

Financial Aid 101



Your Presenter



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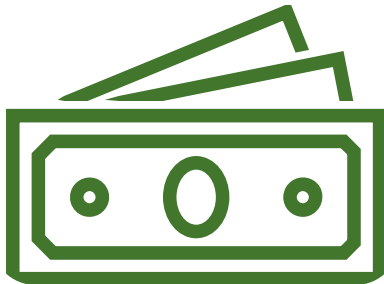
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- **Source of Financial Aid**
- **Applying for Financial Aid**
 - The Free Application for Federal Student Aid (FAFSA®)
- **Financial Aid Notifications**
- **Tips and Strategies**
- **Your Resources**

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



Self-Help

Work-Study



Loans

Federal Student Loans,
PLUS, Private Loans

Funding Sources



Federal Government



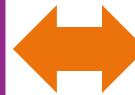
State Government



School or College



Scholarships



The screenshot shows the Federal Student Aid (FAFSA) website. At the top, it says "FederalStudentAid" and "FAFSA". Below that, there's a navigation menu with "FAFSA", "Loans & Grants", "Equipment", and "Loan Forgiveness". The main heading is "Get Money to Pay for School" with a sub-heading "Use the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college or graduate school." Below this, there's a section for the "2024-25 FAFSA Form" with buttons for "Start a New Form" and "Edit Existing Form". There's also a link for "Need to access last year's form? Start or Edit a 2023-24 Form". A section titled "Check FAFSA* Deadlines for the State You Live In" includes dropdown menus for "School Year" and "State of Residence", and a "Find Deadlines" button. Below this, there are three informational boxes: "Who Should Complete This?", "How Long Will it Take?", and "What Do I Need?".

Who Should Complete This?
Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs, which includes scholarships, grants, loans, and Federal work-study.

How Long Will it Take?
It takes most people less than an hour to complete, including gathering any documents or data needed.

What Do I Need?

- Verified StudentAid.gov account
- Social Security Number
- Parent or spouse contributor email addresses
- Income and asset information, if required

Types of Scholarships



Postsecondary
Scholarships



Local and
Regional
Scholarships



National
Scholarships

Scholarship Search Tips

- Start searching early
- Use **FREE** scholarship search sites
- Don't ignore scholarships with smaller award amounts
- Don't miss deadlines
- Search for scholarships every year



Federal & State Government Programs





Federal Grant Programs

Pell Grant - max award \$7,395 (2023-2024)

- Eligibility is the same for every postsecondary institution

Federal Supplemental Educational Opportunity Grant (FSEOG) – max award \$4,000

- Eligibility determined by Financial Aid Office at each potential school
- **Awarded to most financially needy students**

Qualified for a Pell Grant?

Federal Student Aid Estimator



Federal Work-Study

Inside Higher Ed reports:

“

Students who participate in the federal work-study program are more likely to graduate and be employed 6 years after college than their similar counterparts who don't participate in the program, according to a new study.

”

PA State Grant Program

- In-state – max award \$5,750 (full-time)
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
 - Up to \$600 for full-time students (\$800 for veterans)
- Award amount determined in part by the cost of the school

Must be at least half-time to be eligible



2022-23 Award Amounts



The maximum award for student attending an approved school in a reciprocal state is \$600 and \$800 (veterans)

*** Must be at least half-time to be eligible**

Cost Tier	Maximum Award	Minimum Award
\$0 - \$12,000	\$3,058	\$500
\$12,001 - \$19,000	\$4,894	\$500
\$19,001 - \$29,000	\$5,260	\$500
\$29,001 - \$32,000	\$5,750	\$500

Other State Programs

- PA State Work-Study Program
- PA National Guard Educational Assistance Program
- PA National Guard Military Family Education Program
- Chafee Education and Training Grant Program
- PA Fostering Independence Tuition Waiver Program
- PA Blind or Deaf Higher Education Beneficiary Grant Program
- PA Postsecondary Educational Gratuities Program
- PA Partnerships for Access to Higher Education Program
- PA Targeted Industry Program
- PA Ready to Succeed Scholarship Program

For details, see the PA Student Aid Guide, or visit [PHEAA.org](https://www.pheaa.org)

Federal Student & Parent LOANS



Types of Federal Loans

- Undergraduate Students
 - Subsidized (5.50% interest and 1.057% fee)
 - Unsubsidized (5.50% interest and 1.057% fee)
- Graduate Students
 - Unsubsidized (7.05% interest and 1.057% fee)
 - Grad PLUS Loan (8.05% interest and 4.228% fee)
- Parents
 - PLUS Loan (8.05% and 4.228% fee)

Federal Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- In student's name, no collateral or credit check, must sign MPN
- No payments required while attending school & six-month grace period
- Flexible Repayment options



Federal Direct Loan: Aggregate Limits

Undergraduate Education (Dependent Student)	\$31,000 (\$23,000 maximum Subsidized Loan)
Undergraduate Education (Dependent Student OR Dependent Students whose Parents were denied PLUS Loan)	\$57,500 (\$23,000 maximum Subsidized Loan)
Graduate / Professional Education	\$138,500

Federal Direct PLUS Loan

- For **parents** of dependent undergraduate students
- In parent's name for student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
 - 8.05% variable/fixed interest rate; 4.228% fees
- **MUST apply each year**
- Principal can be deferred while student is in school; Interest will continue to accrue

If denied - student is eligible for an additional \$4,000 unsubsidized loan



Financial A



REMINDER



WARNING
VE DATES ARE CLO
THAN THEY APPE



PA State Grant Deadlines

- **May 1** – If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
- **August 1** – If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

DON'T MISS THE DEADLINE!

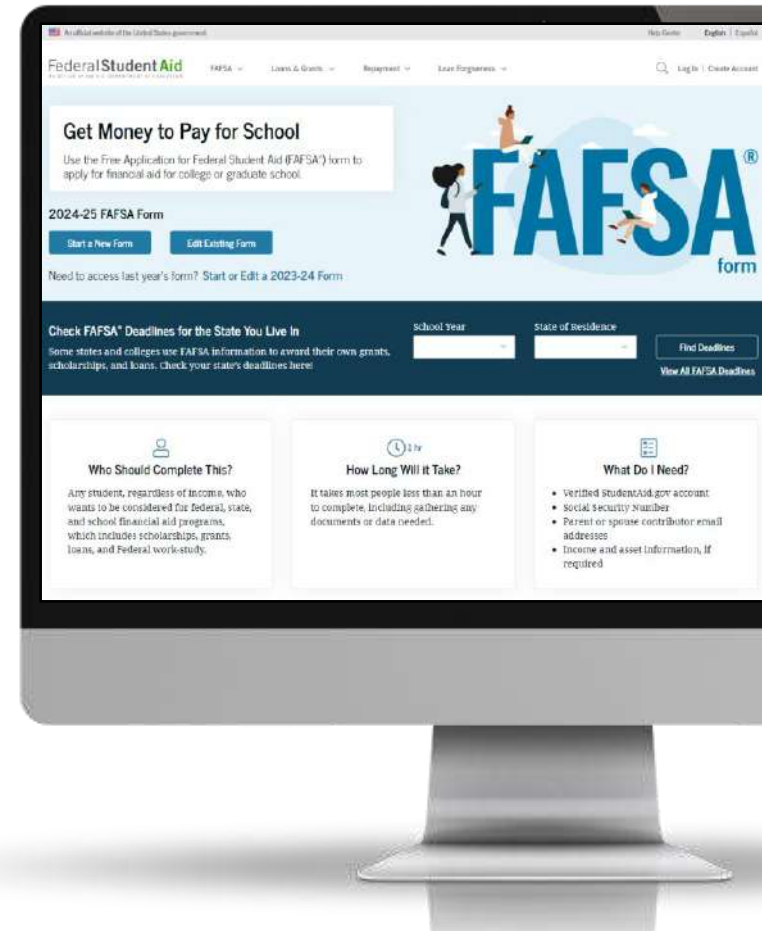


*** FAFSA (Free Application for Federal Student Aid) – [StudentAid.gov/fafsa](https://studentaid.gov/fafsa)**

FAFSA (Free Application for Federal Student Aid) – StudentAid.gov/fafsa

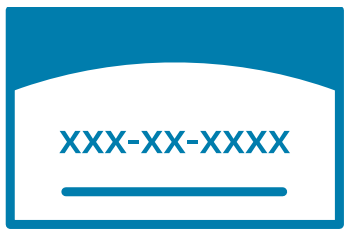
25

- The FAFSA is the primary federal form for financial assistance to attend postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online – Fast, Secure, SKIP LOGIC and Built-in Edits.
- While filing the FAFSA online is preferred, a printable PDF version is available at [StudentAid.gov](https://studentaid.gov).



2024-2025 FAFSA Prep

Information Needed for FAFSA



Social Security Numbers



Federal Tax Returns and W-2's (2022)



2022 Untaxed Income



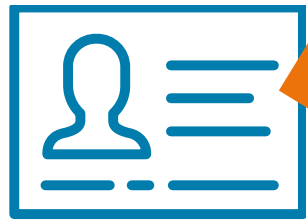
Checking and Savings Account Statement Balances as of FAFSA Filing Date



Investment Records



Email Addresses



Student & Parent Federal Student Aid Account (FSA ID)

Creating an FSA ID



- **ONLY** the owner of the FSA Account should create the account
- NO SSN? - Parent may use an Individual Tax Identification Number (ITIN)
- **Student and parent need separate FSA Accounts.**
- Use Parent Wizard to determine if more than one parent needs to create an FSA Account.

For Dependent Students, Who Reports Info on the 2024-25 FAFSA?



YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
 - The parent that provided the most financial support to student over the past 12 months
 - **If equal, then student would invite the parent with the higher income**
- Stepparent – If part of the student's household
- Adoptive parents



NO

- Foster Parents
- Legal Guardians
 - By court order
- Anyone else the student is living with



When Is A Student Automatically Considered “Independent”?



- 24 or older on Jan 1st of 2024
- Married
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Legally emancipated minor or in a legal guardianship with someone other than their parent or stepparent, as determined by a court in state of residence
- Orphan, in foster care or ward of the court at anytime since the student turned 13
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- **(PA State Grant status can be different)**

Providing Consent

- Applicant and any **required contributor** on the FAFSA must provide consent. They are consenting to:
 - Direct Data Exchange to import applicant, parent, parent spouse, and/or student spouse Federal Tax Information (FTI).
 - Redisclose FTI to state entities, institutions, and scholarship organizations.



IRS Direct Data Exchange

- System integration allows users' federal tax information to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange, **replacing the IRS Data Retrieval Tool.**
- The data exchange with the IRS may not work if the student or parent:
 - **has had a change in marital status after the end of the tax year.**
 - **filed a Puerto Rican or foreign tax return.**
 - **was victim of identity theft, involving their federal tax return.**

Student Income and Assets

Income

- Allowances are made for taxes
- Earnings from work-study are excluded
- Income protection allowance of up to \$9,410 and remaining income assessed at 50%

Assets

- Dependent students must report assets in their name
- 20% of the value of the assets is used in the calculation of the SAI

FAFSA – School Selection

- List more than one!
- Only schools that are listed will be able to see your FAFSA information.
- Students can list up to **20** colleges at a time
- Schools can be added or deleted at any time
- **Once the final school choice is made, students should update their PA State Grant record.**

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

Your Colleges

In this section, you'll search for and select schools you're considering so they will automatically receive an electronic copy of your FAFSA form. You don't need to worry if you don't end up applying to them - there is nothing else you need to do.

Previous Continue

FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

Personal Circumstances Demographics Financials **Colleges** Signature

Where should we send your FAFSA?

Search for the colleges to which you'd like to send your FAFSA* information.
You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected View Selected Schools

Search by School Name Search by School Code

State
 × ⓘ
 California (CA) ⓘ
 ⓘ

School Name - optional
 ⓘ

Search

Previous Continue

Signing with the FSA ID

FAFSA FORM 2024-25 Student: Raya Tran

Personal Circumstances Demographics Financials College **Signature**

Sign and Complete Your Part

Summary
This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your FSA ID. Because this is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you

- will use funds from the federal student aid programs for the purpose of higher education
- are not in default of a federal student loan
- do not owe a refund of federal student aid
- will not use federal student aid to pay for non-qualified expenses
- will not use federal student aid to pay for non-qualified expenses

By signing this application electronically using your username and password, and/or any other credential or by signing a signature page and mailing it to us, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked to provide

- information that will verify the accuracy of your completed form, and
- U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the secretary of education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.


Sign Your FAFSA Form

I, Raya Tran, agree to the terms outlined above


Cancel Submit


- On this page, the student acknowledges the terms and conditions of the FAFSA® form and signs their section. After agreeing and signing, the student is able to submit their section of the FAFSA form.
- Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet.

Dependent Student Section Complete




FORM
2024-25


Student: Raya Tran

FAFSA Menu 



You're Almost There!

The Student Section is complete!

 Parent Contributors

Requirements for Dependent Students

Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
 Alcina Tran	07/13/2024	✔ Invite Sent Edit
 Travis Tran	07/13/2024	✔ Invite Sent Edit

Track and Manage Your FAFSA Application and Your Contributors

This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

View Status

Inviting Parents / Contributors

Enter information about the parent(s) identified on the prior page, and we'll send emails on your behalf.

Provide the parent's full legal name as it appears on their Social Security card. The email does not have to be the same as their account username and password (FSA ID).



Parent

First Name

Last Name

Date of Birth

Month Day Year

Social Security Number (SSN)

My parent doesn't have an SSN.

Email Address

Confirm Email Address



Other Parent

optional

First Name

Last Name

Date of Birth

Month Day Year

Social Security Number (SSN)

My parent doesn't have an SSN.

Email Address


Confirm Email Address

- Depending on which or if both parents are selected through the Wizard, the student will need to invite them to complete their portion of the FAFSA.
- To do so, the student will need to enter the information shown on this slide:
First Name, Last Name, Date of Birth, Social Security Number, E-mail Address.
 - FSA will e-mail the parent(s) to log in to complete their portion.

Parent's Invitation Email

Federal Student Aid

Help Complete [StudentFirstName]'s Form



[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the *Free Application for Federal Student Aid (FAFSA®)* form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

Note: Forms are deleted after 45 days of inactivity.

Don't recognize [StudentFirstname]? Read [\[Help topic title\]](#).


Log In

1 Why You Were Invited


Without your input, [StudentFirstName] won't be eligible for federal student aid.

Reasons To Finish Early

Here's why it's a good idea to finish as soon as possible:




States and schools have different deadlines for student aid. Check the ['FAFSA® Deadlines'](#) page for more information.








You may need extra time to make corrections after you submit.

1 Can't find [StudentFirstname]'s Form?

Read [\[help topic title\]](#).

 [Sign up for text alerts](#) to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

This email was sent by: Office of Federal Student Aid
 U.S. Department of Education
 400 Maryland Ave, SW
 Washington, DC, 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [StudentAid.gov contact page](#). For more information about financial aid, visit [StudentAid.gov](#).

Parent Demographics

- The parent is asked about their current marital status.
- Parent(s) demographic questions before advancing to the Financials portion of the FAFSA.

The screenshot shows the FAFSA 2024-25 interface for a parent of Raya Tran. The top navigation bar includes the FAFSA logo, the form year (2024-25), the user's name, a 'Save' button, and a 'FAFSA Menu' button. A progress indicator shows three steps: 1. Demographics (active), 2. Financials, and 3. Signature. The main content area is titled 'Parent Current Marital Status' and contains seven radio button options: 'Single (Never Married)', 'Unmarried and both legal parents living together', 'Married (not Separated)' (selected), 'Remarried', 'Separated', 'Divorced', and 'Widowed'. At the bottom, there are 'Previous' and 'Continue' buttons.

Parents Income and Assets

Income

- Allowances are made for taxes, working households, and living allowances based on family size

Assets

- After the Asset Protection is deducted from the value of assets, **12%** of the remaining asset value is used in the SAI calculation

What is considered an asset?

Report the current value at time of filing the FAFSA:

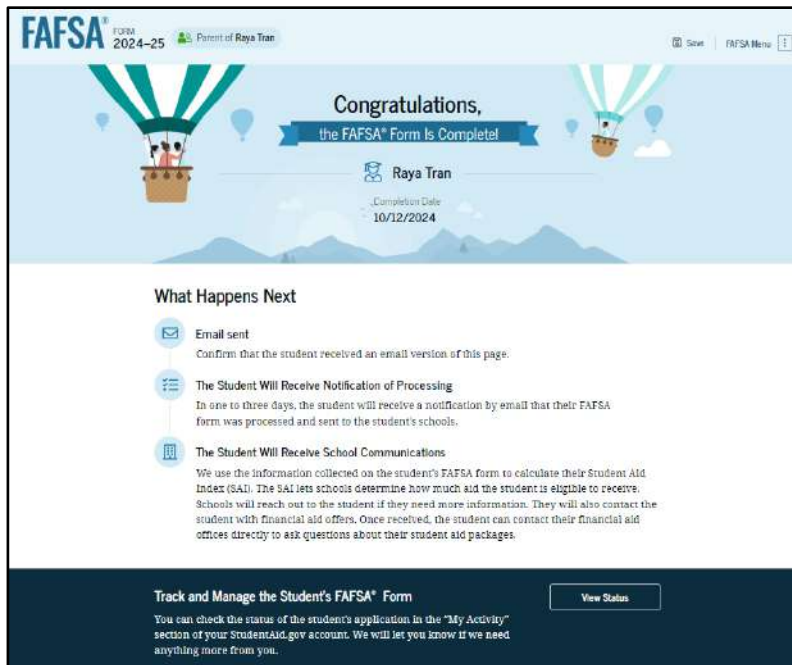
- ✓ Cash
- ✓ Checking
- ✓ Savings
- ✓ Stocks
- ✓ Bonds
- ✓ Certificates of deposit (CD)
- ✓ Bitcoin
- ✓ Mutual funds
- ✓ Net value of real estate

- Value of 529 accounts for the student owned by the parent(s) of a dependent applicant or owned by the student applicant
- Child support received for the most recently complete calendar year
- Net Worth of your businesses or for-profit agricultural operations.

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
- Value of 529 for any other family members (excluding applicant)

FAFSA Confirmation



1. Upon submitting the student's FAFSA® form, the parent is presented **an abbreviated confirmation page.**
2. This page displays information about tracking the student's FAFSA form and next steps.
3. The student will receive an email with the full, detailed confirmation.
4. With the student and parent sections completed and signed, the FAFSA form is now considered complete and **submitted for processing.**

PA State Grant Form (SGF)

- In addition to the FAFSA, **first-time** applicants must also complete the **PA State Grant Form (SGF)**.
 - If the **contributor submits** the completed FAFSA, the student will receive the confirmation page via email.
 - **However, there is no link in the confirmation email.**

Special Circumstances



If things change....

- ✓ Divorced or separated parents
- ✓ Stepparents
- ✓ Adoptive parents
- ✓ Foster parents
- ✓ Legal guardians
- ✓ Living with others
- ✓ Recent death or disability
- ✓ Reduced income

FAFSA is FILED... WHAT'S NEXT



After Filing

Information will be shared with PHEAA and all college choices.

Students should monitor the email account provided on the FAFSA and respond to requests from Federal Student Aid, PHEAA and the colleges.

The SAI can be a negative number down to negative 1500 (-1500).

SAI values can be capped on the upper end at 999,999.



How is SAI Calculated?

- Primarily income-driven
- Major factors for dependent student:
 - 2022 parental income and value of assets at the time of FAFSA submission
 - 2022 student income and value of assets at the time of FAFSA submission
- Family size
 - Number of children in college at the same time is no longer used in the calculation, although that information is still gathered on the FAFSA
- The Student Aid Index (SAI) remains the same no matter which school the student attends

Calculating Financial Need



- Schools/colleges receive FAFSA information and calculate financial need
- Financial Aid Office (FAO) “packages” student based on financial need and available funding (varies from school to school)
- Financial aid notification sent to student

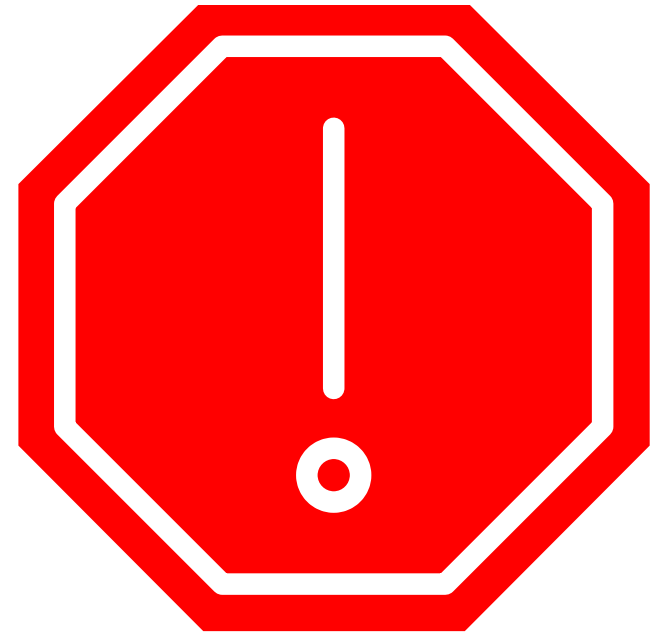


Comparing Packages

OFFER!!

Cost	\$20,000	\$30,000	\$50,000
SAI	\$ 3,000	\$ 3,000	\$ 3,000
Need	\$17,000	\$27,000	\$47,000
Free Money	\$ 6,000	\$ 8,000	\$18,000
Loans	\$ 5,500	\$ 7,000	\$ 8,000
Work-Study	\$ 0	\$ 2,000	\$ 3,000
TOTAL AID	\$11,500	\$17,000	\$29,000
Gap = (Cost – Aid)	\$ 8,500	\$13,000	\$21,000
Actual Cont. = (Cost – Free \$)	\$14,000	\$22,000	\$32,000

Filling the GAP



- **The RULE:**
- **Don't borrow more to get your education than you can reasonably expect to make during your very first year in the workforce.**
- This keeps your loan payment $<12\%$ of your gross earnings
- Source: [NEFE.org](https://www.nefe.org))
-





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

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

Low, Fixed Rates

4.87–9.20%^{1,2}
APR

Effective as of 11/30/23

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 borrower who selected an Immediate Repayment Plan, monthly payments of \$188.16 for a period of 60 months, a fixed periodic interest rate of 5.13% and total payments of \$11,289.78. The borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period. The highest APR is based on the following assumptions: A loan of \$10,000 made in a single disbursement, a borrower who selected an Interest Only Repayment Plan and a repayment term of 180 months, monthly payments of \$76.92 for 46 months and monthly payments of \$102.80 for the remainder of the repayment term, a fixed periodic interest rate of 9.23% and total payments of \$22,042.06. The borrower in this sample did not qualify for any interest rate discounts. These APRs are estimates and may differ from the actual rate received.

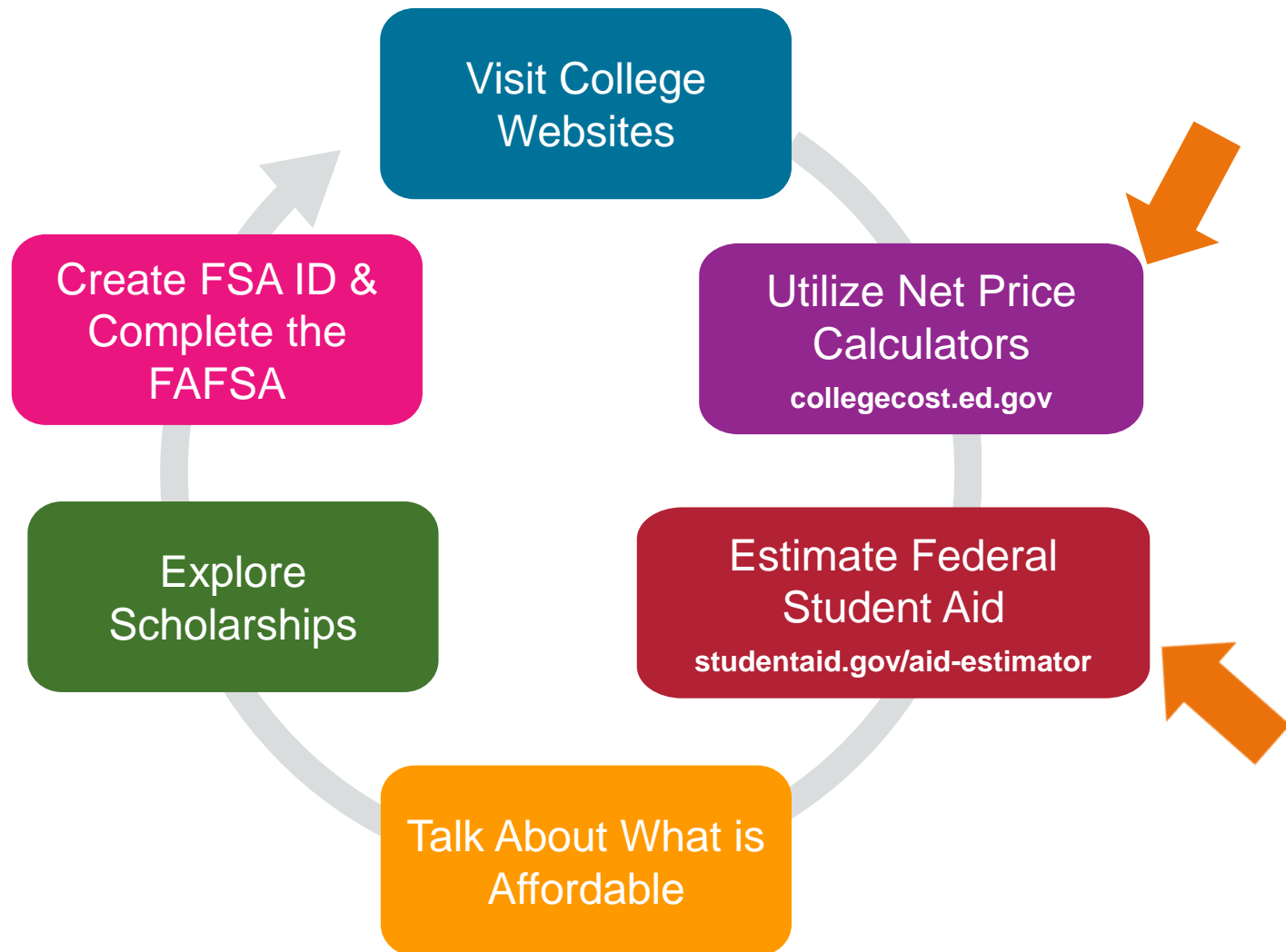
2) The provided rate range applies to Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate. Applicants 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.



Ways to Reduce the Need for Financial Aid

- Graduate on time -**15 credits / semester**
- Earn college credits in high school
- 2+2 or 3+2 Strategy
- Buy/rent textbooks
- Consider commuting
- Find cheaper meal plan

What Can You Do Now?



Use Your Resources

- **PHEAA.org**
 - Financial Aid Resources for Parents & Students
- Federal Student Aid Info Center: 800-433-3243
- **StudentAid.gov** – The one-stop shop site for all financial aid information.
- **StudentAid.gov/FAFSA** – Direct link to the FAFSA

The screenshot shows the PHEAA website's financial aid resources page. At the top, there is a navigation menu with links for Grants, Loans, Funding Opportunities, College Planning, Tools, and Partner Access. The main heading is "Financial Aid Resources for Parents & Students" with a sub-heading "Resources". Below this, there is a video player for "Financial Aid 101: Direct Student Loans" with a play button icon. The video player includes a title "What is a Direct Student Loan?", a "Watch later" button, a "Share" button, and a progress indicator "1/19". The PHEAA logo is visible in the bottom right corner of the video player. Below the video player, there is a section titled "ADDITIONAL VIDEO RESOURCES" with several links to video guides, each accompanied by a red document icon:

- [Student Aid Guide](#): Everything you need to know about paying for education.
- [Federal Student Aid Account \(FSA ID\) Enrollment](#): This page provides tips and instructions for creating an FSA ID.
- [FA Toolkit](#): Tips with filing out the FAFSA with these basic answers to common questions.
- [FA 529 Brochure](#): Learn more and get information about the FA 529 College Savings Program.
- [FA Focused Overview Brochure](#)
- [FA School Services Webinar FAQ](#)

On the right side of the page, there is a yellow call-to-action box for "Filing the FAFSA and up to \$\$\$ for college" with a "APPLY FAFSA NOW" button and a "LEARN MORE" link.

Social Media Outreach



PHEAA
American Education Services



@PHEAAaid
@aesSuccessorg



PHEAA



Thank
You

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QUESTIONS?