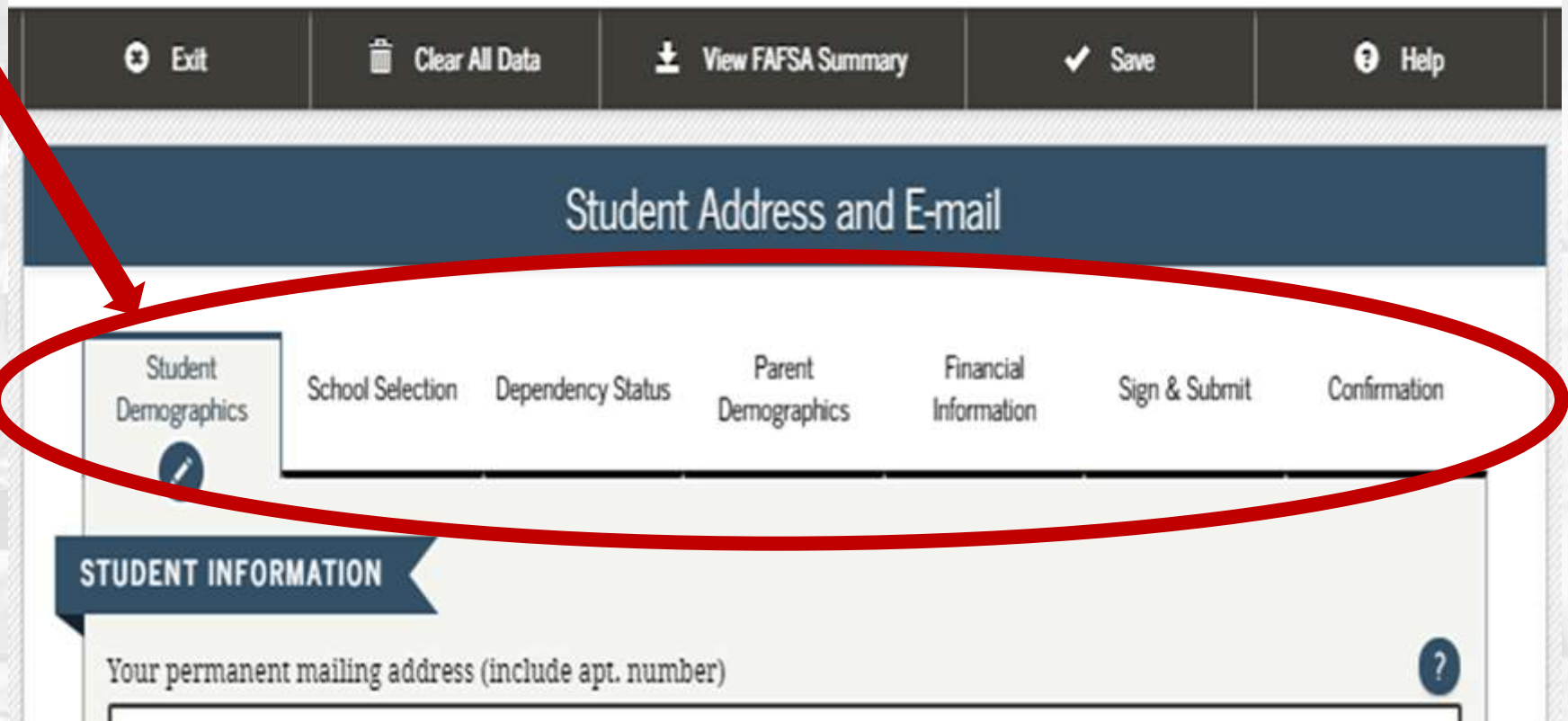
- ✓ **Independent student** – only their info
- ✓ **Dependent Student and Parent(s)**
  - ✓ **Divorced or Separated Parents -> Custodial Parent:** the parent that you lived with most during the last 12 months, if equal: the parent that provided the most financial support
  - ✓ **Divorced/Separated parents who live in the same household**
  - ✓ **Same Sex Parents**
  - ✓ **Stepparents**
  - ✓ **Adoptive parents**
- ✓ **NOT a parent for FAFSA:**
  - ✓ Foster parents
  - ✓ Legal guardians
  - ✓ Anyone else the student is living with

# Documents You May Need

- Social Security Number or alien registration number if not US Citizen
- Driver's license (student only and optional)
- Prior, Prior year's Federal income tax returns (1040, 1040A or 1040EZ) & W2 forms
  - 2017 taxes for AY 2019/2020, 2018 taxes for AY 2020/21
- Current bank statements (checking and savings) as of the FAFSA filing date
- Current business and farm records (if >100 employees / if you don't live on the farm)
- Records of any stocks, bonds & other investments, including 529 accounts
- Untaxed Income (untaxed Social Security benefits are not considered)
  - Veterans non-education benefits, child support paid/received and workers' compensation.



# 7 Sections / fill in the blanks



Exit Clear All Data View FAFSA Summary Save Help

## Student Address and E-mail

Student Demographics School Selection Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

**STUDENT INFORMATION**

Your permanent mailing address (include apt. number) ?

Use the Previous and Next buttons within the Application



PREVIOUS NEXT

# Dependency Status



## Independent students are:

- 24 or older on January 1 of award year
- Veteran (includes active duty personnel)
- Married
- Working on graduate degree
- Emancipated minor or in a legal guardianship
- Orphan, in Foster Care or Ward of the Court at any time when the student was age 13 or older
- Have legal dependents other than spouse
- Student deemed homeless by proper authority

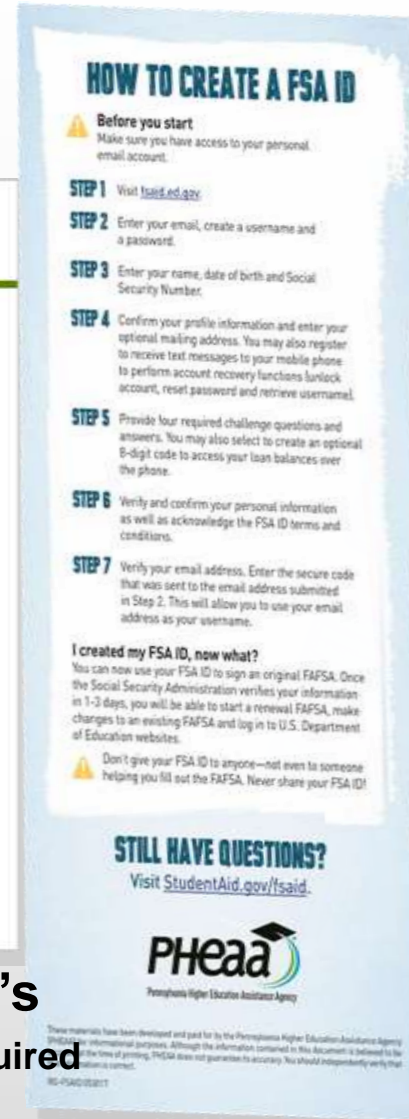


# Create an FSA ID (sign the FAFSA electronically)

## FSAID.ed.gov

or scroll down at FAFSA.gov & options within the FAFSA

The screenshot shows the 'Create an FSA ID' page on FSAID.ed.gov. It features a header with 'Create an FSA ID' and 'Manage My FSA ID' tabs. Below the header, it says 'Please enter your:' followed by five input fields: 'E-mail', 'Confirm E-mail', 'Username', 'Password', and 'Confirm Password'. Each field has a small circular icon to its right. Below the 'Password' field, there are links for 'Numbers', 'Uppercase Letters', 'Lowercase Letters', 'Special Characters', and '8-30 Characters', along with a 'Show Text' button. A green 'CONTINUE' button is at the bottom right.



**Student and ONE Parent need separate ID's**

**- Separate emails addresses & mobile phone numbers required**



Exit Clear All Data View FAFSA Summary Save Help

## Search for Colleges

Student Demographics **School Selection** Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

**STUDENT INFORMATION**

John, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?  
☐ Yes ☒ No

State  
Pennsylvania

City (optional)

School Name (optional)  
Pennsylvania State University

SEARCH TIPS PREVIOUS SEARCH

# SCHOOL SELECTION

## Look at more than one!

Select up to 10 colleges you are interested in attending

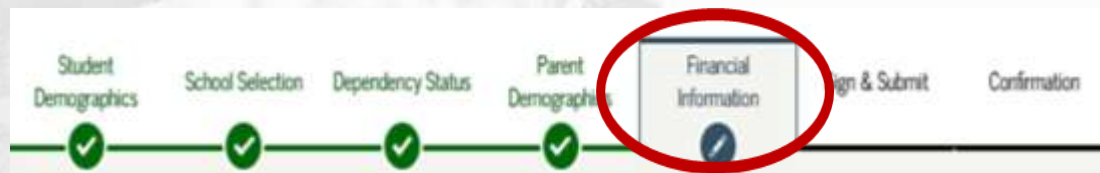
- You don't have to be currently accepted
- List the one you're most likely to attend first

Schools cannot see your Financial Info unless you list them on FAFSA

Schools cannot see the order or your other school selections

Search by name or by school code

# IRS Data Retrieval Tool



- Students and Parents can transfer IRS Tax Return Information directly into the FAFSA if applicable
- Participation is voluntary and student chooses whether or not to transfer data to FOTW
- IRS will authenticate taxpayer's identity
- If tax record is found, IRS transfers information to populate the FAFSA
- Reduces documents requested by financial aid office
  - Manual entries are verified
- ✓ Have W2's for earned income reporting

# IRS Data Retrieval Tool

## Certain tax filers cannot use the IRS Data Retrieval Tool

Did not  
indicate on  
FAFSA a  
tax return  
was  
completed

Marriage  
date is  
January  
2018, or  
later

First three  
digits of  
the SSN  
are 666

Filed a  
non-U.S.  
tax return

Married  
and filed  
as head of  
household,  
or filed  
separate  
returns

Neither  
married  
parent  
entered a  
valid SSN

Non-  
married  
parent or  
both  
married  
parents  
entered all  
zeroes for  
the SSN

Student Demographics School Selection Dependency Status Parent Demographics Financial Information **Sign & Submit** Confirmation

**i** You have chosen to submit your FAFSA without all required signatures. If you continue, your application will not be complete.

Your FAFSA must be signed before your school can determine your eligibility for federal student aid. The fastest way to sign a FAFSA is electronically using an FSA ID. Click [choose another way to sign](#) below to sign with an FSA ID. [Click here for help signing with your FSA ID.](#)

To submit without signature(s), click **Submit My FAFSA Now.**

**Student Selected Signature Option**

Social Security Number: XXX-XX-6123  
Last Name: **Dependent**  
Date of Birth: 02/09/1999

Signature Status: **Submit Without Signatures**

[choose another way to sign](#)

**Parent Selected Signature Option**

Social Security Number: XXX-XX-4644  
Last Name: **Student**  
Date of Birth: 12/30/1963

Signature Status: **Submit Without Signatures**

[choose another way to sign](#)

**PREVIOUS** **SUBMIT MY FAFSA NOW**

# Confirmation Page

Confirmation Page



**Congratulations, John!**

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 12004251707 07/27/2018 14:49:4

Data Release Number (DRN): 9999

## What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) 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 school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:  
**newuser@fafsademo.com**

**PRINT THIS PAGE**

[Expand All](#)

> **Estimated Expected Family Contribution (EFC) = 999999**

> **IRS Information**

> **School(s) on your FAFSA:**

**EFC:** Expected Family Contribution is a measurement of student's and family's ability to pay postsecondary educational expenses

Student contribution plus parent contribution equals EFC

**EFC stays the same for ALL schools**

Parent contribution divided by number of children in college at the same time



# PA State Grant FORM

Required for first year students

Missed the Link – go to PHEAA.org, 24-48 hours after filing or watch for PHEAA reminders

**Easiest Method:** Click the Link on the FAFSA confirmation Page, info is transferred

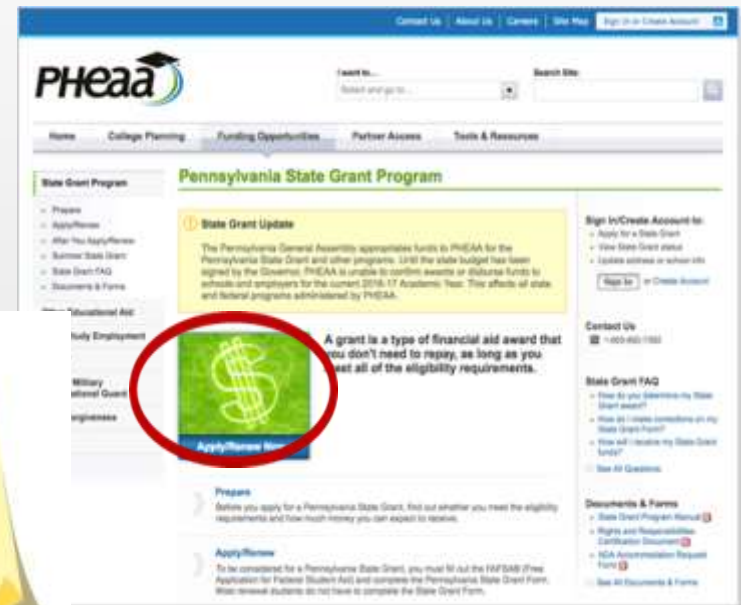
An abbreviated version of your confirmation page has been sent to you at the e-mail address:

samplestudent@sample.com

PRINT THIS PAGE


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

**NEW !  
E-Sign  
process**



# PA State Grant Form (SGF)

✓ Check Rights and Responsibilities Box to electronically sign SGF



**Rights and Responsibilities**

After reviewing your Rights and Responsibilities you must check the box at the bottom to confirm that you have read and agree to the Rights and Responsibilities.

[View Rights and Responsibilities](#) [? Can't open document?](#)

By submitting this electronic Pennsylvania State Grant Form, I/we hereby affirm acceptance of the Statement of Certification and Authorization found in the Applicant's Rights, Responsibilities, Use of Social Security Number, and Certification for the Pennsylvania State Grant Program, which is incorporated herein by reference and which I/we have read, agree to, and certify. I/we further understand that if I/we provide an email address, communications regarding the State Grant Program may be sent to me/us through electronic communications methods. Additional certification and verification may be required following review of this application.

\* ☐ I have read and agree to the Rights and Responsibilities of this application.

[Exit Application](#) [Submit My Info >>](#)



# Special Circumstances ...

***If things change ...contact the Financial Aid Office***

- Reduced Income
  - Recent death or disability
  - Divorced or separated parents
  - Unemployment
- 
- ✓ Only a school can change a FAFSA related to circumstances
  - ✓ Decisions are final and cannot be appealed to U.S. Department of Education
  - ✓ Contact PHEAA for PA State Grant re-consideration

# Forms Are Filed – Now What?

Next Steps



# The process.....

Department of Education's Central Processing System uses the FAFSA calculations to create your **NEED ANALYSIS**



- ☒ EFC is calculated – number used to determine need
- ☒ SAR/ISIR – reports information to you and your school choices
- ☐ Schools and State receive your results
- ☐ Grant eligibility is calculated
- ☐ You Apply/Applied to your school choices
- ☐ Once Accepted – schools produce Award Letters  
(Aid Packages) based on Need and any Internal Aid  
(Cost – EFC = Need)
- ☐ You compare Award Letters
- ☐ Determine true costs of school and make affordable choices

# What is Financial Need?

$$\begin{aligned} &\text{Cost of attendance (COA)} \\ &- \text{Estimated family contribution (EFC)} \\ &= \text{Financial Need} \end{aligned}$$

# Cost of Attendance

- School Costs Include:
  - ✓ Tuition and fees
  - ✓ Room and board
  - ✓ Books and supplies
  - ✓ Transportation
  - ✓ Miscellaneous living expenses
  - ✓ Other expenses if necessary (child care, etc.)

# Determining Need-Based Eligibility

- 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

This is NOT necessarily the amount you will pay each year!



# Parent Income & Assets

Allowances are made for federal, state, local and social security taxes; working parent households and a standard living allowance based on family size

An **ASSET PROTECTION ALLOWANCE** is applied against a Parent's assets, based on the information provided on the FAFSA application

Student Demographics School Selection Dependency Status Parent Demographics **Financial Information** Sign & Submit Confirmation

**PARENT INFORMATION**

As of today, does the total amount of your parents' current [assets](#) exceed \$33,600.00?

☐ Yes ☒ No

Each family's number is unique to them

**NOT AN ASSET:** Home, Personal Property, Qualified Retirement Funds; Value of Life Insurance

Report **NET ASSETS** (Current Value – Current Debt = Net Asset)

529 college savings accounts are reported as Parent Investments.

# Student Income & Assets



- Income protection allowance of \$6,660 is applied and the remaining amount is assessed at 50%
- Dependent students must report assets in their name
- Student assets are assessed at 20%

# Schools determine NEED



## 1. Using FAFSA calculations:

School Cost .....	\$26,000
<b>EFC</b> .....	<u>-\$ 3,000</u>
FINANCIAL NEED .....	\$23,000

2. FAO “**Packages**” students based on Financial Need and available funding (varies by school)

3. Financial **Award Letter** is sent to the Student

**NOTE: EFC Stays the same, Costs Vary**

# Financial Aid Award Letter - Understand it!

## **An official notification from the School about financial aid, terms, and conditions**

- Lists the type and amount of each award to be received and accept/reject steps
  - Sign and return
  - Complete MPN's for loans; Entrance Counseling

## **REVIEW and ASK QUESTIONS**

- Is there criteria on the Gift Aid - GPA, Participation, Membership, Major ?
- Will funds change if tuition changes; Will Gift Aid continue in subsequent years
- Is PLUS and Work-Study packaged?
- How are Outside Scholarships Handled?
- What is the overall debt

The award letter is for one year's costs.



# Funding Options Available



"Well, how much money will I get?"

# Federal Grants based on Need (EFC)

**Pell Grant ..... up to \$6,095** (18/19 AY)

**Campus-based aid – amounts determined by FAO**

**FSEOG..... up to \$4000**

**Federal Work Study... FAO determines**

Eligibility determined by FAFSA (forms)

Amounts determined by Need Analysis & Cost of School



# PA State Grant pheaa.org



**Full time in PA\* .... up to \$4,123** (18/19 AY)

Greater than 50% Online: half of the eligible award

Out of State – up to \$600 in DE, DC, MA, OH, WV, VT

- **All other states - \$0**

➤ Must be a resident of PA, attend at least half-time in a minimum 2 year program and meet satisfactory academic progress – see [pheaa.org](http://pheaa.org) or the PA Student Aid Guide

Eligibility determined by FAFSA & PA Grant Form

**Amounts determined by Need Analysis & Cost of School**

# Federal Direct Loan Program

StudentLoans.gov or the School's Website

**Awarded to ALL eligible undergraduate students, regardless of NEED**

## **2 Loan components**, based on FAFSA

**Subsidized** – Govt pays interest while student is in-school half-time and during grace period

**Unsubsidized** – Student is responsible for interest (Accrues in school and grace)

5.05% variable/fixed interest rate, 1.062% fee (AY 18/19)

- Changes every July 1 for new loans

- **In Student's Name**
- No Collateral or Credit Check
- No Payments required while attending school and 6 month Grace Period
- Affordable repayment options
- MUST complete a FAFSA and Sign an MPN
- Additional amounts for Independent Students and if Parent PLUS Loan is denied

# Federal Direct Stafford Loan Program Borrowing Limits

Undergraduate Students			Graduate Students
Annual Limits	Dependent Students	Independent or Dependent Students whose parents are unable to borrow a PLUS Loan	Graduate or Professional Studies
<b>1<sup>st</sup> Year</b>	<b>\$5,500</b> Total No more than \$3,500 may be subsidized	<b>\$9,500</b> Total No more than \$3,500 may be subsidized	<b>\$20,500</b> each academic year Graduate / Professional students are no longer eligible for subsidized loans
<b>2<sup>nd</sup> Year</b>	<b>\$6,500</b> Total No more than \$4,500 may be subsidized	<b>\$10,500</b> Total No more than \$4,500 may be subsidized	
<b>3<sup>rd</sup> Year and beyond</b>	<b>\$7,500</b> Total No more than \$5,500 may be subsidized	<b>\$12,500</b> Total No more than \$5,500 may be subsidized	
<b>Aggregate Limits</b>	<b>\$31,000</b> Total No more than \$23,000 may be subsidized	<b>\$57,500</b> Total No more than \$23,000 may be subsidized	<b>\$138,500</b> Total

# Federal Direct PARENT PLUS Loan

## For Parents of Dependent Undergraduate Students

PLUS loans also available for Independent Graduate Students

- In a Parent's Name for student costs – up to the Cost of Attendance
- Payment can be deferred while student is in school (interest accrues)
- No Debt-to-Income test, Only lenient credit check
- Must apply each year and file a FAFSA
- IF DENIED – student is eligible for an additional \$4,000 unsub
- 7.60% Variable/Fixed Interest Rate; 4.248% fees (AY 18/19)
  - Changes every July 1 for new loans





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

# Private / Alternative Education Loans

## Options for Balances from private lenders or financial institutions

- **In student's name / co-signers usually required**
  - Some loan products have a co-signer release
- Fees, interest rates, loan amounts, and repayment provisions vary by lender
- Based on credit scores and debt-to-income
- Compare before making choices and read the fine print
- Students must sign a “Self Certification Form” per DOE

The image shows a sample of a "Private Education Loan Applicant Self-Certification" form. The form is titled "Private Education Loan Applicant Self-Certification" and includes a section for "Applicant Information" with fields for Name, Address, City, State, Zip, and Phone. It also has a section for "Loan Information" with fields for Loan Amount, Interest Rate, and Repayment Period. The form includes a declaration of understanding the terms and conditions of the loan, and a section for the applicant's signature and date.





# **FINANCIAL AID 101**

## **Scholarships**



# Scholarships! Don't miss FREE Money

- **START EARLY—and KEEP LOOKING**
  - GOOGLE your Interests
- DON'T PAY for information (Scam)
- Criteria varies by school and organization
  - Follow Directions – provide what is asked
- Don't Fear Essays – recycle
- Don't disqualify yourself until IT disqualifies YOU
- Small amounts ADD UP
- Activities, Athletics, Family, Hobbies, Attributes, Participation – DO YOUR RESEARCH
- Create a Profile/Resume – everything about you
- **DON'T MISS DEADLINES**

- ✓ **FastWeb.com**
- ✓ **EducationPlanner.o**
- ✓ **FinAid.org**
- ✓ **Unigo.com**
- ✓ **Scholarships.com**
- ✓ **Scholarship-Page.co**
- ✓ **DoSomething.org/Sch**
- ✓ **Colleges.Niche.com**
- ✓ **StudentScholarships.org**
- ✓ **BigFuture.Collegeboard.org**
- ✓ **CollegeAnswer.com**
- ✓ **CollegeNet.com**
- ✓ **MeritAid.com**
- ✓ **MORE....**



# Begin with the End in Mind

**RESEARCH the EXPECTED SALARY in your FUTURE CAREER, find an affordable school, and borrow realistically**

- There are many paths to the same degree
- Research every option, including community colleges and commuting
- Only attend a school you can reasonably afford
- Only borrow what you absolutely need to attend
- Approach education from a consumer standpoint
- **Much depends on You and Your Choices**



# Beware of the 5-year Plan

Things like double majors, study abroad, internships, and athletics can enhance the educational experience and improve marketability. But it comes at a price:

- Total cost just increased by 25%
- The 5th year likely costs 20% more than the 1st year did
- Loss of institutional funds if they only allow for 4 years
- Loss of PA State Grant if all 4 years have been received
- Reduction in student borrowing capacity if maximum loans received in the first 4 years (only \$4,000 left)
- Talk it over and plan ahead!

# MySmartBorrowing.org

- 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 overborrowing



# How it Works

MySmartBorrowing guides students and families through four easy sections:

**1** Select a  
Career

**3** Factor in  
Savings

**2** Select a  
School

**4** Get Results



# View the Results

Once you input your selections, you can:

- View your potential salary in your new career
- Add & compare up to four colleges
- See if you're borrowing too much



# PHEAA Online Resources

- **PHEAA.org**
- **EducationPlanner.org**
  - Career planning
- **MyNextMove.org**
  - Research Careers
- **MySmartBorrowing.org**
  - Borrow smart
- **YouCanDealWithIt.com**
- **Facebook.com/pheaa.aid**
- **MyFedLoan.org**



# Thanks and Best Wishes!

## Questions?



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Pennsylvania Higher Education Assistance Agency