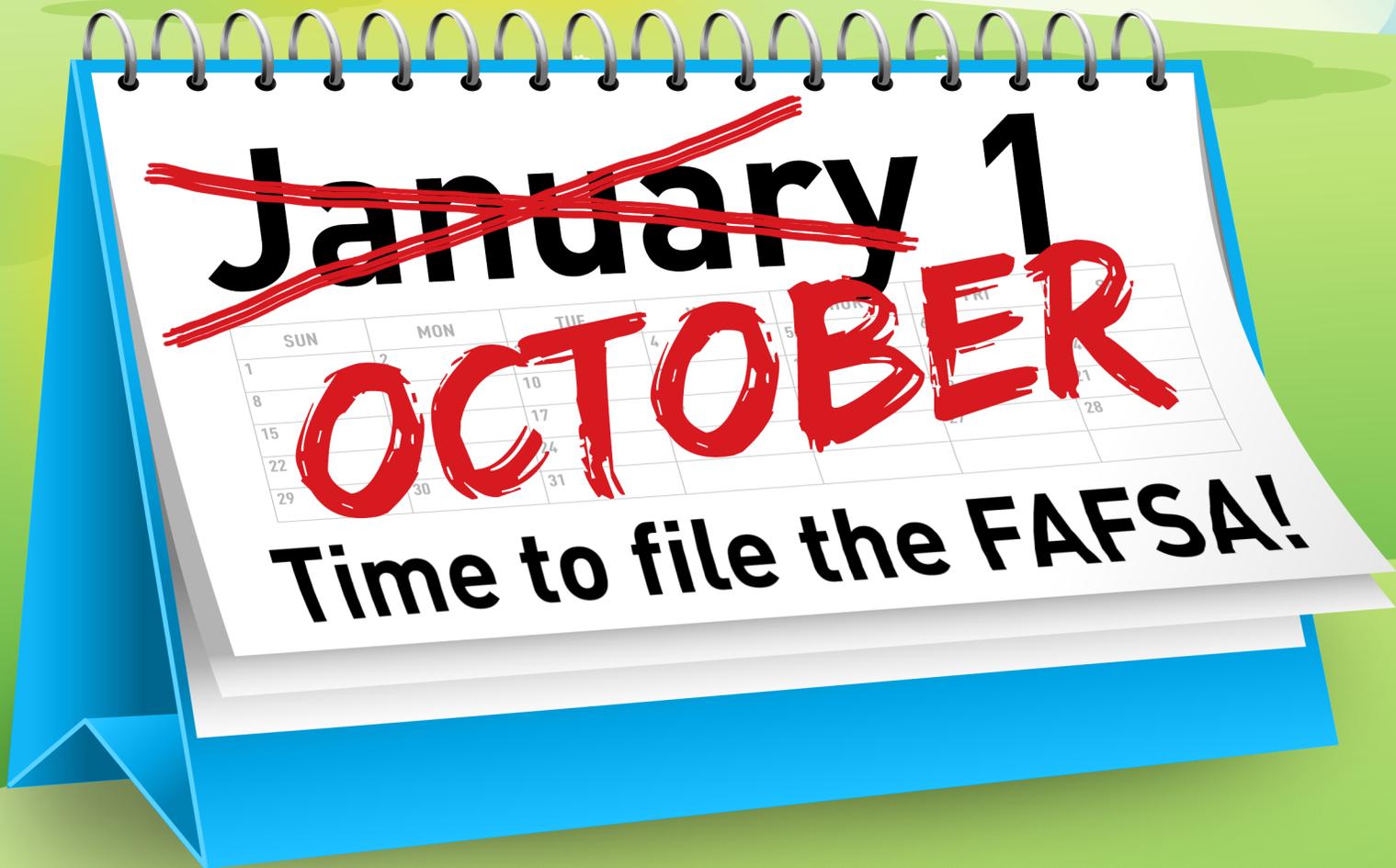
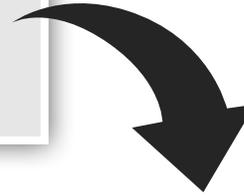


2016-17 FINANCIAL AID RESOURCE MANUAL



2016-17 FINANCIAL AID RESOURCE MANUAL

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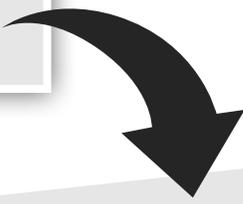
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NOTES:

PENNSYLVANIA SCHOOL SERVICES



Pennsylvania School Services is made up of 14 Higher Education Access Partners, with more than 100 years of combined experience, strategically located throughout the Commonwealth. They provide a variety of higher education-related services to students, families, educators, schools, community partners, and the general public.

FINANCIAL AID PRESENTATIONS

Each year, we offer **FREE** presentations to guide students and families through the financial aid process. Participants receive information to help them better understand the requirements necessary to receive state and federal financial aid assistance.

FAFSA COMPLETION SESSIONS

FREE programs are offered October through April to help families understand and complete the Free Application for Federal Student Aid (FAFSA®). The FAFSA is the first application that families must complete to be considered for most forms of financial aid.

STUDENT PROGRAMS

Your Higher Education Access Partners can assist students by providing information or services related to planning and preparing for higher education. These activities may include MySmartBorrowing.org and EducationPlanner.org workshops in computer labs, sessions on financial aid and help with completing the FAFSA.

Please contact your PHEAA Higher Education Access Partner if you're interested in offering these services.

SCHOOL SUPPORT

PHEAA works closely with secondary and postsecondary education partners by providing information on our products and services through site visits, staff training, workshops, and conferences. Our Higher Education Access Partners are available to support the training needs of higher education administrators, educators and counselors.

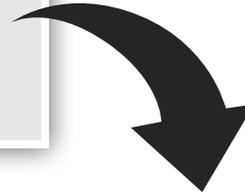
EDUCATION CONFERENCES

Partnerships exist with many state and national education-based organizations who serve similar target populations in an effort to provide greater access to higher education opportunities.

COMMUNITY & GOVERNMENT PARTNERS

PHEAA partners with many community and government organizations, as well as local legislative offices across the state, to participate in informational events and training sessions. We also take part in community fairs and events to distribute information about career education, financial literacy, student financial aid programs, saving for college, and preparing for higher education. Higher Education Access Partners are available at these events to provide answers to questions about paying for college.

PENNSYLVANIA SCHOOL SERVICES HIGHER EDUCATION ACCESS PARTNERS



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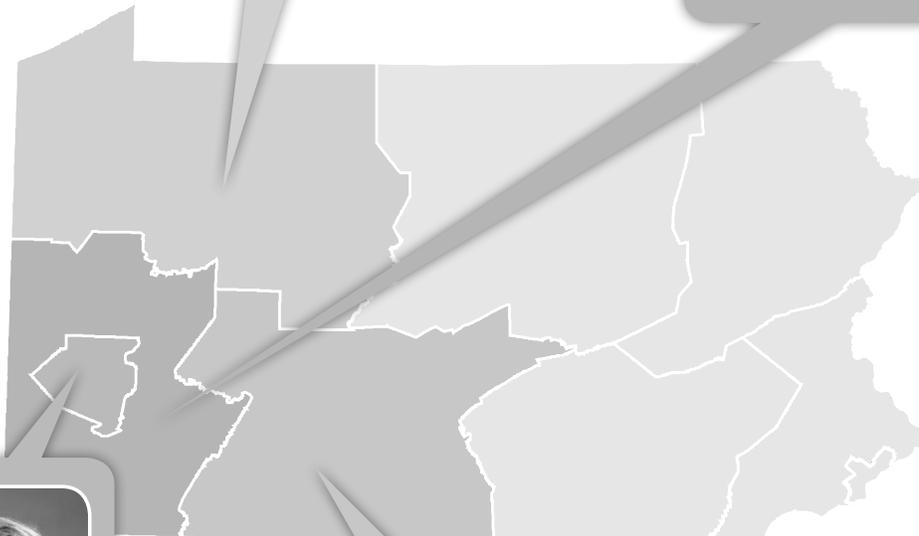
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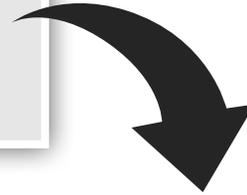


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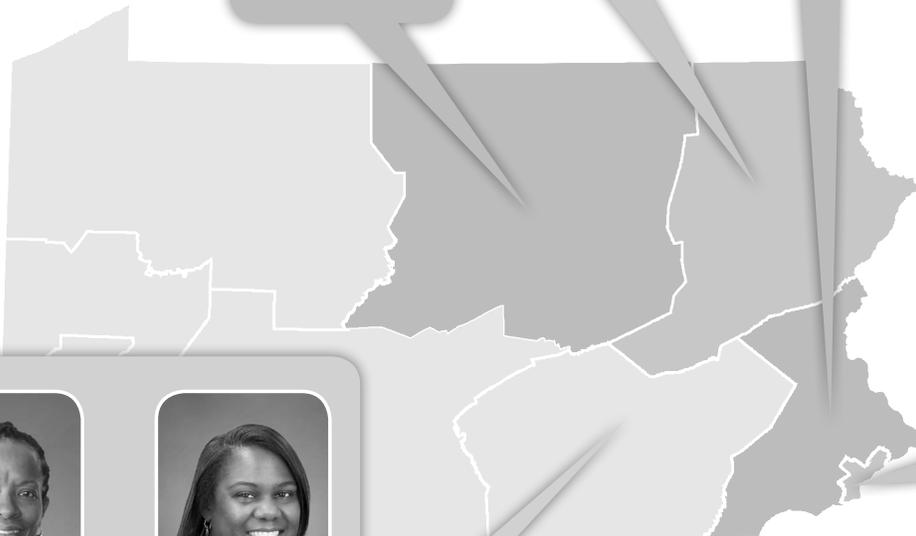
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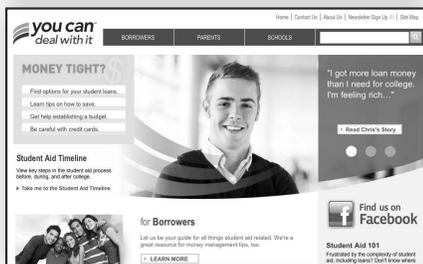
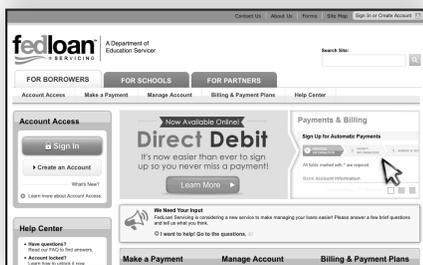
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**Cumberland Valley
Region**
Adams, Cumberland,
Dauphin, Perry, and
York Counties

ABOUT PHEAA



Pennsylvania Higher Education Assistance Agency



The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963 to improve higher education opportunities for residents of the Commonwealth. Over the years, it has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through a wide array of student financial aid services and outreach activities. PHEAA devotes its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. Every dollar allocated by the General Assembly for student aid programs goes directly to students. Additionally, all printed materials, web-based resources and public outreach services are provided to students, parents, schools, and community agencies at no cost.

PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES).

PHEAA provides services directly to Pennsylvania communities through 14 Higher Education Access Partners. These services include training workshops for counselors, teachers, administrators, community agencies, and postsecondary schools; Financial Aid Nights and FAFSA Completion Sessions for students and parents; classroom instruction with middle and high school students; and specific additional activities with targeted low-income schools.

If you are interested in hosting a Financial Aid Night or FAFSA® Completion Session, receiving training on our EducationPlanner.org website or having a PHEAA speaker at an in-service day, student or parent meeting, staff meeting or other function, please contact your PHEAA Higher Education Access Partner. PHEAA takes great pride in delivering the most accurate, up-to-date and easy-to-understand financial aid information possible.

For more information, please visit: PHEAA.org, aesSuccess.org, MyFedLoan.org, EducationPlanner.org, YouCanDealWithIt.com, and MySmartBorrowing.org.

ABOUT PASFAA



The Pennsylvania Association of Student Financial Aid Administrators (PASFAA) has approximately 800 members representing over 270 Pennsylvania educational institutions, lenders and organizations involved with higher education.

PASFAA is a dynamic, service association whose mission is:

- To provide for the professional development of members and other constituencies
- To advocate for access to postsecondary education, and
- To educate the public on financial aid and funding opportunities

For additional information, please visit PASFAA.org.

THE ROLE OF THE FINANCIAL AID OFFICE

Once students have completed the process of filing the Free Application for Federal Student Aid (FAFSA), their primary points of contact become the Financial Aid Offices at the various schools they are considering. During this pre-enrollment period, and during the time the student is actually enrolled, the Financial Aid Office will perform the following functions:

- Provide students with information about financial aid programs and processes
- Provide assistance with the financial aid application process
- Collect all documentation required as part of the application process
- Resolve unusual application filing situations, such as dependency overrides
- Determine eligibility for federal financial aid (e.g. Pell, campus-based programs)
- Award institutional aid
- Process student and parent educational loans
- Notify students of financial aid awards
- Determine the student's academic grade level for financial aid purposes
- Determine satisfactory academic progress for federal, state and institutional aid

It is important that students contact their Financial Aid Office with questions and quickly respond to requests for additional information. This will enable them to maintain an effective working relationship with the Financial Aid Office.

NOTES:

THE APPLICATION PROCESS



The Free Application for Federal Student Aid (FAFSA®) is a federal application used to determine student eligibility for the following:

- Federal Aid Programs – Pell Grants, campus-based aid, Teach Grants and student loans
- PA State Aid Programs – PA State Grant, State Work-Study and other special programs
- School Aid Programs – need-based grants and scholarships

Ways to Apply

FAFSA.gov is the preferred and most popular method for submitting the FAFSA. The application is available in both English and Spanish.

Federal Student Aid | PROUD SPONSOR of the AMERICAN MIND® | FAFSA® Free Application for Federal Student Aid

Home | About Us | FSA ID | StudentAid.gov | Help | SEARCH | English | Español

Get help paying for college

Submit a Free Application for Federal Student Aid (FAFSA)

New to the FAFSA?

Start A New FAFSA

Returning User?

- Make a correction
- Add a school
- View your Student Aid Report (SAR), and more...

Login

TIP:
Turn off
pop up
blockers

Benefits of Applying Online

- Online help and skip-logic assist applicants in accurately completing the FAFSA. In addition, applications completed on FAFSA.gov process quickly and will likely be more accurate than completing a paper application because the FAFSA website is designed to catch common errors.
- Return at a later time to complete a saved application. Applicants do not have to complete the FAFSA all at once. They will be asked to choose a save key, four to eight characters long and different from their Federal Student Aid ID (FSA ID). The save key can be used to return to the FAFSA anytime within 45 days of the start of the original application. Applicants who do not remember their save key can click “I forgot my save key” on FAFSA.gov or call the Federal Student Information Center at 800.433.3243.
- Automatically download tax return data. The IRS Data Retrieval Tool allows applicants to transfer federal tax return information to their 2017-18 FAFSA. Applicants who use this tool will not be required to manually enter tax return data on the FAFSA.

- It's FREE! If an applicant is required to pay a fee in order to complete the FAFSA, he is on the wrong website. Filing the FAFSA on **FAFSA.gov** is FREE of charge for all applicants. In addition, free help is available from many sources, such as high schools, colleges, community agencies, PHEAA, and the federal government. **There are other websites that charge applicants a fee.** Make sure your students and parents know to visit **FAFSA.gov**.

Students without internet access at home can attend FAFSA completion events held at schools and community organizations. Libraries often offer free Internet usage.

A PDF FAFSA is available on the **FAFSA.gov** website. Applicants can either print the form or use the screen-fillable capability to complete the form, then print it. (Screen-fillable means data can be entered on the PDF before it's printed.) The address to which the student should send the completed application is provided on the PDF.

When to Apply

The FAFSA may be filed beginning October 1 of student's high school senior year. For applicants seeking financial aid for the 2017-18 award year, the earliest date they can file the FAFSA is October 1, 2016.



- The FAFSA is used to apply for federal, state and school funds; it must be submitted prior to the earliest application deadline. Many schools set application deadline dates which are earlier than federal or state deadlines (e.g. February 15). Although, the federal deadline to file is not until the END of the award year (for 2017-18, this would be June 30, 2018), applicants need to be aware that their school(s) and PHEAA have much earlier deadline dates for submission of the FAFSA.
- It is the student's responsibility to be aware of all FAFSA-related deadlines. Typically, applicable deadlines are published on postsecondary school websites and can be obtained from the school's Financial Aid Office. Deadline information for Pennsylvania State Grant and Special Programs can be found at **PHEAA.org**.
- Students may list up to 10 schools on their online FAFSA and need not be accepted for admission at the time of FAFSA submission. Applicants may delete and add schools by making a correction to the FAFSA.

PRIOR-PRIOR YEAR (PPY)

The Free Application for Federal Student Aid (FAFSA) will be available earlier — in October rather than January — and will use income information from two years prior to the academic year instead of the previous year.

This change is commonly referred to as "prior-prior year" (PPY). This changed process will enable students to file their FAFSA earlier with more accurate information, and eliminates the need to estimate tax data. See the chart below to advise your students.

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU CAN SUBMIT THE FAFSA FROM	USING TAX INFORMATION FROM
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016

Dependency Status On the FAFSA

The student is asked a series of questions to determine if parental data is required. Dates are updated each year. For 2017-18, the dependency questions are as follows:

- Were you born before January 1, 1994?
- As of today, are you married (Also, answer “Yes” if you are separated but not divorced)?
- At the beginning of the 2017-18 school year, will you be working on a master’s or doctorate program (such as an M.A., M.B.A., M.D., J.D., Ph.D., Ed.D., graduate certificate, etc.)?
- Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training?
- Are you a veteran of the U.S. Armed Forces?
- Do you now have or will you have children who will receive more than half of their support from you between July 1, 2017 and June 30, 2018?
- Do you have dependents (other than your children or spouse) who live with you and receive more than half of their support from you, now through June 30, 2018?
- At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court?
- As determined by a court in your state of legal residence, are you or were you an emancipated minor?
- Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?
- At any time on or after July 1, 2016, did your high school or school district liaison determine that you were an unaccompanied youth who was homeless, or were self-supporting and at risk of being homeless?
- At any time on or after July 1, 2016, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless, or were self-supporting and at risk of being homeless?
- At any time on or after July 1, 2016, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

A student answering “YES” to any **one** of the above questions will automatically be considered an independent student and parental data will not be required. However, in some cases (such as guardianship, emancipated minor and others), the postsecondary institution might require the student to provide supporting documentation before awarding federal aid to the student. For PA State Grant eligibility, supporting documentation to verify the student’s status might also be requested.

A student answering “NO” to all of these questions is considered to be a dependent student and must provide parental data. If the student indicates a special circumstance (for example; having left home due to abusive or incarcerated parents), the student can submit the application without parental data; however, the FAFSA will not be processed nor will an Expected Family Contribution (EFC) be calculated. The student will need to contact the financial aid staff at each school listed on the FAFSA as a school choice. The financial aid staff will determine what additional information the student must supply and if the student can be considered independent based on that information. If the student is not granted a dependency override by the school and does not update their FAFSA with parental data, the student will only be eligible to be considered for an Unsubsidized Direct Loan.

NOTE: A student cannot simply choose to “go independent.” For financial aid purposes, this is not a matter of choice. There are no decisions to be made, and there is no opportunity for students to “set themselves up” to be independent. The process is based on actual circumstances, with some discretion left to the Financial Aid Office to deal with unusual situations.

It’s important to remember that dependency status for financial aid purposes is different from dependency status for income tax reporting purposes.

Documents Needed to Complete the FAFSA

In general, information concerning income and assets is needed in order to complete a FAFSA. Please note if an applicant uses the IRS Data Retrieval Tool, they may not need to have an actual copy of a tax return with them to complete the FAFSA. Applicants may need the following items:

- Social Security Numbers
- Driver's license (student only; this information is optional)
- Federal income tax return (1040, 1040A or 1040EZ)
- W-2 forms from all employers
- Current bank statements (checking and savings)
- Current business and farm records (if applicable)
- Records of any stocks, bonds and other investments, including 529 accounts
- Additional untaxed income tax records may be needed such as: veteran's non-educational benefits, child support paid/received and worker's compensation
- Alien registration or permanent resident card (if not a U.S. citizen)

Federal Student Aid ID (FSA ID)

Only the owner of an FSA ID should create or use the account. Reasons being:

- The FSA ID serves as a legal signature and should not be shared with anyone, including family, school personnel, loan servicers, or contact center agents.
- You are much more likely to lose access to your FSA ID if someone else creates it for you. To use your FSA ID, you need to know the username, password and answers to challenge questions. Plus, you need access to the email account associated with the FSA ID. Without these, you can easily lose access to your FSA ID and won't be able to log into Federal Student Aid websites.
- An email address cannot be used with more than one FSA ID. You can use e-mail to unlock an FSA ID, retrieve a forgotten username or reset a password. For security reasons, only the FSA ID owner should have these capabilities.



An FSA ID is needed by:

- A student (dependent or independent) who is planning to attend a postsecondary institution and wishes to apply for federal financial aid.
- The parent of a dependent student. A parent with more than one dependent child attending postsecondary school can use the same FSA ID to sign FAFSAs for each child. Only one parent needs to have a FSA ID to sign the FAFSA. If enrolled at a postsecondary school, the parent can also use the same FSA ID to complete their own FAFSA and MPN.

Each FSA ID user must have a unique email address.

How and When to Get the FSA ID?

- The student and parent may create their FSA IDs when they log in to [FAFSA.gov](https://fafsa.gov), however they are encouraged to create FSA IDs prior to beginning the FAFSA application.

THE FSA ID

WHAT YOU NEED TO KNOW...

What is the FSA ID?

The FSA ID 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 a FSA ID?

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

When should I create a FSA ID?

Create a FSA ID as soon as possible. Due to processing time, we recommend you apply at least 3 days **BEFORE** filing the FAFSA or attending a FAFSA completion event.

Do I need an email account to create a FSA ID?

Yes. Anyone creating a FSA ID will need their own separate email account.

I already have a Federal PIN. Do I still need to create a FSA ID?

Yes. Your FSA ID will replace your PIN.

HOW TO APPLY

HOW TO CREATE A FSA ID



Before you start

Make sure you have access to your personal email account.

STEP 1 Visit fsaid.ed.gov.

STEP 2 Enter your email, create a username and password, and confirm your age.

STEP 3 Enter your Social Security Number, date of birth and full name.

If you have a Federal PIN from the old system, you will receive a prompt to enter it. A Federal PIN is not required, but it can expedite the application process.

STEP 4 Confirm your personal information.

STEP 5 Enter your security questions and answers for future verification purposes. Select two predetermined questions, two custom questions and a memorable date.

STEP 6 Confirm your security questions. Read and acknowledge the FSA ID terms.

STEP 7 Enter the secure code that was sent to the email address submitted in Step 2. This will allow you to use your email address as your username.

I created my FSA ID, now what?

You can immediately use your FSA ID to sign an original FAFSA. Once the Social Security Administration verifies your information in 1-3 days, or if you have linked your Federal PIN to your FSA ID, you will be able to start a renewal FAFSA, make changes to an existing FAFSA and log in to U.S. Department of Education websites.

⚠ Don't give your FSA ID to anyone—not even to someone helping you fill out the FAFSA. Never share your FSA ID!

STILL HAVE QUESTIONS?

Visit StudentAid.gov/fsaid.



Pennsylvania Higher Education Assistance Agency

These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA) for informational purposes. Although the information contained in this document is believed to be accurate at the time of printing, PHEAA does not guarantee its accuracy. You should independently verify that this information is correct.

RG-FSAID 100115

Other Ways to Sign the FAFSA

Students and/or parents that decline to sign with a FSA ID should follow the directions to print, sign, and mail the signature pages and submit the FAFSA. Students whose FAFSAs are missing a signature and/or FSA ID for at least 14 days will typically receive a Student Aid Report (SAR) requesting the missing information.

If a student completes the PDF FAFSA, it must be signed and dated by the student (and if dependent, one parent) and mailed in via the U.S. Postal Service. Students should keep a copy for their records.

Dependent students who are unable to get a parent to sign the FAFSA with a FSA ID or a signature may, in some instances, have their high school counselor or postsecondary school's financial aid staff sign a paper FAFSA in place of a parent. This may occur when:

- Parents are not currently in the U.S. and cannot be contacted by normal means
- Current address of the parent(s) is unknown
- Parent(s) has been determined physically or mentally incapable of signing

In these situations, the signature of the counselor or financial aid staff member allows the application to be processed with a reasonable expectation of accuracy. The counselor or financial aid staff member must list their title next to their signature with a brief statement as to why they are signing the FAFSA. **Counselors and/or financial aid staff do not assume any responsibility or liability for inaccurate information.**

FAFSA Confirmation Page

Upon completing the FAFSA, the student will receive a confirmation page. For each school selected by the student, the school's graduation, retention and transfer rates are shown. Students can use this information when comparing schools.

 **What Happens Next**

- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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).

School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from <i>College Navigator</i>
UNIVERSITY OF MONTEVALLO	45%	78%	33%	NA
CLARION UNIVERSITY OF PENNSYLVANIA	53%	71%	NA	NA
BLOOMSBURG UNIVERSITY OF PA	62%	78%	NA	NA
BUCKNELL UNIVERSITY	91%	95%	NA	NA

 **Eligibility Information**

Based on the [eligibility criteria](#), you may be eligible for the following:

The confirmation page provides a link to the PA State Grant Form (SGF). There is also a link provided for parents who need to complete a FAFSA for another child. This enables the parents to create a new FAFSA based on the parental data already provided in the completed FAFSA.

PA State Grant Form (SGF)

To be considered for a PA State Grant, students must complete the FAFSA. In addition, **first-time applicants** must complete the SGF. This form gathers additional information needed for determining eligibility and financial need. (Most renewal students are not required to complete the SGF.)

Students have three ways to access the SGF:

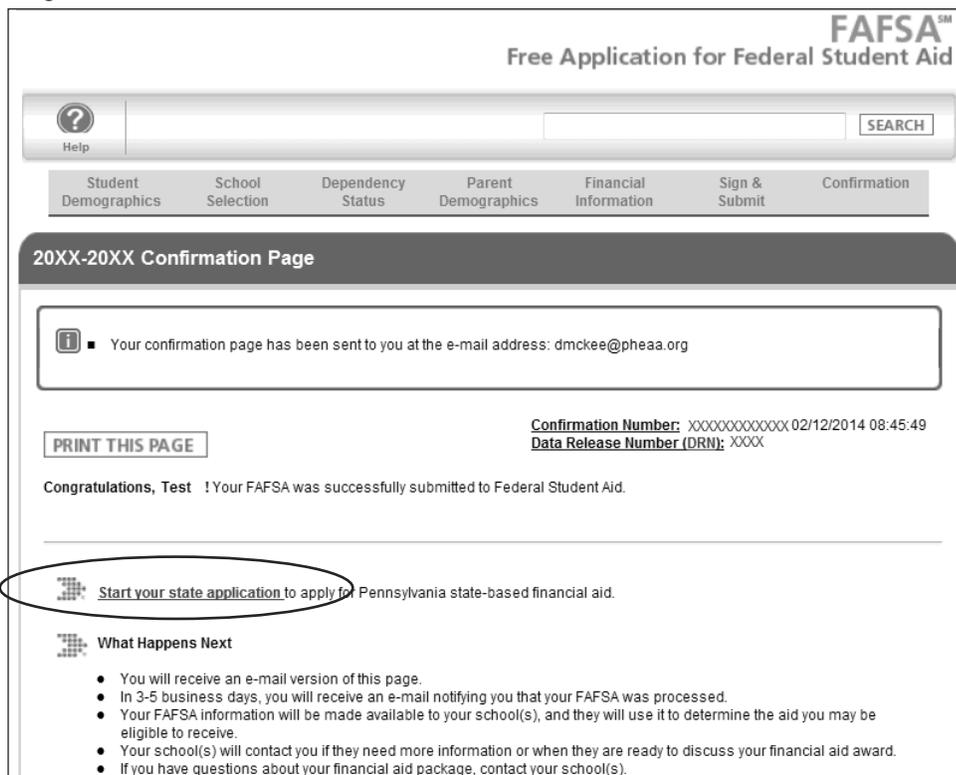
1. A link on the FAFSA Application **Confirmation Page**

This online option is available only once – immediately upon completing the online FAFSA. A link on the Student Demographic Page (Figure 1) informs the student about the SGF link on the Confirmation Page (Figure 2). A student cannot return to the FAFSA and take advantage of this process at a later time. If the student has already completed the SGF, a prompt will indicate that no further action is necessary.

Figure 1



Figure 2



2. A link in an email from State Grant or using the link on **PHEAA.org**

If the student did NOT use the link on the Confirmation Page of the FAFSA, as described previously, but provided a valid email address on the FAFSA, PHEAA will email the student with a request to complete the process through Account Access. Students should sign in and/or create an account with PHEAA at **PHEAA.org** (note that this secure portal is housed within **aesSuccess.org**, the website for American Education Services, PHEAA's commercial lending division). If the student did NOT use the link on the Confirmation Page of the FAFSA and either did not provide a valid email address on the FAFSA or did not respond to the email notification, PHEAA will mail a postcard requesting that the student complete the online SGF.

3. Applicant may need to complete a paper status notice

There are exceptions when a paper SGF, called the State Grant Status Notice, is mailed to the student for completion. In these cases, the student must complete and sign the form, have at least one parent whose information is reported sign and date the form (if dependent), and return the entire form (minus instructions) to PHEAA in order to complete the process.

Regardless of the method used to complete the SGF, all students should be advised to watch for email messages and/or standard mail from PHEAA regarding their PA State Grant status and to respond to requests for information as quickly as possible. Student records must be complete before any PA State Grant funds will be disbursed.

After the FAFSA is submitted – the Student Aid Report (SAR)

After the FAFSA is processed, the applicant will receive a Student Aid Report (SAR). How they receive a SAR depends on whether they provided a valid email address when they submitted the FAFSA (either online through **FAFSA.gov** or by paper). In general, applicants who provided a valid email address will receive email notification that their SAR is available online. Applicants who did not provide a valid email address will receive notification through regular mail.

Remember to disable your pop up blocker on your browser so you can view the SAR

Students with a **FSA ID** can view or print their SAR by clicking **Login** on the *FAFSA on the Web* homepage to log in, then select either the PDF or HTML version of the SAR from the “My FAFSA” page. Applicants should carefully review their SAR, and follow any directions included on it. On the SAR, if complete, there will be a Data Release Number (DRN) and an Expected Family Contribution (EFC) in the upper-right corner. The first page will tell the student if they are eligible for a Pell Grant and provide information concerning Federal Direct Loans.

At the same time a SAR is sent to the student, the same information is sent to PHEAA and all schools listed on the FAFSA. Students with questions about how to make corrections to this information may contact the financial aid staff at their postsecondary school.

TYPE OF FAFSA SUBMITTED	EMAIL SUPPLIED?	TYPE OF SAR RECEIVED	WHEN SAR ARRIVES (AT THE LATEST)
FAFSA.gov	Yes	Email link to SAR information online	If FAFSA signed with FAFSA ID(s): 3-5 days; if signature page used: 2 weeks
FAFSA.gov	No	Paper SAR <i>Acknowledgment</i>	If FAFSA signed with FAFSA ID(s): 7-10 days; if signature page used: 2 weeks
FAFSA submitted by school	Yes	Email link to online SAR	3-5 days
FAFSA submitted by school	No	Paper SAR <i>Acknowledgment</i>	7-10 days
PDF FAFSA	Yes	Email link to online SAR	2 weeks

EXPECTED FAMILY CONTRIBUTION (EFC)



- The EFC is an index number derived from a federal formula which considers a family's income, assets and other factors. Because this is a federally-calculated number, the EFC is the same no matter which school the student attends.
- 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 student is required to pay and is rarely the amount a family actually pays.
- The EFC formula is income-driven. While assets must be reported in many cases, they often have limited impact on the EFC.
- The major factors in determining the EFC for dependent students are:
 - » Parental income and assets
 - » Student income and assets
 - » Family size and number of family members in college
 - » Age of the older parent
- Income is treated as follows:
 - » For parental income, the formula includes allowances for federal, state and local taxes, Social Security taxes, and working parent households, and also includes a standard living allowance based on family size.
 - » For student income, the formula includes allowances for federal, state and local taxes and Social Security taxes. Then an income protection allowance (**\$6,420 for 2017-18**) is applied. Any remaining amount is assessed at 50 percent. Prior year Federal Work-Study earnings are not treated as income in determining the EFC.
- Assets are treated as follows:
 - » Parents do NOT report the value of the primary residence, personal property, the value of qualified retirement accounts, or life insurance. Most other assets (cash, savings, CD's, mutual funds, 529 Plans, stocks, rental properties, etc.) must be reported.
 - » An Education Savings and Asset Protection Allowance (based on the age of the older parent and the number of parents in the household) is applied against the net worth of reported parental assets. When this allowance exceeds reportable assets, no assets count in the EFC calculation.
 - » Dependent students must report any assets in their name. They do not receive an Asset Protection Allowance. Their reported assets are assessed at 20 percent and factor into the calculation of the EFC.
 - » Two special processing formulas, Automatic Zero EFC and Simplified, eliminate all assets from the EFC formula.

Special Processing Formulas - EFC

In addition to the standard formula, there are two special processing formulas that eliminate all assets from the EFC calculation. Both formulas consider the family's receipt of means-tested federal benefits (SSI, SNAP, Medicaid, Free and Reduced Price School Lunch, TANF, or WIC), the parents' or student's tax filing status, or the parent or student being a dislocated worker, along with annual income.

- The Simplified Formula applies when anyone in the parent's household received means-tested benefits, OR the parent(s) filed or was eligible to file a 1040A or 1040EZ in completing their taxes, filed a 1040 but were not required to do so, or were not required to file any income tax return; OR a parent is a dislocated worker, AND the parent's prior year income is less than \$50,000. In this case, no student or parental assets count in the EFC calculation. This formula also applies to independent students (and their spouse, if married).
- The Automatic Zero EFC Formula applies when the same conditions stated above for the parent(s) have been met, but the annual income is \$25,000 or less. In this case, no student or parental assets are counted, and the EFC is automatically zero. For independent students to be considered under this formula, they must have dependents other than a spouse. Single independent students and independent students with no dependents other than a spouse, do not qualify for the Automatic Zero EFC Formula.

Sample EFC Calculation

The following shows an unofficial EFC at various income levels for a **family of four with one in college and no reportable assets**.

<u>Income:</u>	<u>EFC:</u>	<u>Income:</u>	<u>EFC:</u>	<u>Income:</u>	<u>EFC:</u>
\$25,000	0	\$ 75,000	8,234	\$125,000	24,695
\$50,000	2,745	\$100,000	16,842	\$150,000	32,914

Items on the FAFSA, such as parent or student reportable assets, one-parent or two-parent households, age of the older parent, and student income are part of the EFC calculation and changes in those items change the resulting EFC (except for the \$25,000 example, which would remain unchanged).

By understanding the ways in which income and assets are treated in the EFC formula, families can greatly expand their options for meeting college costs and minimize their debt burden.

For example, parents should understand that saving for college is a GOOD thing since in many cases those assets will not affect the student's eligibility for need-based aid. And students should consider working to help pay for their own college expenses since student employment (Federal Work-Study, in particular) is heavily protected.



Database Matches

The Central Processing System (CPS) performs several database matches using the FAFSA data. Any issues with database discrepancies are communicated to the student on the SAR. The database matches include:

- Matching FAFSA data with the National Student Loan Data System (NSLDS), which identifies students who have defaulted on any federal student loans or have reached the lifetime eligibility limit for the Federal Pell Grant.
- Matching FAFSA records against citizenship records maintained by the U.S. Department of Homeland Security (DHS).
- Matching FAFSA data against Social Security Administration records to check the validity of a student's Social Security Number (SSN).
- Matching FAFSA data against Selective Service records to check the registration status of male applicants.

If discrepancies arise, the student's record is flagged and the student may not be eligible to receive federal student aid unless the discrepancy is resolved. Discrepancies usually require the student to submit documentation to the financial aid staff at the prospective postsecondary school(s). The SAR includes the appropriate instructions for the student.

Verification

As part of the federal program requirements, some applicants are required to verify their FAFSA data for accuracy. Below are examples of items that selected applicants may be required to verify:

- Standard verification items such as AGI, U.S. income tax paid, various tax credits or deductions, various forms of untaxed income, household size and number in college
- Confirm receipt of SNAP benefits (formerly known as Food Stamps)
- Total child support paid by the student, their spouse, their parents or both
- The high school completion status

In general, applicants who have already filed their taxes but elect not to use the IRS Data Retrieval Tool at the time of filing the FAFSA will have a significant chance of having their application selected for verification of income-related items, such as, AGI, and federal taxes paid.

If they are selected for verification, they may need to submit an **IRS tax return transcript** of their federal income tax information to their postsecondary school, along with any additional requested documents. **A copy of an IRS Federal Tax Return will not be considered acceptable documentation.** You can get a transcript by mail to view your tax account transactions or line-by-line tax return information for a specific tax year. The method you used to file your return and whether you have a refund or balance due, affects your current year transcript availability. Note: If you need a copy of your transcript, you must use Form 4506, Request for Copy of Return. To use Get Transcript by Mail, you need your Social Security number (SSN) or your Individual Tax Identification Number (ITIN), date of birth, and address from your latest tax return. Transcripts can be ordered at: irs.gov/Individuals/Get-Transcript.

The IRS never sends email requesting that you obtain or access your transcripts. If you receive such an email, please forward it to the IRS fraud group at phishing@irs.gov.

Tax filers, who because of IRS identity theft are denied an IRS Tax Return Transcript, can contact the Identity Protection Specialized Unit (IPSU) at **800.908.4490** or go to the ID theft website on irs.gov

If applicants use the Data Retrieval Tool to transfer IRS data on **FAFSA.gov** at the time of the initial filing or later, they will have met the verification requirements for data retrieved from the IRS. However, it is possible that they may have to provide other information in order to meet verification requirements.



Overview of the FAFSA

The following information provides an overview of the FAFSA, the data required, and some tips for successfully navigating the process:

General Guidance

- Go to the correct website – FAFSA.gov
- Select the correct year’s FAFSA – for example, 2017-18
- Use the proper person’s information
- Use the correct Social Security Numbers
- Use the correct year’s income
- Use the correct FSA IDs
- Be consistent in responding (mom only, dad only, mom AND dad, etc.) and be consistent with who you have labeled as Parent 1 and Parent 2 (if mom is Parent 1 and dad is Parent 2, use that labeling throughout the application)

Income Questions – Follow these tips for completing income information:

- The FAFSA always requires applicants to use **prior-prior year** income.
- Tax returns and W-2 forms should be readily available to easily answer income questions.
- Enter amounts in whole dollars only; do NOT enter cents.
- Carefully review untaxed income, such as tax-deferred pension plans (can find information on W2 forms).

Asset Tips – Questions about assets are often confusing for parents and students.

- Assets are reported as of the day the FAFSA is filed.
- Many families are prompted to skip the asset questions completely, although institutions may require this information for awarding their institutional aid.
- Be sure to distinguish between parental assets and student assets.
- 529 Plans owned by parents or the student, are reported as parental assets on dependent student’s FAFSA. UGMA/UTMA accounts owned by the student are reported as a student asset.
- Do not report the value of the primary residence, qualified retirement plans or life insurance.
- Do not report a family farm if the family lives on the farm.
- Do not report a small business value if the family owns more than 50 percent of the business and it employs fewer than 100 people.
- Investment value is defined as the current value minus the current debt against it. Remember a family’s home is not an asset; therefore, the current debt against it is not counted in the formula.

Common FAFSA Completion Errors and Concerns

- Mixed student and parent answers. Make sure to follow the prompts on the side of the application.
- Incorrect SSN. Student SSN cannot be corrected and a new application must be completed.
- Parent and Student Income Tax is Tax Liability (taxes paid). This is not the amount that was withheld on the W-2 necessarily.
- Incorrect answers on dependency questions. Most high school students should answer “no” to all of the dependency questions. If dependent students are still unable to provide the parent information, they should indicate that on the application, sign and submit the application, and then contact the school they will be attending.
- On the signature page, answer “no” to “Are you a preparer?” This is only if you pay someone to submit your FAFSA application.
- Students should complete the State Grant Form from the link on the Confirmation Page of the FAFSA. If they miss the link, they will have to go to PHEAA.org, use Account Access and then complete the form from that page.
- Negative asset values should be reported as “0.”

FAFSA RESOURCES AND ASSISTANCE

Federal Contact Assistance on FAFSA.gov

Help is available on studentaidhelp.ed.gov/app/home/site/fafsa for parents, students and counselors who may have questions and need additional assistance. You may email, phone or chat with customer service staff.

The collage consists of several overlapping screenshots of the FAFSA website:

- Top Screenshot:** Shows the main navigation bar with links for Home, About Us, FSA ID, and Help. A search bar is on the right. The main heading reads "Get help paying for college".
- Middle Screenshot:** Shows the "FAFSA Help" section with a "Trending Questions" list:
 - ▶ [How can I avoid problems with my FSA ID?](#)
 - ▶ [I'm a student. How can I fill out a FAFSA if I can't use my parent's FSA ID?](#)
 - ▶ [What happened to the PIN? What is this FSA ID, and will I need it to complete the FAFSA?](#)
 - ▶ [Can I use my new FSA ID right away?](#)
 - ▶ [What if I \(or my parents\) haven't completed taxes yet?](#)
 - ▶ [How do I unlock my FSA ID?](#)
- Bottom Screenshot:** Shows the "Contact Us" section with a search bar for answers and a list of frequently asked questions:
 - How do I correct my FAFSA?
 - How do I sign my FAFSA?
 - How do I know if my FAFSA has been processed?
 - What if my FSA ID is locked or disabled?
 - How does the IRS Data Retrieval Tool work?
 - When can I expect to hear from my colleges about my financial aid package?
 - I submitted my FAFSA, what happens next?
 - How do I add a college?
 - What is an FSA ID, and will I need it to complete the FAFSA?
 - Will I need to fill out the FAFSA each year?
 - More...

Arrows indicate the flow of information from the general resources to specific help topics and then to contact options.

The screenshot shows the homepage of the Financial Aid Toolkit. At the top, there is a navigation bar with 'ABOUT US', 'Student or parent? Visit STUDENTAID.GOV', and a search box. Below this is the main header with the 'Federal Student Aid' logo (An OFFICE of the U.S. DEPARTMENT of EDUCATION), the text 'PROUD SPONSOR of the AMERICAN MIND®', and the title 'Financial Aid Toolkit'. A dark navigation bar contains four menu items: 'Learn About Financial Aid', 'Conduct Outreach', 'Get Training', and 'Search Financial Aid Tools and Resources'. The main content area features a heading 'Help students and parents prepare for college or career school.' followed by a sub-heading 'The Financial Aid Toolkit provides federal student aid information and outreach tools for counselors, college access professionals, nonprofit mentors, and others.' Below this are four columns, each with a photo and a title: 'LEARN ABOUT FINANCIAL AID' (photo of a man and woman at a computer), 'CONDUCT OUTREACH' (photo of a woman at a podium), 'GET TRAINING' (photo of a man and woman at a computer), and 'SEARCH TOOLS AND RESOURCES' (photo of a woman at a computer). Each column has a brief description of the resources. At the bottom, there is a footer with 'ANNOUNCEMENTS' and 'CORINTHIAN COLLEGES - INFORMATION ON EVEREST HEALD AND WYOTTECH LOCATIONS', a list of links (FOIA, Privacy, Notices, Plug-ins and Viewers, usa.gov, ed.gov, whitehouse.gov, Contact Us, Leave Us Feedback), and social media icons for Facebook, Twitter, and YouTube.

The toolkit consolidates Federal Student Aid (FSA) resources into a searchable online database intended for use by organizations and individuals who interact with, support or counsel students and families on making financial preparations for postsecondary education.

Examples of the resources in the toolkit include:

- Outreach resources such as Financial-Aid-Night materials, fact sheets, videos, infographics, and PowerPoint presentations
- Sample messages for social media in the form of tweets, Facebook posts and blog posts
- Information on embedding videos and infographics in your website, sample articles for organization newsletters and sample emails, and FSA publications
- FAFSA completion data for high schools, such as aggregate statistics on submitted and completed FAFSAs for the current application cycle compared to the same time period for the prior application cycle

You can also subscribe to an RSS feed to receive notifications when resources are updated or added to the website.

Free Federal Publications

A variety of publications, for secondary students and postsecondary students, are produced by the Office of Federal Student Aid. Using your mailing list (ML) number as identification, you can order free publications, in Spanish and English, at FSAPubs.gov or by emailing orders@fsapubs.gov.

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Note: To view the Adobe Portable Document Format (PDF) files, you must download [Adobe Reader](#).

Tools and Resources
View other U.S. Department of Education publications.

Information for Counselors and Mentors.

Information for Students and Parents.

Welcome

At the office of Federal Student Aid we ensure that all eligible individuals can benefit from federally funded financial assistance for education or training beyond high school. This order site gives you access to a wide range of publications and resources for you or the students you serve.

Take a look at our **NEWEST** materials:

- NEW Do You Need Money for College? The Guide to Federal Student Aid

Latest News
[Update on Master Promissory Notes](#)

[Fall 2015 Updates for Financial Aid Administrators](#)

[Fall 2015 Updates for High School & College Access Counselors](#)

Featured Items
[New 2016-17 Do You Need Money for College? The Guide to Federal Student Aid](#)

[2016-17 FAFSA](#)

[2016-17 FAFSA on the Web Worksheet](#)

[New Federal Student Aid at a Glance](#)

[Federal Student Loans: Be a Responsible Borrower](#)



Enter your Institution ID (OPE/ML)

If you represent a postsecondary institution, enter your eight-digit Office of Postsecondary Education ID (OPEID) number for the main campus of your institution. [Be certain to include the two required trailing zeros when entering your OPEID (e.g. 123400).]

If you represent a high school, library, or nonprofit counseling center, enter your Mailing List (ML) number.

For assistance or to request an ML Number, do not hesitate to contact a customer service representative at 1-800-394-7084 or via email at orders@FSAPubs.gov.

****SECURITY WARNING****

This is a Federal Government computer system. Federal Government computer systems are provided for the processing of official U.S. Government information only. All data contained within the Federal Government computer systems is owned by the Federal Government and may be monitored, intercepted, recorded, read, copied or captured in any manner and disclosed in any manner by authorized personnel. THERE IS NO RIGHT TO PRIVACY IN THIS SYSTEM. System personnel may disclose any potential evidence of crime found on Federal Government computer systems to appropriate authorities. USE OF THIS SYSTEM BY ANY USER, AUTHORIZED OR UNAUTHORIZED, CONSTITUTES CONSENT TO MONITORING, INTERCEPTION, RECORDING, READING, CAPTURING AND DISCLOSURE OF COMPUTER ACTIVITY.

Last updated/reviewed November, 2012

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If you do not have a ML number, call the FSA Publications Ordering System (FSAPubs) at **800.394.7084**. ML numbers are available to high schools, libraries, college access programs, nonprofits (which include school districts, associations, tribal governments, etc.), and similar organizations.

Federal Student Aid An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of the AMERICAN MIND®

FAFSA® Free Application for Federal Student Aid

Home About Us FSA ID StudentAid.gov Help

FAFSA4caster

FAFSA4caster will help you understand your options for paying for college. Provide some basic information and we'll estimate your eligibility for federal student aid. Your estimate will be shown in the "College Cost Worksheet" where you can also provide estimated amounts of other student aid and savings that can go towards your college education. Go ahead and get started now! If you need help for a question, read the Help and Hints on the right.

Student Information

Are you a U.S. citizen?

Help and Hints

Are you a U.S. citizen?

You must select the option that indicates your citizenship status.

Select **U.S. citizen (or U.S. national)** if you are a U.S. citizen or U.S. national.

Select **Eligible noncitizen** if you are:

- A U.S. permanent resident, with a Permanent Resident Card (I-551), or a Conditional permanent resident (I-551C)
- Other eligible noncitizen with an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: "Refugee," "Asylum Granted," "Parolee" (I-94 confirms that you were paroled for a minimum of one

Site Last Updated: Sunday, January 24, 2016 [Download Adobe Reader](#)

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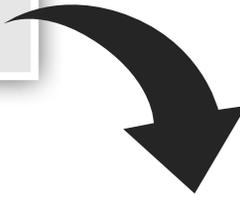
This free online tool is available at FAFSA.gov and studentaid.ed.gov/fafsa/estimate, to get estimates of how much federal aid you may qualify for to help you pay for college.

FAFSA Demonstration Site

- The FAFSA Demonstration Site, also known as FAFSA demo, is a learning tool for educating counselors on the use of FAFSA.gov so they may better assist students and families in completing the FAFSA online.
- At the site, counselors can practice completing a FAFSA, making corrections or checking the status of an application. Information will not be sent to the processor when the "submit" button is used. The site displays both the English and Spanish versions of *FAFSA on the Web*.

To access the site, visit <http://fafsademotest.ed.gov>. (You must include http://) The username is **eddemo**, and the password is **fafsatest**.

ADDITIONAL APPLICATIONS



CSS Financial Aid PROFILE

The College Board's CSS/Financial Aid PROFILE® is an online application that collects information used by approximately 400 colleges and scholarship programs to award financial aid from sources other than the federal and state financial aid programs. It is submitted in addition to the FAFSA, but ONLY if a school (typically private colleges) or a scholarship organization requires it. The CSS PROFILE gathers supplemental financial and family information and is available online at student.collegeboard.org/css-financial-aid-profile.

CollegeBoard SAT PSAT/NMSQT AP College Search Professionals More

Search

Visit Student Home Visit PROFILE for Professionals

CSS / Financial Aid PROFILE®

Use PROFILE to Apply for Financial Aid.

Welcome to PROFILE. By filling out one form, you can apply online for nonfederal financial aid from almost 300 colleges and scholarship programs.

Apply for Financial Aid

Complete your PROFILE application to apply for financial aid.

This interactive presentation will give you useful tips and help you prepare to apply for financial aid using CSS/Financial Aid PROFILE®.

The minimum browser requirements to view the presentation are Internet Explorer 9+, Chrome 21+, Safari 5.1+, Firefox 14+, iPad 5+, and Android tablet 4.1+.

Fall 2016 or Spring 2017 Sign In

Useful Resources

Interactive Presentation: CSS/Financial Aid PROFILE Overview

CSS/Financial Aid PROFILE Tutorial

2016-17 PROFILE Student Guide >>

Participating Colleges,

Check CSS/Financial Aid PROFILE for a list of schools that require the application.

- The fee for the initial application and one college or program report is \$25. Additional reports are \$16. PROFILE fee waivers are available to first year, first-time domestic students from low income backgrounds. Students who used an SAT fee waiver may also qualify for up to 8 PROFILE fee waivers. A limited number of fee waivers are granted automatically — based on the information entered on the PROFILE application — to students who are first-time college applicants and are from families with very low incomes and assets. International students are not eligible for fee waivers. This waiver covers the application fee and the reporting fees for up to six colleges or scholarship programs.

- PA schools and scholarship organizations utilizing the CSS PROFILE form are:

» Abraham L Buckwalter Fund	» Lafayette College
» Albright College	» Lehigh University
» Bryn Mawr College	» Muhlenberg College
» Bucknell University	» Rosemont College
» Carnegie Mellon University	» Seneca Valley School District
» Dickinson College	» Susquehanna University
» Drexel University	» Swarthmore College
» Franklin & Marshall College	» University of Pennsylvania
» Gettysburg College	» Ursinus College
» Haverford College	» Villanova University

- The CSS Profile is available to complete as of **October 1** of the year preceding the academic year for which the student is applying for financial aid. High school seniors can begin to complete this form as of **October 1** of their senior year.
- The online application includes questions about income, assets and expenses. In addition, dependent students who do not reside with both parents may need to complete information about their noncustodial parent.

Additional information about how to complete the CSS PROFILE is available at collegeboard.org and within bigfuture.org. You may also use the following contact information:

Students

Phone: 305.420.3670

Email: help@cssprofile.org

Financial Aid Administrators or High School Counselors

Phone: 800.239.5888

Email: help@cssprofile.org

Institutional Application

Some schools have their own institutional financial aid application that must be submitted in addition to the FAFSA. Information is usually available on the school's website, explaining what financial aid applications are needed.

It is the responsibility of the student to complete all required applications and return them to the school in a timely manner. Please note that schools often require separate applications for non-need based financial aid. For example, many schools have a separate application process and deadline for academic scholarships.

FEDERAL STUDENT AID PROGRAMS



General Eligibility Requirements for Federal Financial Aid

To be eligible for federal student aid, a student must:

- Submit a Federal Application for Federal Student Aid (FAFSA) by the end of the academic year for which funds are being requested.
- Have a high school diploma or GED; have satisfactorily completed a homeschool program; or enrolling in an eligible career pathway program and meeting one of the Ability to Benefit Alternatives.*
- Be enrolled as a regular student in an eligible degree or certificate program at an eligible institution.
- Be a U.S. citizen or an eligible non-citizen who falls into one of the following categories:
 - » U.S. national (includes natives of American Samoa or Swains Island),
 - » U.S. permanent resident with a Form I-551, I-151, or I-551C (Permanent Resident Card, Resident Alien Card or Alien Registration Receipt Card), also known as a Green Card,
 - » Have an Arrival-Departure Record (I-94) from U.S. Citizen and Immigration Services (USCIS) showing “Refugee,” “Asylum Granted,” “Cuban-Haitian Entrant (Status Pending),” “Conditional Entrant” (valid only if issued before April 1, 1980), or “Parolee” (must be paroled for at least one year, and must be able to provide evidence from the USCIS that they are in the United States for other than a temporary purpose with the intention of becoming a U.S. citizen or permanent resident),
 - » Hold a T-visa (for victims of human trafficking) or the parent holds a T-1 visa. (the college or career school’s Financial Aid Office will ask to see a visa and/or certification letter from the U.S. Department of Health and Human Services).
 - » A “battered immigrant-qualified alien” who is a victim of abuse by the citizen or permanent resident spouse, or the child of a person designated as such under the Violence Against Women Act,
 - » A citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau:
 - Citizens of the Republic of Palau are eligible for Federal Pell Grants, Federal Supplemental Educational Opportunity Grants, and Federal Work-Study.
 - Citizens of the Federal States of Micronesia and the Republic of the Marshall Islands are eligible for Federal Pell Grants only.
- Have a valid Social Security Number.
- Make satisfactory academic progress as defined by the school.
- Sign certifying statements as to the proper use of federal student aid funds.
- Be enrolled at least half-time to be eligible for Federal Direct Loans for student and parents. (Note: Students may be eligible for Pell Grant and campus-based aid with less than half-time status.)
- Not be in default or pending default on any educational loan. This also applies to awards that were converted to loans due to failure to meet eligibility requirements.
- Be registered with Selective Service, if male age 18-25 (any person assigned the sex of male at birth).

*Ability to Benefit Alternatives

- » Passes an independently administered Department of Education approved ATB test.
- » Completes at least 6 credit hours or 225 clock hours that are applicable toward a degree or certificate offered by the postsecondary institution.
- » Completes a state process approved by the Secretary of Education. NOTE: To date, no state process has ever been submitted for the Secretary’s approval.

**Additional details are available at studentaid.ed.gov.

Federal Pell Grant

- Student must not have a prior baccalaureate degree.
- Grants go to financially needy students; the award amount is directly tied to the Expected Family Contribution (EFC).
- Award amounts are set annually by the U.S. Department of Education (USDE); the maximum award for 2016-17 is \$5,815 per year, with a maximum EFC of 5,234.
- There is a lifetime limit on the number of Pell Grant awards a student may receive. The maximum number of equivalent full-time semesters for which a student may receive a Pell Grant is **12**. When this change was implemented, there was no “grandfather” provision included, meaning all prior Pell Grant awards count toward this lifetime limit.
- Students can monitor their Lifetime Eligibility Used (LEU) through the National Student Loan Data System (NSLDS) at nsls.ed.gov.

There are limits as to how long a student can continue to receive financial aid. For example, Pell Grants, State Grants and Direct Loans all have specific time limitations for receipt by a student.

Campus-Based Programs

- They are administered by the Financial Aid Office at eligible participating schools.
- Participating schools receive allocations from the federal government, and each school determines how it will award its funds.
- Program participation, student eligibility and award amounts will vary from school to school.
- There are three campus-based programs:
 1. The Federal Supplemental Educational Opportunity Grant (FSEOG) Program provides awards up to \$4,000 per year for exceptionally needy students. Priority is given to Pell Grant recipients.
 2. The Federal Perkins Loan Program Extension Act of 2015 extends the Perkins Loan Program through 9/30/2017. The Extension Act eliminated the Perkins Loan grandfathering provisions and established new eligibility requirements for undergraduate and graduate students to receive Perkins Loans. Per the changes, schools participating in the Perkins Loan Program may make Perkins Loans to undergraduate students as specified below:

Per the changes in the Extension Act, effective December 18, 2015, schools participating in the Perkins Loan Program may make Perkins Loans as specified below:

UNDERGRADUATE STUDENTS			
A school may make Perkins Loans through –	To an –	Who, on the date of disbursement –	If the school has awarded the student –
September 30, 2017	Eligible current undergraduate student	Has an outstanding balance on a Perkins Loan made by the school.	All Direct Subsidized Stafford Loan aid for which the student is eligible.
September 30, 2017	Eligible new undergraduate student	Does not have an outstanding balance on a Perkins Loan made by the school.	All Direct Subsidized and Unsubsidized Stafford Loan aid for which the student is eligible.

3. The Federal Work-Study (FWS) Program provides part-time student employment. The school determines the award amount and the wage rate, although they must pay at least the federal minimum wage. FWS earnings do not count as income on a student’s subsequent FAFSA, making this an attractive alternative to off-campus employment.

Federal Student Loans

There are several loan programs available through the Federal Direct Loan Program. Students and parents may apply for these loans through their school's website or at studentloans.gov.

Direct Subsidized and Unsubsidized Loans

- Loans are made in the name of the student.
- There is no credit check and no cosigner requirement.
- A fee of 1.069 percent is assessed and will be deducted from each disbursement.
- Student borrowers are not required to make any payments while enrolled.
- Repayment begins 6 months after the student ceases half-time enrollment.
- Direct Subsidized Loan – If the borrower has financial need, the interest on the loan is subsidized by the federal government during the in-school period and during the grace period on a subsidized loan unless the loan was first disbursed between July 1, 2012 and July 1, 2014. If the borrower received a Direct Subsidized Loan first disbursed between July 1, 2012 and July 1, 2014, they are responsible for paying any interest that accrues during the grace period. Also, interest does not accrue during periods of deferment.
- Beginning July 1, 2013, eligibility for subsidized loans for first-time borrowers is limited to a period not to exceed 150 percent of the borrower's educational program. In other words, students may now only receive subsidized loans for 3 years in a 2-year program, or 6 years in a 4-year program. Students exceeding the 150 percent limit lose eligibility for additional subsidized loans and the interest subsidies on loans they have already received.
- Direct Unsubsidized Loan – If the borrower does NOT have financial need, interest is charged to the borrower during the in-school and grace periods and during periods of deferment or forbearance. Accrued interest is capitalized and added to the principal. Therefore, borrowers should be encouraged to make payments while enrolled in school as a way of keeping their loan balance down and reducing their monthly payments later.

A student who can't get their legal parent(s) to complete the FAFSA form can minimally qualify for \$5,500 in a Direct Unsubsidized Loan. The student must complete the FAFSA as a dependent student, click the radio button on the dependency determination page that says, "I am unable to provide parent data," and submit the form (signing it with their FSA ID). Next, they should contact the school they will attend to see what steps they need to take to get their loan.

- As of July 1, 2016, the Direct Loan interest rate for undergraduates is 3.76 percent fixed for both subsidized and unsubsidized loans.
- Undergraduate annual loan limits are as follows:

DEPENDENT UNDERGRADUATES (Does not include students whose parents are unable to borrow under the PLUS Program.)	ANNUAL LOAN LIMITS
First year	\$5,500 of which no more than \$3,500 may be subsidized
Second year	\$6,500 of which no more than \$4,500 may be subsidized
Third year and beyond	\$7,500 of which no more than \$5,500 may be subsidized

Aggregate borrowing is \$31,000, with a maximum of \$23,000 subsidized. **Because of this aggregate limit, students borrowing the maximum loan amount each year will only have \$4,000 in eligibility left for their 5th year.**

- Independent students, and dependent students whose parents cannot borrow through the PLUS Program, are eligible to borrow extra additional unsubsidized loan funds each year. Their annual loan amounts are as follows:

INDEPENDENT UNDERGRADUATES (And dependent students whose parents are unable to borrow under the PLUS Program.)	ANNUAL LOAN LIMITS
First year	\$9,500 of which no more than \$3,500 may be subsidized
Second year	\$10,500 of which no more than \$4,500 may be subsidized
Third year and beyond	\$12,500 of which no more than \$5,500 may be subsidized
Graduate/Professional students	\$20,500 all of which is unsubsidized

Aggregate borrowing is \$57,500, with a maximum of \$23,000 subsidized.

Aggregate borrowing for graduate students, including all undergraduate loans, is \$138,500. Effective July 1, 2016, all graduate-level Direct Loans are unsubsidized and have a fixed interest rate of 5.31 percent.

- Repayment Provisions – Borrowers may choose one of several repayment plans. Detailed information is available at studentaid.ed.gov.

REPAYMENT PLAN	ELIGIBLE LOANS	MONTHLY PAYMENT AND TIMEFRAME	QUICK COMPARISON
Standard Repayment Plan	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL) 	<ul style="list-style-type: none"> • Payments are a fixed amount. • Up to 10 years (up to 30 years for Consolidation Loans). 	<ul style="list-style-type: none"> • All borrowers are eligible for this plan. • You'll pay less over time than under other plans.
Graduated Repayment Plan	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL) 	<ul style="list-style-type: none"> • Payments are lower at first and then increase, usually every two years. • Up to 10 years (up to 30 years for Consolidation Loans). 	<ul style="list-style-type: none"> • All borrowers are eligible for this plan. • You'll pay more over time than under the 10-year Standard Plan.
Extended Repayment Plan	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans • all Consolidation Loans (Direct or FFEL) 	<ul style="list-style-type: none"> • Payments may be fixed or graduated. • Up to 25 years. 	<ul style="list-style-type: none"> • If you're a Direct Loan borrower, you must have more than \$30,000 in outstanding Direct Loans. • If you're a FFEL borrower, you must have more than \$30,000 in outstanding FFEL Program loans. • Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan. • You'll pay more over time than under the 10-year Standard Plan.
Revised Pay As You Earn Repayment Plan (REPAYE)	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Direct PLUS loans made to students • Direct Consolidation Loans that do not include PLUS loans (Direct or FFEL) made to parents 	<ul style="list-style-type: none"> • Your monthly payments will be 10 percent of discretionary income. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, both your and your spouse's income or loan debt will be considered, whether taxes are filed jointly or separately (with limited exceptions). • Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 or 25 years. 	<ul style="list-style-type: none"> • Any Direct Loan borrower with an eligible loan type may choose this plan. • Your monthly payment can be more than the 10-year Standard Plan amount. • You may have to pay income tax on any amount that is forgiven. • Good option for those seeking Public Service Loan Forgiveness (PSLF).

REPAYMENT PLAN	ELIGIBLE LOANS	MONTHLY PAYMENT AND TIMEFRAME	QUICK COMPARISON
Pay as You Earn (PAYE)	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Direct PLUS loans made to students • Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents 	<ul style="list-style-type: none"> • Your maximum monthly payments will be 10 percent of discretionary income. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. • Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years. 	<ul style="list-style-type: none"> • You must be a new borrower on or after Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after October 1, 2011. • You must have a high debt relative to your income. • Your monthly payment will never be more than the 10-year Standard Plan amount. • You'll pay more over time than under the 10-year Standard Plan. • You may have to pay income tax on any amount that is forgiven. • Good option for those seeking Public Service Loan Forgiveness (PSLF).
Income-Based Repayment Plan (IBR)	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Subsidized and Unsubsidized Federal Stafford Loans • all PLUS loans made to students • Consolidation Loans (Direct or FFEL) that do not include Direct or FFEL PLUS loans made to parents 	<ul style="list-style-type: none"> • Your monthly payments will be 10 or 15 percent of discretionary income. • Payments are recalculated each year and are based on your updated income and family size. • If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return. • Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 or 25 years. • You may have to pay income tax on any amount that is forgiven. 	<ul style="list-style-type: none"> • You must have a high debt relative to your income. • Your monthly payment will never be more than the 10-year Standard Plan amount. • You'll pay more over time than under the 10-year Standard Plan. • Good option for those seeking Public Service Loan Forgiveness (PSLF).
Income-Contingent Repayment Plan (ICR)	<ul style="list-style-type: none"> • Direct Subsidized and Unsubsidized Loans • Direct PLUS Loans made to students • Direct Consolidation Loans 	<ul style="list-style-type: none"> • Your monthly payment will be the lesser of <ul style="list-style-type: none"> » 20 percent of discretionary income, or » the amount you would pay on a repayment plan with a fixed payment over 12 years, adjusted according to your income. • Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans. • If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return or you choose to repay your Direct Loans jointly with your spouse. • Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years. 	<ul style="list-style-type: none"> • Any Direct Loan borrower with an eligible loan type may choose this plan. • Your monthly payment can be more than the 10-year Standard Plan amount. • You may have to pay income tax on the amount that is forgiven. • Good option for those seeking Public Service Loan Forgiveness (PSLF). • Parent borrowers can access this plan by consolidating their Parent PLUS Loans into a Direct Consolidation Loan.
Income-Sensitive Repayment	<ul style="list-style-type: none"> • Subsidized and Unsubsidized Federal Stafford Loans • FFEL PLUS Loans • FFEL Consolidation Loans 	<ul style="list-style-type: none"> • Your monthly payment is based on annual income. • Up to 5 years, which does not count against your total repayment term. 	<ul style="list-style-type: none"> • You'll pay more over time than under the 10-year Standard Plan. • The formula for determining the monthly payment amount can vary from lender to lender.

Direct PLUS Loans

- These loans are available to the biological or adoptive parents of dependent students. In some cases, a stepparent may be eligible to borrow. Either parent (or both parents) may borrow on behalf of the student. There is no provision for any other person, such as a relative, to borrow a PLUS Loan.
- The parent borrower and their dependent student must be U.S. citizens or eligible non-citizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant, and must meet other general eligibility requirements for the Federal Student Aid (FSA) programs.
- A credit check is required.
- If the applicant has an adverse credit history, they may still receive a Direct PLUS Loan either by obtaining an *endorser* who does not have an adverse credit history or by documenting to the U.S. Department of Education's satisfaction extenuating circumstances relating to the adverse credit history. PLUS Loan Counseling, available online, is mandatory for borrowers with either an endorser or extenuating circumstances. If it is the parent borrower who has an adverse credit history, the endorser cannot be the child on whose behalf they are borrowing.
- There is no annual or aggregate limit to the amount a parent may borrow. The only limiting factor is the cost of attendance minus financial aid received.
- The interest rate is fixed at 6.31 percent as of July 1, 2016. Interest begins to accrue when the funds are disbursed.
- A fee of 4.276 percent is assessed and will be deducted from each disbursement.
- Repayment begins once the loan is fully disbursed. A parent borrower has the option to contact their loan servicer to request a deferment. Eligibility for a deferment may be determined when either the parent borrower or the dependent student is enrolled at least half-time and for an additional 6 months after the dependent student ceases to be enrolled at least half-time.
- If the loan is deferred, interest will accrue on the loan during the deferment. The parent borrower may choose to pay the accrued interest or allow the interest to capitalize when the deferment period ends.
- The standard repayment period is 10 years but some borrowers can qualify for a longer repayment period of up to 25 years based on how much they borrowed and the type of repayment plan that they choose. Direct Loan Consolidation is also available to combine all PLUS Loans for one borrower and extend the repayment term up to 30 years.
- The student is required to file a FAFSA in order for a parent to borrow through the PLUS Loan program.
- A separate PLUS application must be filed for each child on whose behalf a loan is being received, as loan funds are processed through each student's account.
- Many post-secondary schools require borrowers to apply for a Direct PLUS Loan at StudentLoans.gov but some post-secondary schools require the borrower to apply directly through the school.

Direct Grad PLUS Loans

- Direct PLUS Loans are available to graduate and professional students.
- If the student borrower has an adverse credit history, they may still receive a Direct PLUS Loan either by obtaining an endorser who does not have an adverse credit history or by documenting to the U.S. Department of Education's satisfaction extenuating circumstances relating to the adverse credit history.
- The interest rates, fees and loan limits for graduate students are the same as those noted above for parent borrowers. Repayment terms are slightly different since Grad PLUS borrowers may be eligible for income-driven repayment plans.
- The FAFSA must be filed and maximum eligibility for Direct Unsubsidized Loans must be determined before a PLUS Loan can be approved.

Direct Consolidation Loans

A Direct Consolidation Loan allows a borrower to consolidate (combine) multiple federal education loans into one loan. The result is a single monthly payment instead of multiple payments.

- Although Direct Consolidation Loans are available for borrowers to combine multiple loans into one new loan, please note that loans borrowed separately by a student and parent may not be consolidated together.
- Only federal education loans can be considered. Private (alternative) loans can NOT be included in a Direct Consolidation Loan.
- The interest rate for a Direct Consolidation Loan is the weighted average of the interest rates on the loans being consolidated (as of the date the application is received), rounded to the nearest higher one-eighth of one percent.
- The length of the repayment period will depend on the amount of the borrower's total education loan indebtedness. Eligible borrowers may be able to extend their repayment period to up to 30 years.
- Borrowers should consult with school or loan servicing staff to determine whether or not consolidation makes sense for them.

Loan Forgiveness Programs

Some students may qualify for federal or state loan forgiveness or repayment programs which relieve them of a portion of their student loan debt. Current programs are:

- Federal Teacher Loan Forgiveness Program – This federal program is intended to encourage individuals to enter and continue in the teaching profession. To be eligible, Direct Loan or Federal Family Education Loan (FFEL) borrowers must teach full-time for 5 consecutive years in a low-income elementary or secondary school or educational service agency. There are a number of other eligibility guidelines and parameters which must also be met. According to the IRS, student loan amounts forgiven under the Federal Teacher Loan Forgiveness Program are not considered income for tax purposes. Additional information is available at studentaid.ed.gov.
- Public Service Loan Forgiveness Program – This federal program is intended to encourage individuals to enter and continue to work full-time in public service jobs. To be eligible, Direct Loan borrowers must have made 120 payments under certain payment plans while working in certain types of public service jobs. There are a number of other eligibility guidelines and parameters which must also be met. According to the IRS, student loan amounts forgiven under PSLF are not considered income for tax purposes. Additional information is available at studentaid.ed.gov and MyFedLoan.org.
- In addition to federal programs, students may qualify for employer-based loan forgiveness as part of the hiring process or as an employee benefit. They should explore these possibilities when considering career paths and job offers.



Additional Federal Programs

Teacher Education Assistance for College and Higher Education (TEACH) Grant

- Student must be enrolled as an undergraduate, post-baccalaureate, or graduate student in a participating postsecondary institution; institutions are not required to participate
- Student must be enrolled in, or plan to enroll in, coursework required to become a teacher
- Student must meet certain academic achievement requirements (college admission test score in at least the 75th percentile or maintain a 3.25 grade point average)
- Student must sign an Agreement to Serve indicating they agree to teach full-time in a high-need field in a public or private elementary or secondary school or educational service agency that serves low-income students
- Student must teach for at least 4 academic years within 8 calendar years of completing (or ceasing) the program for which TEACH Grants were received
- Grant must be repaid as a Federal Direct Unsubsidized Loan (with interest accrued from the time grants were disbursed) if the student fails to meet all requirements
- Maximum award for 2016-2017 is \$3,724
- Dependents Educational Assistance (DEA), must be the son, daughter, or spouse of a Veteran who died or is permanently and totally disabled as a result of a service connected disability, or a Veteran who died from any cause, while being rated permanently and totally disabled, or the Servicemember is missing in action or captured in the line of duty by a hostile force.
- Must be between the ages of 18 and 26.
- Cannot receive Dependency and Indemnity Compensation payments from the VA while using DEA.
- For additional information, visit studentaid.ed.gov/types/grants-scholarships/teach.

Post 9/11 GI Bill Benefits

- Applies to honorably discharged veterans with at least 90 days of aggregate service after September 10, 2001, or individuals discharged with a service-connected disability after 30 days
- Benefits include tuition and fees, a monthly housing allowance, a stipend for books and supplies, a possible relocation allowance, and the option to transfer benefits to other family members. States may add additional benefits.
- Approved training includes graduate and undergraduate degrees, vocational/technical training, on-the-job training, flight training, correspondence training, licensing and national testing programs, entrepreneurship training and tutorial assistance. All training programs must be approved for GI Bill Benefits. The tuition and fee benefit varies based on the type of training being pursued.
- Can only be transferred to children or spouse if the Veteran has more than 10 years of service or if the Veteran signs a contract that will bring them up to ten years of service. Veterans who are completely out of the service are no longer able to transfer the benefit.
- Reserve and National Guard members are eligible if they were activated after September 10, 2001 for at least 90 days under Title 10 (by the President of the United States), but not if activated for a state emergency.
- Yellow Ribbon Program:
 - » Meant for schools whose tuition and fees exceed the highest rate for in-state undergraduate public institutions
 - » Makes these schools just as affordable as in-state public schools
 - » Schools may voluntarily participate with the Veterans Administration (VA) and choose the amount of tuition and fees they will contribute toward veteran's costs.

- » The VA will match that amount and send a check directly to the school.
- » To find a list of Pennsylvania institutions that participate, visit www.benefits.va.gov/GIBILL/yellow_ribbon/yrp_list_2015.asp.
- Dependents Education Assistance (DEA):
 - » Must be the son, daughter, or spouse of a Veteran who died or is permanently and totally disabled as a result of a service connected disability, or a Veteran who died from any cause, while being rated permanently and totally disabled, or the Servicemember is missing in action or captured in the line of duty by a hostile force.
 - » Must be between the ages of 18 and 26.
 - » Cannot receive Dependency and Indemnity Compensation payments from the VA while using DEA.

**For additional information, visit:

- gibill.va.gov
- benefits.va.gov/gibill/post911_transfer.asp
- benefits.va.gov/gibill/docs/pamphlets/ch35_pamphlet_2.pdf
- dmva.pa.gov/veteransaffairs/Pages/Programs%20and%20Services/Educational-Gratuity-Program.aspx#.VyntFvPD_cs
- dmva.pa.gov/veteransaffairs/Pages/Outreach-and-Reintegration/County-Directors.aspx#.VyntOfPD_cs

Iraq and Afghanistan Service Grant

- A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after the events of September 11, 2001 may be eligible to receive the Iraq and Afghanistan Service Grant.
- Additional student eligibility requirements are as follows:
 - » Must be ineligible for a Federal Pell Grant based on EFC, but meet the remaining Pell Grant eligibility requirements, and
 - » Must be under 24 years old, or be enrolled in college at least part-time at the time of the parent's or guardian's death
- The grant award is equal to the amount of a maximum Pell Grant for the award year, not to exceed the cost of attendance for that award year. The maximum award amount for 2016-17 is \$5,413.
- Additional information is available at studentaid.ed.gov.

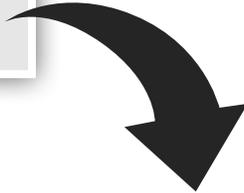
American Opportunity Tax Credit

The American Opportunity Tax Credit is a credit for qualified education expenses paid for a student for the first 4 years of higher education. Currently, a maximum annual credit of \$2,500 per eligible student is available. If the credit brings the amount of tax owed to zero, the tax filer may have up to 40 percent of any remaining amount of the credit (up to \$1,000) refunded to them. There are income limits in place with regard to eligibility for this tax credit. Additional information about the American Opportunity Tax Credit is available at irs.gov/uac/Tax-Benefits-for-Education:-Information-Center and within the IRS Publication 970 at irs.gov.

Lifetime Learning Credit

The Lifetime Learning Credit is for qualified tuition and related expenses paid for students enrolled in an eligible educational institution. This credit can help pay for undergraduate, graduate and professional degree courses--including courses to acquire or improve job skills. There is no limit on the number of years you can claim the credit. It is worth up to \$2,000 per tax return. There are income limits in place with regard to eligibility for this tax credit. Additional information about the Lifetime Learning Credit is available at irs.gov/uac/Tax-Benefits-for-Education:-Information-Center and within the IRS Publication 970 at irs.gov.

STATE AID PROGRAMS



Pennsylvania State Grant

The Pennsylvania State Grant Program provides grant aid to applicants who demonstrate financial need and choose to attend a PHEAA-approved postsecondary educational institution. Eligibility is calculated in accordance with the federal Need Analysis Formula and Pennsylvania State Grant policies.

Within Pennsylvania, eligible students may attend most 2- and 4-year colleges, as well as many business schools, trade and technical schools, and hospital schools of nursing, offering a program of at least 2 academic years in length. Outside of Pennsylvania, effective for 2015-16, eligible students may only receive State Grants in reciprocal states – Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia.

Program Eligibility Requirements

In order to receive a State Grant, a student must demonstrate financial need and meet all eligibility requirements. Some of the major eligibility requirements in the State Grant Program are as follows:

Domicile

To be eligible for a PA State Grant, a student must be a Pennsylvania resident, as stipulated in the Pennsylvania State Grant law. There are two components to this law – U.S. citizenship status and Pennsylvania residency.

1. The student must be a citizen or eligible non-citizen, AND
2. The student, if over age 18, must be a Pennsylvania domicile for at least 12 consecutive months by the established filing deadline date of the application. For students 18 years or older, time spent while enrolled in an educational institution may not be counted as part of the 12-month domicile requirement if the student entered or remained in the Commonwealth solely for the purpose of attending an educational institution. In all cases, this provision does not apply for students enrolled at a Pennsylvania Community College or a Business, Trade, or Technical school located within the Commonwealth. If the student is under 18 years of age, they must have a supporting parent or guardian who has been a Pennsylvania domicile for at least 12 consecutive months before the applicable application deadline date.

A permanent resident is defined as a non-citizen who is legally permitted to permanently live and work in the United States. Once permanent status has been obtained, the student is held to the same domicile requirement as other students and must meet the 12-month residency requirement, starting with the date permanent resident status was obtained.

The Agency considers any time spent in Pennsylvania prior to obtaining a permanent resident status as temporary. Therefore, non-citizens who have not obtained a permanent resident status are not able to comply with Pennsylvania domiciliary requirements since they are considered to be in Pennsylvania on a temporary basis.

Students who are in Pennsylvania on a student visa, exchange visitor visa, an international organization visa, or any similar visa, regardless of the length of time here, are considered ineligible for Pennsylvania State Grant aid since those students, as evidenced by the visa status, are considered to be in Pennsylvania on a temporary basis only.

High School Graduation

A student must be (1) the graduate of an approved American high school, including those in American territories, on American military bases overseas or other American high schools located abroad with American accreditation, or (2) the recipient of a Commonwealth Secondary School Diploma or the equivalency diploma of another state, or (3) the recipient of another diploma accepted by the Pennsylvania Department of Education (PDE) as fulfillment of the high school graduation requirement or have completed a program offered through a PDE-approved homeschool organization which has been recognized to issue high school diplomas.

Academic Progress

Satisfactory academic progress means that for each academic year (fall, winter, and spring and/or summer term) during which State Grant aid is received, a student must successfully complete the minimum number of credits (clock hours) appropriate to the student's enrollment status starting with the terms for which State Grant aid was received. A student who receives a full-time State Grant for the fall and spring terms at a school using a semester schedule must complete a minimum of 24 semester credits. However, full-time students who progress at a rate of 24 new semester credits per year, while meeting the minimum State Grant progress standard, will generally exhaust all of their State Grant eligibility before completing their program of study.

Enrollment

To be eligible for a full-time State Grant, a student must be enrolled full-time, which is defined as the equivalent of at least 12 semester credits of instruction per semester. Students who are enrolled on less than full-time but at least half-time (at least 6 semester credits per semester or the equivalent) in PHEAA-approved programs may be eligible for a part-time State Grant.

At least 50 percent of the credits/clock hours taken per term must be through classroom instruction in an approved program of study. Students with a medical disability, as defined by the Americans with Disabilities Act (ADA), who are enrolled in a program of study that is structured to allow completion of at least 50 percent of the program credits/clock hours in the classroom, may request an exception to the 50 percent classroom term enrollment requirement by completing the ADA Accommodation Request Form and providing all supporting materials required by PHEAA.

Maximum Number of Grants

Students are limited to a maximum number of State Grant awards even though some students may require additional terms to complete their program of study. Students enrolled in an associate degree program are typically limited to **two full-time academic year State Grants** (the equivalent of four semester payments). By law, no student (including a baccalaureate degree-seeking student) may receive more than **four academic year awards**, except students enrolled in bona fide 5-year undergraduate programs. Summer term State Grants are included in the maximum number of grants the student may receive.

Program of Study

A student's program of study must be at least 2 academic years in length and must be approved for State Grant aid, complying with the minimum 50 percent classroom instruction requirement. Two academic years is defined as the equivalent of a minimum of 60 semester credits or 1,800 clock hours of instruction (1,500 clock hours in the case of programs leading to an Associate in Specialized Business or Specialized Technology Degree). At least 50 percent of the student's program of study must consist of classroom instruction.

Undergraduate Enrollment

A student must be enrolled as a degree-seeking and must not have received or completed all requirements for a first baccalaureate degree or its equivalent.

Satisfactory Character

Students must be of satisfactory character to be eligible for the State Grant. For example, incarcerated applicants are not eligible for State Grant consideration until they are released from incarceration.

Loan Default

A student must not be in default or have a claim of default pending on any educational loan guaranteed or reinsured by the federal government or the government of any state, or on any loan made by an institution of higher learning to finance educational costs. This would include, but is not limited to, programs administered by PHEAA where awards have been converted to loans due to failure to meet all eligibility or service requirements.

PHEAA Acceptance of Federal Dependency Questions

The dependency questions asked on the FAFSA are used for all forms of federal aid. However, due to state regulations, PHEAA does not automatically accept the federal definition of independence in determining a student's eligibility for the Pennsylvania State Grant. Students who indicate responses concerning homelessness, guardianship and wards of the court are sent a validation form to document their status.

The federal definition of independence is automatically accepted for the following questions for the 2017-18 application year:

- Were you born before January 1, 1994?
- As of today, are you married?
- Will you be working on a master's or doctorate program?
- Are you currently serving on active duty in the U.S. Armed Forces?
- Are you a veteran of the U.S. Armed Forces?

The federal definition of independence is NOT automatically accepted for the following questions; additional information will be required and reviewed prior to a dependency status determination being made:

1. Do you have children (or other dependents) who receive more than half of their support from you?
2. Are your parents deceased, are/were you in foster care, or are/were you a ward of the court?
3. Are/were you an emancipated minor?
4. Are/were you in legal guardianship?
5. Are/were you an unaccompanied youth who is/was homeless or at risk of being homeless?

In addition, a school's determination of independence and granting of a "dependency override" does not automatically qualify the student as independent for PA State Grant purposes. However, PHEAA takes this into consideration when making a status determination based on other information submitted to PHEAA.

Application Filing Deadlines for 2017-18

MAY 1 - Immediately preceding the academic year for: 1) all renewal applicants, 2) new applicants who plan to enroll in an undergraduate baccalaureate degree program, and 3) new applicants in a college transfer program at a college or other college or university (excludes community colleges and Open Admission Colleges* as defined below)

AUGUST 1 - Immediately preceding the academic year for non-renewal applicants who plan to enroll in: 1) a business, trade or technical school; 2) a hospital school of nursing; 3) a community college; 4) institutions categorized as Open Admission Colleges*; or 5) a 2-year program that is not transferable to another institution

*Open Admission Colleges are those that: 1) are designated as such by the United States Department of Education's Integrated Postsecondary Education Data System (IPEDS) as of 2012 and 2) are both incorporated and physically located within the Commonwealth of Pennsylvania. For 2016-17, this includes the following institutions: Cheyney University of Pennsylvania, Gratz College, Harrisburg University of Science and Technology, Lackawanna College, Peirce College, Pennsylvania College of Technology, Pennsylvania Institute of Technology, and Valley Forge Military Academy.

All students are urged to apply even if the State Grant deadlines have passed. Late applications (other than for the State Grant summer term) may be reviewed for the federal student aid programs and possible State Grant consideration if funds are available.

State Grant Award Amounts

Award amounts vary from year to year based on funding levels. For **2016-17**, maximum awards are tied to college costs at approved postsecondary schools:

PHEAA Allowable Costs	Maximum Award	Minimum Award
\$0 - \$12,000	\$2,329	\$500
\$12,001 - \$19,000	\$3,726	\$500
\$19,001 - \$29,000	\$4,005	\$500
\$29,001 - \$32,000	\$4,378	\$500

	Maximum Awards		Out-of-State Minimum Awards
	Non-Veteran	Veteran	
Reciprocal States	\$559	\$745	\$500

Veterans

Qualified veterans of the U.S. Armed Services are eligible for the highest Pennsylvania State Grant possible (based on the costs of the school) since PHEAA disregards the Expected Family Contribution (EFC) and any Pell Grant award received for those applicants. Veterans must enroll as undergraduate students on at least a half-time basis, comply with Pennsylvania domicile requirements, and meet other PHEAA requirements. A National Guard or Reserve enlistee who has never been activated for duty, other than for state or training purposes, does not qualify as a veteran for State Grant determination.

POW/MIA Dependents

Children of members or former members of the U.S. Armed Services who served on active duty after January 31, 1955, and who are or have been Prisoners of War (POW) or who are or have been listed as Missing in Action (MIA) are eligible for undergraduate State Grants of up to \$1,200. The servicemember must have been a resident (domiciliary) of Pennsylvania for at least 12 months preceding service on active duty. To qualify, students must be enrolled on at least a half-time basis in a program of at least 1-year duration at a school approved by PHEAA. They will be considered for eligibility without regard to financial data.

Pennsylvania Summer State Grant

Eligible students attending school during summer enrollment periods may receive State Grants. A Summer State Grant counts toward the total number of semesters the student is allowed to receive State Grant funds. Therefore, students should contact the school's Financial Aid Office to determine the potential impact on their future Pennsylvania State Grant eligibility.

- A separate summer grant application is required. This form is available in "Account Access," beginning in mid-March, at PHEAA.org.
- The deadline for submitting summer applications is August 15 of each year.

PA State Grant Early Admission

If a student leaves high school before graduation (skips senior year) to attend a postsecondary school, is dropped from their school district's enrollment records, and will receive a high school diploma at the end of their freshman year, they may be eligible for a PA State Grant, but not federal aid.

State Grant Distance Education Pilot Program (SGDEPP)

Effective with the 2013-14 academic year, PHEAA implemented a 5-year pilot program which allows students who are enrolled in SGDEPP-approved institutions to receive awards when they are not eligible for State Grant aid due to enrollment in online programs of study or coursework that exceeds 50 percent of their term enrollment. To qualify for SGDEPP consideration, the student must have a complete State Grant record which, not considering the online education limitations, would have otherwise qualified for State Grant aid. Additionally, the student must: 1) be attending a SGDEPP-approved institution, 2) be nominated by his institution for SGDEPP, and 3) have filed a FAFSA early enough to receive first-come, first-served funding. **Please note that the postsecondary institution must initiate the institution application for participation in SGDEPP by the communicated deadline.**

Ready to Succeed Scholarship (RTSS) Program

The Ready to Succeed Scholarship Program provides income-based scholarships to academic achievers that, in combination with the Pennsylvania State Grant Program, offer a total award up to \$2,000 for full-time and \$1,000 for part-time students. Awards can be used to cover tuition, books, fees, supplies, and living expenses.

- Scholarships will be awarded to eligible students who are entering their sophomore, junior or senior year in college and maintain a 3.25 GPA or higher.
- With the exception of financial need, the student must meet all other Pennsylvania State Grant eligibility requirements to qualify for a Ready to Succeed Scholarship. This includes the submission of a Free Application for Federal Student Aid (FAFSA) and a Pennsylvania State Grant Form (SGF).
- Total annual family income does not exceed \$110,000.
- Postsecondary schools nominate eligible students for RTSS.
- A list of participating postsecondary schools is available at PHEAA.org/funding-opportunities/rtss/participating-institutions.shtml

State Work-Study Program (SWSP)

SWSP is one of four state-appropriated Matching Funds Programs. It was created to help the local economy while offering Pennsylvania employers a chance to assist in training future Pennsylvania employees and provide on-the-job experience to Pennsylvania students.

- Students may work for a nonprofit or a for-profit employer in Pennsylvania. The job will be related to a student's major or minor field of study. Employers are reimbursed a portion of the wages paid to student employees, thus encouraging hiring.
- Undergraduate students must be eligible for a PA State Grant. Graduate students must demonstrate need as certified by their postsecondary institution.
- Employers submit student hours to PHEAA, who then reimburses the employer. Nonprofit employers are reimbursed 40 percent of approved student earnings up to the student's SWSP award amount; for-profit employers are reimbursed 30 percent of approved student earnings.
- Student application deadlines:
 - » November 1 – Academic Year or Fall Term Only Employment
 - » March 1 – Spring Term Only Employment
 - » June 30 – Summer
- Employer application/renewal deadlines:
 - » November 1 – Academic Year
 - » June 30 – Summer

FOR A STUDENT APPLICATION AND A LIST OF APPROVED EMPLOYERS, visit PHEAA.org/workstudy, call 800.692.7392 or email swsp@pheaa.org.

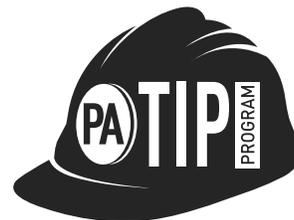
Partnerships for Access to Higher Education (PATH)

PHEAA partners with community-based Pennsylvania organizations that offer grants or scholarships to eligible Pennsylvania residents.

- A PHEAA PATH grant may match a community organization grant, thereby doubling grant aid to needy students enrolled at least half-time in a PHEAA-approved postsecondary institution. The maximum PATH award is \$2,500 per year with a minimum award of \$500.
- A list of current PATH partners, is available at PHEAA.org.
- PATH recipients must meet the following eligibility criteria:
 - » Be nominated by a **participating PATH Partner** from which you received a scholarship for the academic year.
 - » Have received a **Pennsylvania State Grant** for the semester or quarter for which you have been nominated to receive a PATH grant.
 - » Demonstrate financial need for a PATH grant (as determined by the postsecondary institution).
 - » Be enrolled at least half-time in a PA State Grant–approved postsecondary institution in Pennsylvania and maintain satisfactory academic progress (as determined by the postsecondary institution).

Pennsylvania Targeted Industry Program (PA-TIP)

PA-TIP provides need-based awards to students enrolled in courses of study in energy, advanced materials and diversified manufacturing, and agriculture and food production fields. During the previous 3 years, PHEAA has provided \$16 million of its business earnings to fund PA-TIP.



- **PA-TIP** recipients must meet the following eligibility criteria:
 - » Be a Pennsylvania resident.
 - » Have a high school diploma, GED or recognized homeschool certificate.
 - » File a FAFSA for the award year for which PA-TIP funds are requested.
 - » Complete and return to PHEAA the PA-TIP student application.
 - » Not be in default or pending default on an educational loan or owe a State Grant refund.
 - » Not be receiving a Pennsylvania State Grant for the program of study.
 - » Have financial need.
 - » Attend an eligible postsecondary school.
 - » Be enrolled on a full-time basis. Students may be eligible for a partial PA-TIP award if they are enrolled at least half-time at a public or private, non-profit institution.
 - » Be enrolled in a Title IV-approved eligible program of study that is at least 10 weeks but less than 2 academic years in length.
 - » Supply a copy of the DD214 Form if the applicant is a veteran of the U.S. Armed Forces and was honorably discharged.
 - » The amount of the PA-TIP award is up to the equivalent maximum State Grant award, or 75 percent of the allowable program cost, whichever is less, per award year. Awards can cover tuition, fees, books, supplies, and specific living expenses.

FOR A STUDENT APPLICATION AND ADDITIONAL INFORMATION, visit PHEAA.org/PA-TIP, call 800.692.7392 or email patip@pheaa.org.

Educational Assistance Program (EAP)

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers this tuition assistance program in accordance with Act 56 of 1996 for students who enter into a service commitment with the Pennsylvania National Guard for a period of 6 years. PHEAA disburses awards to schools on behalf of recipients.

- For purposes of this program, the National Guard:
 - » Disseminates information about the program.
 - » Distributes and collects applications.
 - » Verifies all application data, with the exception of Pennsylvania residency status and determination of eligibility which is conducted by PHEAA.
 - » Determines which applicants are approved to participate in the program.
- EAP recipients must meet the following eligibility criteria:
 - » Sign a six year service agreement with the Pennsylvania National Guard.
 - » Be a domiciliary (resident) of Pennsylvania.

- » Be enrolled in a federal Title IV-eligible program of study at an approved Pennsylvania institution or in a program of study or licensing program approved by DMVA and PHEAA.
- » Not be receiving an Active Duty Reserve Officer Training Corps (ROTC) Scholarship.
- The maximum EAP awards are based upon the tuition charged to a Pennsylvania resident at a Pennsylvania state-owned university. The award values are calculated based on the following information:

	Full-Time Attendance	Part-Time Attendance
Undergraduates	The lesser of: <ul style="list-style-type: none"> • 100% of the tuition at the institution where you are enrolled OR • The flat full-time tuition rate charged to a Pennsylvania resident at a state-owned university 	The lesser of: <ul style="list-style-type: none"> • 100% of the tuition for a part-time course of study OR • Two-thirds of the flat full-time tuition rate charged to a Pennsylvania resident at a state-owned university
Graduate degree candidates or those who already hold a bachelor's degree	Eligible for only part-time funding	The lesser of: <ul style="list-style-type: none"> • 50% of the tuition charged for a part-time course of study OR • One-third of the flat full-time tuition rate charged to a Pennsylvania resident at a state-owned university

- Failure to honor the 6 year service commitment with the Pennsylvania National Guard converts the total EAP award into a loan that must be repaid with interest. Questions regarding failure to meet the service commitment and loan repayment should be referred to the National Guard.

FOR ADDITIONAL INFORMATION, call the **NATIONAL GUARD** at 800.GO.GUARD, or **PHEAA** at 800.692.7392.

Chafee Education and Training Grant Program (ETG)

The Pennsylvania Chafee Education and Training Grant Program is a federally-funded program authorized by “The John H. Chafee Foster Care Independence Act of 1999” as amended by the Promoting Safe and Stable Families Amendments of 2001, that provides grant assistance to Pennsylvania undergraduate students aging out of foster care who are attending an approved postsecondary institution.

- The eligibility requirements are as follows:
 - » Complete a program application by the end of the calendar year. PHEAA forwards the application to PA Department of Human Resources for verification that the student was in a foster care program and was eligible for services under the Chafee Foster Care Independence Program.
 - » Is a new applicant participating in the Chafee Program on or prior to his or her 21st birthday, or a renewal applicant who has not reached his or her 23rd birthday by July 1 of the upcoming academic year in which the Chafee funds will be awarded.
 - » File a FAFSA for the academic year in which Chafee funds are being requested.
 - » Attend an eligible postsecondary institution.
 - » Be enrolled on at least a half-time basis.
 - » Have “unmet” cost as determined by the postsecondary institution.

- » Maintain satisfactory academic progress.
- » Be a Pennsylvania resident.
- » Must not be in default on a federal Title-IV educational loan or owe a refund on other Title IV aid.
- The maximum award under the program for 2016-17 is \$5,000.
- If funding is not sufficient to provide a Chafee Grant to all students who have applied by the deadline and have been determined eligible to participate, awards will be given on a first-come, first-served basis.

FOR A STUDENT APPLICATION AND ADDITIONAL INFORMATION, visit PHEAA.org, call 800.692.7392 or email paetg@pheaa.org.

Postsecondary Education Gratuity Program (PEGP)

PEGP assists, with the cost of education, for the children of those who have given their lives in the line of duty. It provides the children with a waiver of tuition, fees, room and board, as charged by Pennsylvania public postsecondary schools.

- Eligible students receive a waiver of institutional charges for tuition, fees, room and board (minus any aid received) at any Pennsylvania community college, state-owned university or state-related institution. Students must file a FAFSA each year.
- Applications are available at PHEAA.org. The application deadline for first-time applicants is March 31 of the academic year in which the waiver would be received. The application deadline for renewal applicants (students receiving a waiver during the previous academic year) is August 1 of the upcoming academic year for which the waiver is requested.
- Further eligibility requirements are as follows:
 - » Be a resident of Pennsylvania.
 - » Be a child by birth or adoption of a police officer, firefighter, rescue or ambulance squad member, corrections facility employee, or active National Guard member who died after January 1, 1976, as a direct result of performing their official duties.
 - » Be a child by birth or adoption of a sheriff, deputy sheriff, National Guard member, or other individual who was on federal or state active military duty who died after September 11, 2001, as a direct result of performing their official duties.
 - » Submit a completed application.
 - » Be 25 years of age or younger at the time of initial application for the program.
 - » Provide a certified copy of the student's birth certificate or adoption record.
 - » Provide to PHEAA a letter of admission to an eligible institution of higher education.
 - » Be enrolled at a Pennsylvania community college, state-owned institution or state-related institution as a full-time undergraduate student pursuing an associate or bachelor's degree.
 - » Have already applied for available scholarships, as well as federal and state grants, by completing the FAFSA for the academic year the student wishes to receive the waiver.

FOR A STUDENT APPLICATION AND ADDITIONAL INFORMATION, you may visit PHEAA.org/pegp, call 800.692.7392 or email pegp@pheaa.org.

Blind or Deaf Beneficiary Grant

This program helps blind or deaf students defray the necessary expenses of postsecondary education.

- The eligibility requirements are:
 - » Be a Pennsylvania resident.
 - » Submit a completed application.
 - » Provide written documentation to PHEAA showing evaluation and eligibility to receive benefits from the Pennsylvania Office of Vocational Rehabilitation, or supply a physician's documentation regarding visual and/or hearing impairment.
 - » Be enrolled at least half-time in a postsecondary institution and maintain satisfactory academic progress.
 - » File the FAFSA for the academic year in which funds are being requested.
 - » Applications should be submitted by March 31 of the academic year in which the grant would be received.
- The maximum annual award is \$500.

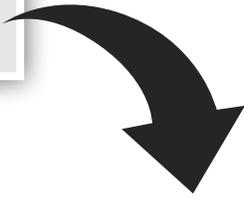
FOR A STUDENT APPLICATION AND ADDITIONAL INFORMATION, visit PHEAA.org, call 800.692.7392 or email bdbg@pheaa.org.

Office of Vocational Rehabilitation (OVR)

PA OVR provides a variety of services for individuals with physical disabilities, mental health and other emotional conditions, drug and alcohol rehabilitation, learning disabilities, and many other conditions.

- OVR customers participate in comprehensive assessment, which may include evaluations/testing, gathering of medical and educational records, etc., to determine eligibility. This process takes time, so students should initiate contact with OVR well in advance of their planned enrollment date. Ideally, applicants should contact OVR a year prior to graduating from high school.
- Services may include financial assistance for higher education.
- OVR requires students to complete the FAFSA. The award amount is based on a formula which considers the cost of the attendance, the Expected Family Contribution (EFC), the Pell Grant, and the PA State Grant.

FINANCIAL NEED AND AWARD PACKAGING



Financial Need

A student's financial need is determined by subtracting the student's Expected Family Contribution (EFC) from the student's cost of attendance, which will vary from school to school based on the costs incurred to attend each school.

Cost of Attendance (also referred to as COA or Student Budget)

The Financial Aid Office will include the following when determining the student's annual cost of attendance at that school:

$$\text{COA} - \text{EFC} = \text{Financial Need}$$

- tuition and fees (this includes all institutional fees),
- room and board (whether on-campus, off-campus, or living with parents),
- books and supplies (typically an average allowance for the entire student body),
- transportation expenses (even if the student is living on campus),
- and miscellaneous personal expenses.

In addition to developing standard cost of attendance figures, the school has the discretion to add other expenses, such as childcare and special equipment purchases, and to adjust other cost estimates on a case-by-case basis.

Costs vary greatly from school to school. In evaluating college costs, students must be sure to compare similar expenses. They should not consider tuition and fees only at one school and all costs at another school.

In preparing to meet the cost of attendance, families should distinguish between **direct costs** to be paid to the institution (tuition and fees, room and board, books and supplies) and those **indirect costs** over which they may have more control (transportation costs and personal expenses).

• Awarding and Packaging Financial Aid

The process by which schools make financial aid awards and meet financial need is called award packaging. Each school has its own philosophy on packaging and how it will use institutional funds to attempt to meet student need. These packaging strategies could revolve around need-based aid, merit-based aid, "need blind" admissions, early decision applications, honors programs and other factors which they determine to be important to their mission.

- Schools can set their own parameters, application processes and application deadlines in awarding their own funds. They can also calculate their own Expected Family Contribution (EFC) based on the CSS Profile or some other institutional process in order to award their own institutional funds.
- Schools will typically utilize the following types of financial aid in the award packaging process, although not necessarily in this order:
 - » Federal and state grants
 - » Employment (Federal Work-Study and institutional employment),
 - » Institutional grants and scholarships (need-based and merit-based)
 - » Private scholarships of which they are aware
 - » Perkins Loans
 - » Direct Subsidized and Direct Unsubsidized Loans

- The school determines eligibility for these types of aid and presents this “package” to the student in the form of a Financial Aid Award Letter which typically includes:
 - » The cost of attendance
 - » The types and amounts of financial aid being offered
 - » The conditions that have been placed on any of the awards
 - » The steps the student must take to accept the financial aid package
 - » The student’s rights and responsibilities
 - » The renewal, revision and appeal processes
 - » The Policy on Satisfactory Academic Progress for maintaining future eligibility

Sample Financial Aid Packages

Based on an Expected Family Contribution (EFC) of 2,000.

	<u>SCHOOL A</u>	<u>SCHOOL B</u>	<u>SCHOOL C</u>
Cost of Attendance	\$15,000	\$25,000	\$35,000
- Federal EFC	2,000	2,000	2,000
= Financial Need	\$13,000	\$23,000	\$33,000
Federal Pell Grant	\$3,825	\$3,825	\$3,825
PA State Grant	\$3,693	\$3,970	\$4,340
Federal SEOG	\$0	\$500	\$1,500
Institutional Grant/ Scholarship	\$0	\$2,500	\$8,000
Private Scholarship	\$500	\$500	\$500
Federal Work-Study	\$1,400	\$3,000	\$3,000
Perkins Loan	\$0	\$1,000	\$2,000
Direct Subsidized Loan	\$3,500	\$3,500	\$3,500
Direct Unsubsidized Loan	\$2,000	\$ 2,000	\$2,000
TOTAL AID	\$14,918	\$20,975	\$28,665
Gap (Cost – Aid)	\$82	\$4,205	\$6,335
Gift Aid (free money)	\$8,018	\$11,295	\$18,165
Employment	\$1,400	\$3,000	\$3,000
Loans	\$5,500	\$6,500	\$7,500

There are several key points to consider when reviewing financial aid packages:

- The EFC remains the same at each school; it is the financial need that changes.
- Campus-based awards through SEOG, Perkins and Federal Work-Study vary.
- In this example, the gap (cost minus aid) increases as cost increases.
- As you compare financial aid awards to average school costs, verify if there are any additional costs to be incurred due to the student’s choice of dorm room, program of study, lab fees, etc.

Reviewing the Financial Aid Package

- Students will typically receive a financial aid package from each school to which they have been accepted and sent their FAFSA information. They can then use the “Award Comparisons” worksheet, to help them review and compare the information they have received.

TIPS

After completing the FAFSA and being accepted, you will receive an **AWARD LETTER** that outlines how much the school will cost and what kind of financial aid package you will receive.

Schools format award letters differently, but they contain the same overall information.

- Cost of Attendance**, which includes tuition and fees, room and board, books and supplies, travel and personal expenses. If some of these are not listed on your award letter, check the school's website or contact the Financial Aid Office.
- Gift Aid** which includes all of the FREE sources of financial aid that the school is offering you and that you're receiving from federal, state and other sources. Be sure to include any private scholarships not listed on the award letter.
- Self-Help Aid** which includes loans and work-study. Self-Help Aid is different from Gift Aid in that you must repay the funds and/or work to earn the funds.

Then do the math. **WHAT YOU STILL NEED** is the amount of money you are still responsible for after all aid has been applied. This is typically covered by family assistance, savings, private loans, or considering a less expensive school.

CONSIDER the Big PICTURE

Multiply your results by the number of years you anticipate being in school.

* Federal Work-Study funds are paid directly to the student. They should not be reported prior to enrollment and, as loans are named according to hours worked, and are not guaranteed.

SAMPLE Sample School	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2">COST OF ATTENDANCE</th></tr> <tr><td>Tuition & Fees</td><td style="text-align: right;">\$6,410</td></tr> <tr><td>Room & Board</td><td style="text-align: right;">10,440</td></tr> <tr><td>Books & Supplies</td><td style="text-align: right;">1,200</td></tr> <tr><td>Travel & Personal Expenses</td><td style="text-align: right;">2,300</td></tr> <tr><td>TOTAL</td><td style="text-align: right;">\$20,350</td></tr> </table>	COST OF ATTENDANCE		Tuition & Fees	\$6,410	Room & Board	10,440	Books & Supplies	1,200	Travel & Personal Expenses	2,300	TOTAL	\$20,350	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr><th colspan="2">GIFT AID (FREE MONEY)</th></tr> <tr><td>State Grant</td><td style="text-align: right;">4,000</td></tr> <tr><td>PELL Grant</td><td style="text-align: right;">5,425</td></tr> <tr><td>FSEOG Grant</td><td style="text-align: right;">1,500</td></tr> <tr><td>Other Grants & Scholarships</td><td style="text-align: right;">10,700</td></tr> <tr><td>TOTAL</td><td style="text-align: right;">\$21,625</td></tr> </table>	GIFT AID (FREE MONEY)		State Grant	4,000	PELL Grant	5,425	FSEOG Grant	1,500	Other Grants & Scholarships	10,700	TOTAL	\$21,625	<p>This is what you can consider the actual cost for one year of college.</p> <p>WHAT YOU WILL BE PAYING</p> <p style="font-size: 24px; font-weight: bold;">\$18,925</p>
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- After reviewing their packages, students should be sure they know and understand the following, and should address any questions to the school's Financial Aid Office:
 - » How much of their financial aid is gift aid, and how much is not?
 - » Which awards are based on need, and which are based on merit?
 - » Are there any conditions on the gift aid; in particular, is there a GPA requirement?
 - » How can they expect their awards to change from year to year?
 - » Will institutional awards increase as tuition increases?
 - » Will free money convert to borrowed money as borrowing capacity increases?
 - » For how many years can the funds be received?
 - » What happens to their award package if they change their major?
 - » How many hours per week must they work to earn their Work-Study award?
 - » What is the hiring process at the school for the Work-Study award?
 - » How much is the family expected to borrow?
 - » How will outside scholarships affect the award package?
 - » If loans are listed in the award, which amounts are subsidized or unsubsidized?

Professional Judgment

Since the FAFSA is a federal form used by millions of students nationwide, it is not feasible for the FAFSA process to take unusual circumstances into account. Therefore, schools' financial aid officers have “professional judgment” which enables them, on a case-by-case basis, to make changes to the student's FAFSA record and financial aid eligibility. We may see an increase in families requesting the use of professional judgment due to reporting prior-prior year income on the FAFSA.

This authority's limit and extent rests with each school. **Schools are not required to exercise professional judgment, and decisions made by one school do not apply to another.** In addition, the financial aid officer's professional judgment ability applies to federal and institutional aid only.

For consideration of special circumstances for a PA State Grant, students must contact PHEAA directly and complete the appropriate review process. Students may also visit PHEAA.org/forms for State Grant Reduced Income and other forms that address their situation.

The following are some of the cases in which professional judgment for federal and institutional aid applies:

Dependency Override

There are cases in which a student does not meet any of the criteria to be automatically independent for federal financial aid, yet it is unreasonable to expect the parents to complete the FAFSA or contribute toward their child's education. One example would be a student who has left the parents' home due to an abusive situation. Another would be a student whose parents' whereabouts are unknown.

In such cases, the Financial Aid Office might override the dependency status and determine that the student will be independent, meaning no parental data will be required. Prior to making this determination, schools require documentation to support the student's request.

There are some rather typical cases that do NOT qualify for a dependency override:

- Parents refusing to contribute toward their child's education
- Parents' unwillingness to supply information needed to complete the FAFSA
- Parents not claiming the student as a dependent for income tax purposes
- The student no longer living in the parents' home
- Parents and student "just don't get along"

Reduction of Income

Many families experience a change in their income, either before or after the FAFSA has been filed. It is important that they file the FAFSA based on actual data and then contact their financial aid office to discuss what has changed. There are many types of situations that can be reviewed under professional judgment, such as:

- Divorce or separation of the parents
- A parent loses their job, has a reduction in wages, or retires
- A parent dies or becomes disabled
- Unusually high medical expenses not covered by insurance
- Loss of untaxed income or benefits (Social Security, child support, etc.)

Reduced Income forms for the PA State Grant Program are available at PHEAA.org.

Other Situations

The Financial Aid Office can also utilize professional judgment for other situations, including but not limited to:

- Unusually high cost of attendance
- Unusual living arrangements
- Other financial difficulties
- Families paying elementary or secondary private school tuition
- A parent enrolled in college

Special situations can also be reported to PHEAA through forms available at PHEAA.org.

COUNSELING SCENARIOS



Counseling Scenarios for Further Discussion

Scenario #1: Assisting students with award letters and helping them understand they are buying an education, not necessarily the school

A student and mother come into your office with award letters from two colleges. The student would like to go to School A, but parents are encouraging her to attend School B because of the difference in cost. The student would like to be an elementary school teacher. Both schools offer great education programs; however, the difference in cost is great. At School A, the student will have to borrow \$12,000 each year, but at School B the student will have to borrow \$3,000 each year.

- How would you advise this student?
- Do you point out that you're buying an education, not a school? (Return on investment)
- What tools could you use to help her?

Scenario #2: Conditional acceptance to first school of choice

Sarah has been accepted to School A for the spring 2017 semester. She is on a wait list for the fall 2016 semester. She's hoping to get admitted for the fall; however, she wants to have a back-up plan, just in case.

As you're assisting Sarah and her parent with completing the FAFSA, she lists School A but also lists School B – a private institution where she hopes to take classes for one semester and then transfer those credits back to School A for the spring.

- Would you say anything to Sarah or her mother regarding her decisions?
- How could you counsel Sarah to make wiser decisions about how she spends her time and money related to her education?
- What tools could you use to help her?

Scenario #3: Is a student considered a homeless youth if he lives with his parents in a homeless shelter?

Jack, a senior in high school, is completing his FAFSA. His family is homeless and he lives with his parents and brother in a homeless shelter. On the FAFSA, Jack answered yes to the question - At any time on or after July 1, 2016, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?

Did Jack answer this question correctly?

Jack did not answer this question correctly. Even though he and his family are homeless and living in a shelter, he does not meet the definition of an unaccompanied youth. **"Unaccompanied"** means you are not living in the physical custody of your parent or guardian. Because Jack is living with his parents in a shelter he would answer "no" to this question on the FAFSA. He must go back and correct his answer.

Scenario #4: Student lived with her mother and stepfather; her mother passed away last year.

Who's information is reported on the FAFSA?

Jenna's parents divorced when she was seven. Her mother later remarried, and Jenna lived with her and with her stepfather, who did not adopt her. Her mother died last year, but her father is still living. Jenna doesn't meet any of the independence criteria, so she's a dependent student. Because her father is her only surviving parent, Jenna needs to report her father's information on the form, even though she's still living with and being supported by her stepfather.

Counseling Scenarios for Further Reading

Scenario #1: Student resides with grandparents rather than with parent. How should the student complete his FAFSA?

Matt lives with his grandparents because, after his father died, his mother remarried and Matt does not get along with his stepfather. In addition, his stepfather has said he will not pay anything toward Matt's college costs.

1. Is Matt "independent" for financial aid purposes?
2. Whose parental financial information (if any) should go on the FAFSA?
3. Can Matt be independent if his stepfather refuses to supply information on the FAFSA?

Answers:

1. Matt is not independent for financial aid purposes. His inability to get along with his stepfather is not a valid reason for making him independent.
2. When Matt completes the FAFSA he will need his mother's and stepfather's data.
3. No. A parent or stepparent's refusal to provide information on the FAFSA is not a valid reason for making a student independent.

Based on his circumstances, Matt is a dependent student and must provide parental data, including information about his stepfather. If that information is not provided, Matt will qualify only for Direct Unsubsidized Loans. This will remain the case until Matt meets one of the automatic conditions for independence. However, if the home situation were to worsen to the point of abuse or abandonment, then Matt could consult the Financial Aid Office at his school for an additional review. He could provide similar information to PHEAA for PA State Grant consideration.

Scenario #2: Student has a dependent but doesn't have income from work. How should the student complete his FAFSA?

Toni is 20, and does not live with her parents; she lives with her boyfriend. She indicated on the FAFSA that she has a child who she supports. Toni does not work, and she receives SNAP and WIC funds. In addition, her boyfriend (the child's father) provides support for them.

1. Since Toni does not work to provide at least 50 percent of the support for her child, did she complete the FAFSA correctly?
2. Should Toni include her boyfriend's income and asset information on the FAFSA?
3. What difference would it make if Toni and her boyfriend got married?

Answers:

1. Toni answered the FAFSA question correctly. According to federal guidelines, when a student with a child provides more than 50 percent support for that child, the student is considered independent. Funds received from any source other than the parents may count as part of the 50 percent support provided for that child.
2. Toni will have to show how much money she receives in “support” from her boyfriend, but will not have to list her boyfriend’s income and asset information.
3. If Toni and her boyfriend get married, then his income and asset information will be required on the FAFSA and he will be included in the household size.

Scenario #3: Student is a U.S. citizen and dependent. Parents are not U.S. citizens. What information must the student provide on the FAFSA?

Maria is 18 years old, was born in the United States and earns \$6,500 per year at her part-time job. She lives with her mother and father, who are not U.S. citizens. Maria would like to attend the local university, and she has been advised to file the FAFSA.

1. Can Maria file the FAFSA even though her parents are not U.S. citizens?
2. Can Maria file as an independent student since she works and can take care of herself?
3. What if Maria’s parents are unwilling to provide any information on the FAFSA?

Answers:

1. Yes. The fact that Maria’s parents are not U.S. citizens does not prevent her from filing the FAFSA. As a dependent student she must provide parent information. When asked to provide a Social Security Number, each of her parents can enter all zeros and continue with the rest of the application. In order to sign the FAFSA, her parents must print the signature page, sign it and mail it in.
2. No. Even though Maria works, she will be considered dependent for federal financial aid unless and until she is able to answer “Yes” to one of the 13 dependency questions on the FAFSA.
3. Maria can still file the FAFSA even if her parents are unwilling to provide any information, regardless of what their reason might be. However, she will only qualify for Direct Unsubsidized Loans. Maria should then contact the financial aid office at the school she plans to attend to see if her situation can be reviewed under the school’s professional judgment provisions.

NOTES:

FINANCIAL LITERACY

Financial literacy is an important component of sound financial decision-making.

Improving financial capabilities in young people should be a developmental process that begins and is fostered in the home, an approach that would provide relevant information at the appropriate period in life.

Once enrolled in college, students are faced with critical decisions about student loans, credit cards, banking, saving, and developing a budget often with a lack of skills to negotiate these critical topics.

There are tools available to both students and parents to become more financially savvy. With improved capabilities, students may *thoughtfully* choose their careers, and better understand that their best-choice college is the one they can realistically afford and that repaying their loan burden is strategically planned.

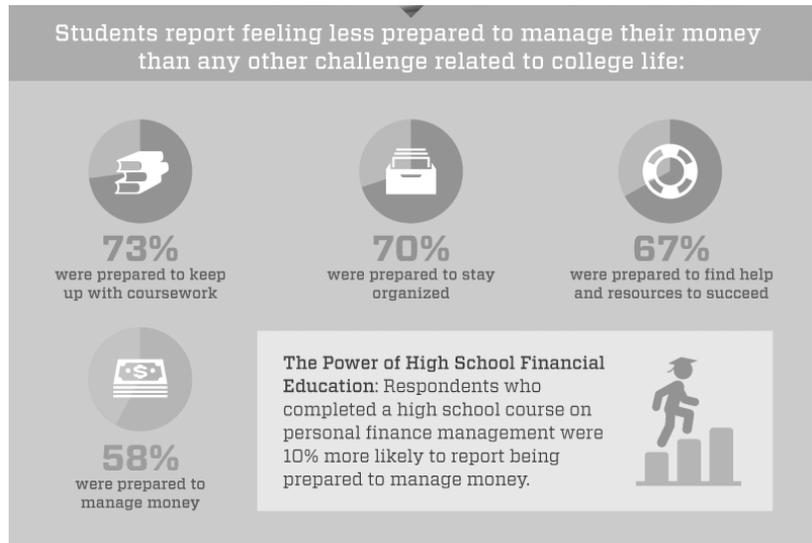


Image Source: moneymatterscampus.org

Informational Tools for Families

There are several tools available to families which are designed to reflect the true cost of education and provide other consumer information for each institution they are considering.

Collegecost.ed.gov

U.S. Department of Education
College Affordability and Transparency Center

Welcome to the College Affordability and Transparency Center. Start here to find information about how much it costs students to attend different colleges, how fast those costs are going up, and information related to why costs are going up.

- College Scorecard**
College Scorecards make it easier for you to search for a college that is a good fit for you. You can use the College Scorecard to find out more about a college's affordability and value so you can make more informed decisions about which college to attend.
[Enter](#)
- College Navigator**
Here you can search for and compare colleges on all sorts of criteria including costs, majors offered, size of school, campus safety, and graduation rates.
[Enter](#)
- 90/10 Information**
Here you will find a list of for-profit (proprietary) postsecondary institutions that receive more than 90 percent of their revenues from Title IV Federal Student Aid.
[Enter](#)
- College Affordability and Transparency List**
Here you will find information about tuition and net prices at postsecondary institutions. The site highlights institutions with high and low tuition and fees as well as high and low net prices (the price of attendance minus grant and scholarship aid). It also shows institutions where tuition and fees and net prices are increasing at the highest rates.
[Enter](#)
- State Spending Charts**
Here you will find summary information on changes in state appropriations for postsecondary education, state aid for students, and tuition and fees.
[Enter](#)

Financial Aid Shopping Sheet:
For more information, go to: <http://www2.ed.gov/policy/highered/guid/sectletter/120724.html>

Net Price Calculator (NPC) – Many postsecondary schools have a Net Price Calculator on their own websites. This calculator uses institutional data to provide estimated “net price” information to current and prospective students and their families based on a student’s individual circumstances. The calculator should allow students to calculate an estimated net price of attendance at an institution (defined as cost of attendance minus grant and scholarship aid) based on what similar students paid in a previous year.

U.S. Department of Education
Net Price Calculator Center [← Back to CATC](#)

Q. Do you want to know how much it will cost for you to attend college?

A.

What does Net Price mean?
Net Price is the amount that a student pays to attend an institution in a single academic year AFTER subtracting scholarships and grants the student receives. Scholarships and grants are forms of financial aid that a student does not have to pay back.

What is a Net Price Calculator?
Net price calculators are available on a college's or university's website and allow prospective students to enter information about themselves to find out what students like them paid to attend the institution in the previous year, after taking grants and scholarship aid into account.

How do other students describe net price?
Click on one of the student video challenge winners to find out...

Net Price Calculator - Typography Video
by Brian S.

Justin Remo, Bilyana Net Price Calculator Video
by Michael K., Remo K., John R., Bilyana P.

Use of the NPCs may be most helpful to first-generation students who may not have a strong grasp on true educational costs. The NPCs are a good place to start but should not be solely relied upon. Since schools use various types of software to develop their NPC, or use one provided by the Department of Education, some may be more extensive than others. Additionally, they cannot necessarily account for some gift aid for which students may be eligible.



Activity Idea: Suggest that high school freshmen and sophomores compare the NPCs of some of their early potential school choices. If you meet with students individually, ask them to bring copies of their comparison results to review them. Do students sometimes notice that some more expensive schools may actually be more affordable to them? Does early exposure to schools’ financial aid websites help them to become more familiar with aid terms in general?

Financial Aid Shopping Sheet – The U.S. Department of Education has partnered with the Consumer Financial Protection Bureau to develop the Financial Aid Shopping Sheet to promote transparency in student financial disclosures. The Shopping Sheet is designed to help students better understand the amount of grants and scholarships they would receive from a given institution and the amount of loans an institution recommends a student take out to cover out-of-pocket costs. While the Shopping Sheet is not mandatory, the Department of Education requests that schools adopt this format to deliver financial aid offer information to students.

These are particularly helpful to those who have received a Shopping Sheet from all or most of their potential school choices because it allows them to compare those schools with the exact same information. Note that receipt of the Financial Aid Shopping Sheet depends upon the schools that have voluntarily agreed to make them available to students. Currently, approximately 3,000 institutions make Shopping Sheets available. Other important information on the Shopping Sheet is the school's graduation rate (6 years), their loan default rate and the median borrowing amount for students at the school. Even if a student doesn't receive a Shopping Sheet from their school(s), they should still seek the same information, as contained on the Shopping Sheet, and use the information to help with selecting their school.



Activity Idea: A program in late winter or spring, when seniors are beginning to receive their financial aid awards, may be a good way to help them understand their award packages. Students can bring their award letters or Shopping Sheets to the event to receive help in interpreting the awards with a trusted financial aid professional. Your PHEAA Access Partner is happy to assist you with this type of activity!

<p>Costs in the 2015-16 year</p> <p>Estimated Cost of Attendance \$X,XXX / yr</p> <table border="0"> <tr><td>Tuition and fees</td><td>\$ X,XXX</td></tr> <tr><td>Housing and meals</td><td>X,XXX</td></tr> <tr><td>Books and supplies</td><td>X,XXX</td></tr> <tr><td>Transportation</td><td>X,XXX</td></tr> <tr><td>Other education costs</td><td>X,XXX</td></tr> </table>	Tuition and fees	\$ X,XXX	Housing and meals	X,XXX	Books and supplies	X,XXX	Transportation	X,XXX	Other education costs	X,XXX	<p>Graduation Rate</p> <p>Percentage of full-time students who graduate within 6 years</p>  <p style="text-align: center;">XX.X%</p> <table border="1" style="margin: auto;"> <tr><td>Low</td><td>Medium</td><td>High</td></tr> </table>	Low	Medium	High
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Low	Medium	High												
<p>Grants and scholarships to pay for college</p> <p>Total Grants and Scholarships ("Gift" Aid; no repayment needed) \$X,XXX / yr</p> <table border="0"> <tr><td>Grants and scholarships from your school</td><td>\$ X,XXX</td></tr> <tr><td>Federal Pell Grant</td><td>X,XXX</td></tr> <tr><td>Grants from your state</td><td>X,XXX</td></tr> <tr><td>Other scholarships you can use</td><td>X,XXX</td></tr> </table>	Grants and scholarships from your school	\$ X,XXX	Federal Pell Grant	X,XXX	Grants from your state	X,XXX	Other scholarships you can use	X,XXX	<p>Loan Default Rate</p> <p>Percentage of borrowers entering repayment and defaulting on their loan</p>  <p style="text-align: center;">X.X%</p> <table border="1" style="margin: auto;"> <tr><td style="text-align: center;">This institution</td><td style="text-align: center;">National</td></tr> </table>	This institution	National			
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Other scholarships you can use	X,XXX													
This institution	National													
<p>What will you pay for college</p> <p>Net Costs \$X,XXX / yr (Cost of attendance minus total grants and scholarships)</p> <p>Options to pay net costs</p> <p>Work options</p> <p>Work-Study (Federal, state, or institutional) \$ X,XXX</p> <p>Loan Options*</p> <table border="0"> <tr><td>Federal Perkins Loan</td><td>\$ X,XXX</td></tr> <tr><td>Federal Direct Subsidized Loan</td><td>X,XXX</td></tr> <tr><td>Federal Direct Unsubsidized Loan</td><td>X,XXX</td></tr> </table> <p><small>*Recommended amounts shown here. You may be eligible for a different amount. Contact your financial aid office.</small></p>	Federal Perkins Loan	\$ X,XXX	Federal Direct Subsidized Loan	X,XXX	Federal Direct Unsubsidized Loan	X,XXX	<p>Median Borrowing</p> <p>Students who borrow at UUS typically take out \$X,XXX in Federal loans for their undergraduate study. The Federal loan payment over 10 years for this amount is approximately \$X,XXX per month. Your borrowing may be different.</p> 							
Federal Perkins Loan	\$ X,XXX													
Federal Direct Subsidized Loan	X,XXX													
Federal Direct Unsubsidized Loan	X,XXX													
<p>Other options</p> <p>Family Contribution \$X,XXX / yr (As calculated by the institution using information reported on the FAFSA or to your institution.)</p> <table border="0"> <tr> <td>• Payment plan offered by the institution</td> <td>• Military and/or National Service benefits</td> </tr> <tr> <td>• Parent or Graduate PLUS Loans</td> <td>• Non-Federal private education loan</td> </tr> <tr> <td>• American Opportunity Tax Credit *</td> <td></td> </tr> </table> <p><small>*Parents or students may qualify to receive up to \$2,500 by claiming the American Opportunity Tax Credit on their tax return during the following calendar year.</small></p>	• Payment plan offered by the institution	• Military and/or National Service benefits	• Parent or Graduate PLUS Loans	• Non-Federal private education loan	• American Opportunity Tax Credit *		<p>Repaying your loans</p> <p>To learn about loan repayment choices and work out your Federal Loan monthly payment, go to: http://studentaid.ed.gov/repay-loans/understand/plans</p>							
• Payment plan offered by the institution	• Military and/or National Service benefits													
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• American Opportunity Tax Credit *														
<p>Customized information from UUS</p>	<p>For more information and next steps: University of the United States (UUS) Financial Aid Office 123 Main Street Anytown, ST 12345 Telephone: (123) 456-7890 E-mail: financialaid@uus.edu</p>													

College Scorecard – This new online tool provides families with essential information they need to make educated decisions about their choice of higher education institution. The scorecard highlights five key pieces of data about a school: cost, graduation rate, loan default rate, average amount borrowed, and employment. Families can use this information to compare schools and choose one that is well-suited to their particular needs. To access the College Scorecard, visit collegescorecard.ed.gov.

The screenshot shows the 'College Scorecard' website interface. At the top, it says 'U.S. DEPARTMENT OF EDUCATION' and 'College Scorecard'. The main section is titled 'Find Schools' with the subtitle 'Compare schools now'. Below this is a list of search filters: 'Programs/Degrees', 'Location', 'Size', 'Name', and 'Advanced Search', each with a plus sign icon. A 'FIND SCHOOLS' button is located below the filters. The background of the interface shows a collage of graduates in caps and gowns. Below the search interface is a 'By The Numbers' section with three statistics:

- On average, college graduates earn **\$1 million** more
- You could be eligible for up to **\$5,775** for free
- Did you know that **30%** of college students

Use of the College Scorecard is effective with both students and parents who are overwhelmed by the criteria to consider for the best college choice. This tool can easily help students narrow their school choices by proximity to a zip code, or by campus setting or size, for example.



Activity Idea: Sophomores and juniors usually begin to think concretely about their education and training goals but oftentimes have wide gaps in their plans. The College Scorecard can help them strategically focus their thoughts. Have students access the College Scorecard and share their results with you.

MySmartBorrowing

The MySmartBorrowing.org tool allows students to interactively see how decisions related to their career choice, college choice and level of borrowing could affect them when it's time to repay their loans.

MySmartBorrowing.org quizzes the user on their career choice, potential school or type of school and their contribution to educational expenses, and then devises a budget to reveal to a student whether they have created a feasible plan. The salary, school costs and budget numbers are from accurate sources, such as Labor & Industry, so students find realistic results.

Use of the MySmartBorrowing.org tool is particularly effective with students who do not have a realistic grasp on the cost of education or are not practical about living expenses.



Activity Idea: The MySmartBorrowing.org tool is an effective way to teach the concept of Return on Investment (ROI). By using the tool, students can determine if their education choices really make good financial sense with their career goal. If not, students can modify their plan. For example, they could decide on a local school versus a more expensive out-of-state option, in order to create a budget that is practical based on the actual salary of their career choice. This exercise not only refers to ROI but also the impact of geographic differences in cost-of-living allowances.

The screenshot displays the MySmartBorrowing.org interface. At the top, the logo and tagline "A free tool for calculating an affordable future." are visible. The main content area shows a simulation for "Elementary School Teachers, Except Special Education" with a starting salary of \$47,360. The "Results" section indicates that the borrowing limit is also \$47,360, which is equal to the starting salary. A message states: "Now that you have your borrowing limit, Add your college choice to find out how much college could cost." Below this, there is a "Next Step: Add College Choice" button. The interface also includes a "Do you know about Public Service Loan Forgiveness?" section with explanatory text and a "Career Planning Resources" section with links to "Schools for Your Career", "View Careers with a Bright Outlook", "Research Careers Online", and "Explore Salary and Pay". At the bottom, there are sections for "College" and "Family Contribution", each with an "EDIT" button.

We are promoting the following five key points in helping students become smart borrowers. These messaging points can be tailored to meet the needs of a particular audience.

1. Research job availability in your chosen field, before selecting your major.

Job availability and successful repayment go hand-in-hand, as you won't be able to repay your student loan if you aren't gainfully employed. Research employment rates in your potential career field before making that final decision on a major or course of study. Some jobs simply aren't in demand in today's economy.

2. Research your expected salary in your future career, find an affordable school, and borrow realistically.

There are many paths to the same degree. Research every option, rather than focusing on one school and borrowing whatever is needed to afford that choice. Starting at a community college or commuting to a nearby 4-year school may offer substantial savings. Students should only attend a school that they can reasonably afford. You may still require some form of additional aid, but you should only borrow what you absolutely need. *If you don't need to borrow, don't.*

3. Consider all types of financial aid carefully.

It is critical that you have knowledge of the many forms of financial aid before committing to a financial aid package. Grants and scholarships are free money and do not have to be repaid, provided obligations are met. Work-study provides part-time jobs for students with financial need, allowing them to earn money to help pay for college. Loans, which can cover the remaining financial gap, must be repaid – with interest.

4. Educate yourself on the many loan options available before borrowing.

Many parents and students seem unaware that there are different loan options available to them. There is no one loan option that is perfect for every family. Conduct your own conclusive research on the loan options available for postsecondary education and assess which is the best choice for your situation.

5. Inconsistent or untimely loan repayment could affect your future.

Unlike other forms of debt, student loans are difficult to discharge in bankruptcy. Inconsistent or untimely repayment of your student loans could affect your overall credit score. This in turn may prevent you from obtaining credit cards, buying a car or purchasing a home. Deferment or forbearance is an option if you are having trouble making payments – but will increase the total amount owed.

PHEAA is asking students and parents alike to consider every potential financial aid option before borrowing for education. If all other options have been exhausted and borrowing is absolutely necessary, we encourage families to only borrow as much as is truly needed. Smart borrowing is the key to graduating on firm financial footing.



Activity Idea: Please help us promote smart borrowing by reviewing these five points when working with students and parents who are exploring higher education options, and also make them aware of this new online resource. *Your PHEAA Access Partner is available to provide in-class/lab presentations on MySmartBorrowing with your students.*

INTERNET RESOURCES



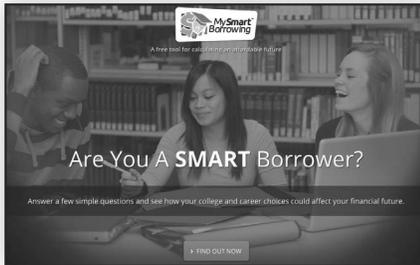
PHEAA:



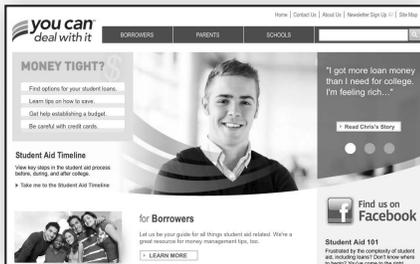
PHEAA.org PHEAA's main website for financial aid information, funding higher education; students can create accounts, complete forms, check program status, and more. Like PHEAA on Facebook (facebook.com/pheaa.aid) to get additional student aid tips and financial aid information.



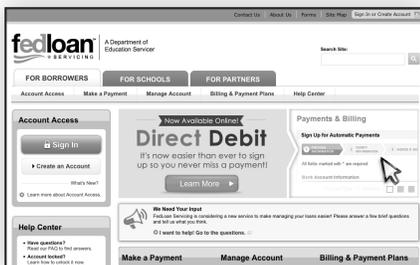
EducationPlanner.org Premier college and career-planning website, national college search, college admission and decision guidance, financial aid information, calculators for EFC and loan repayment, free scholarship search, and much more.



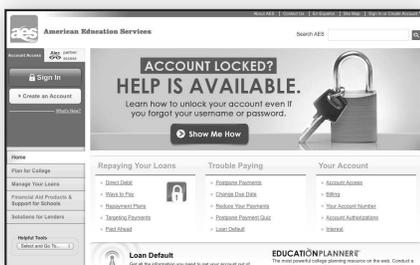
MySmartBorrowing.org See how choices related to career, college and level of borrowing can impact overall debt and monthly payments when it's time to repay education loans.



YouCanDealWithIt.com Learn to manage money, student loans, budget, and credit cards.



MyFedLoan.org PHEAA conducts its student loan servicing operations for federally-owned loans as FedLoan Servicing. Students with loans serviced by FedLoan Servicing can create an account, manage student loans, learn about repayment and deferment options, and get forms and student loan information.



aesSuccess.org PHEAA conducts its student loan servicing operations commercially as American Education Services (AES). Student with loans serviced by AES can create an account, manage student loans, learn about repayment, deferments, etc., and get forms and student loan information.

PASFAA:

pasfaa.org Professional financial aid administrator's website; information on financial aid, colleges, debt management, and many other resources

U.S. Department of Education:

fafsa4caster.ed.gov Provides families with an early estimated EFC and eligibility for federal student aid

studentaid.ed.gov U.S. Department of Education web portal for information on preparing and funding education beyond high school

FAFSA.gov Official site for completing the FAFSA online, checking status of FAFSA and making corrections.

StudentLoans.gov Official site for applying for federal student and parent loans and completing required entrance and exit counseling

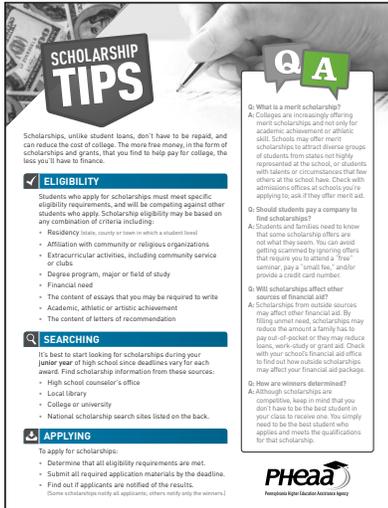
nsls.ed.gov Site for students to access information about their student loans and other federal student aid programs.

FSAid.ed.gov Official site for students and parents to create their Username and Password (FSA ID) to electronically sign the FAFSA and loan documents

ifap.ed.gov/ifap/index.jsp The Information for Financial Aid Professionals (IFAP) website consolidates guidance, resources and information related to the administration and processing of Title IV federal student aid into one online site for use by the entire financial aid community.

NOTES:

Additional Scholarship Searches:



For additional scholarship information, refer to the Scholarship Tip Sheet located in the Additional Resources section of the manual .

bigfuture.collegeboard.org Free scholarship search

blackexcel.org/100minority.htm Free minority scholarship search

fastweb.com Free scholarship search

findaid.org Information about scholarship process, financial aid, scholarship scams, and links to fastweb.com scholarship base

financialaidfinder.com List of scholarships and financial aid information

hsf.net Hispanic Scholarship Fund

iefa.org International Education Financial Aid; the IEFA Center offers financial aid, college scholarships, grants and awards search for international students studying abroad

internationalscholarships.com Information on financial aid, college scholarships and international scholarships for students wishing to study abroad.

naacp.org/page/s/scholarship2 NAACP scholarship information and application

Financial Literacy:

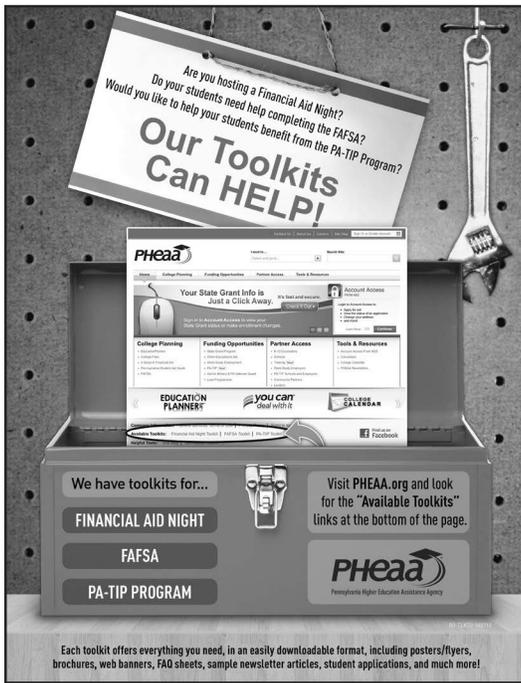
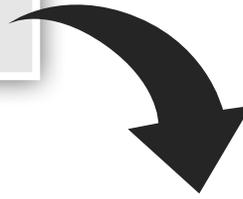
- mymoney.gov
- whatsmyscore.org
- practicalmoneyskills.org
- marketwatch.com
- fool.com
- annualcreditreport.com
- consumer.ftc.gov

Unaccompanied Youth:

- naehcy.org
- naehcy.org/toolkit-high-school-counselors
- homeless.center-school.org
- nationalhomeless.org
- center.serve.org/nche
- nchespp.serve.org/profile/pa

NOTES:

PHEAA PRODUCTS AND SERVICES



Financial Aid Night Toolkit

PHEAA offers a Financial Aid Night Toolkit which contains items available for download as PDFs, such as flyers, ads for school publications, web banners, morning announcements, a reminder for parents, a school newspaper article, college planning timeline, financial aid basics, PHEAA Higher Education Access Partner contact information, and information on planning a financial aid awareness program.

PHEAA.org/partner-access/financial-aid-toolkit.shtml

FAFSA Toolkit

PHEAA offers a FAFSA Toolkit which contains items available for download as PDFs, such as flyers, ads for school publications, web banners, a reminder for parents, morning announcement scripts, a newspaper article, a FAFSA tip sheet and checklist, PHEAA Higher Education Access Partner contact information, free resources and financial aid scam tips.

PHEAA.org/partner-access/fafsa-toolkit.shtml

Career Education & Work Standards TOOLKIT

The following resources are available to school personnel to assist them in implementing the requirements of the PA Career Education & Work Standards.

- 1 LESSON PLANS NEW!**
Detailed lesson plans, with accompanying worksheets and activities, are now available for each of the requirements of all four standards and at each of the benchmarks – Grades 3, 5, 8, and 11. They have been on the PHEAA website, but are now available in print. If you've been searching for resources that are ready to use right out of the box, you can stop looking! These lesson plans are very easy to incorporate into the classroom.
These booklets (by benchmark grade) are available from your PHEAA Higher Education Access Partner. They are intended for school personnel use, and are not available in mass quantities for your students.
- 2 MIDDLE SCHOOL ACTIVITY BOOK**
This publication, previously available only via download, has been revised and is now available in print! Each of the 55 activities included is linked to one of the Standards and is noted in the index and on the page for easy reference. The 8th grade benchmarks are referenced, but these activities could easily be used to address the 5th grade benchmark as well.
This book is available from your PHEAA Higher Education Access Partner. It is intended for school personnel use, and is not available in mass quantities for your students.
- 3 "IT'S MY LIFE!"**
This 28-page activity-based career guide targets middle school students. It approaches career exploration from several different angles by focusing on likes and dislikes, school subjects, things we will always need, and career clusters. It also includes information on being a good student, options for life after high school, a College Knowledge Quiz, and the importance of developing good work habits.
This career guide can be ordered online or through your PHEAA Higher Education Access Partner. It is available in mass quantities for your students.

PHEAA
Pennsylvania Higher Education Assistance Agency

A Career Education and Work Standards Toolkit

The Career Education and Work Standards Toolkit provided by PHEAA includes lesson plans for elementary and secondary students, a middle school activity book, and the "It's My Life" activity-based career guide. Resources within the toolkit can help with implementing the requirements of the PA Career Education and Work Standards.

PHEAA.org/partner-access/k12-counselors/publications.shtml

Our resources can be used as part of a school district's K-12 School Counseling Plan, which is required in Pennsylvania as part of Chapter 339.

Ordering PHEAA Materials

To order various printed PHEAA materials, use the online order system at PHEAA.org/order-online or contact the PHEAA Higher Education Access Partner who serves your county. Please note that some PHEAA publications that had previously been printed are now only available as PDF files. They can be downloaded from the website and printed as needed.

The screenshot shows the PHEAA website homepage. At the top, there is a navigation bar with links for Contact Us, About Us, Careers, Site Map, and Sign In or Create Account. The PHEAA logo is on the left, and a search bar is on the right. Below the navigation bar, there is a main banner for 'Your State Grant Info is Just a Click Away.' with a 'Check It Out' button. To the right of the banner is an 'Account Access' section with a list of login options and a 'Continue' button. Below the banner, there are four columns of links: College Planning, Funding Opportunities, Partner Access, and Tools & Resources. The 'Tools & Resources' column is circled in red. At the bottom, there are logos for 'EDUCATION PLANNER', 'you can deal with it', and 'JOIN OUR TEAM'. The footer contains company information, available toolkits, helpful tools, and a Facebook link.

Navigation: Contact Us | About Us | Careers | Site Map | Sign In or Create Account

Search: I want to... Select and go to... Search Site: [Search Box]

Home: Home | College Planning | Funding Opportunities | Partner Access | Tools & Resources

Main Banner: Your State Grant Info is Just a Click Away. It's fast and secure. [Check It Out](#)

Account Access: FROM AES
Login to Account Access to:
• Apply for aid
• View the status of an application
• Change your address
• and more!
[Learn More](#) OR [Continue](#)

College Planning:

- EducationPlanner
- College Fairs
- 5 Steps to Financial Aid
- Pennsylvania Student Aid Guide
- FAFSA®

Funding Opportunities:

- State Grant Program
- Other Educational Aid
- Work-Study Employment
- PA-TIP
- Aid for Military & PA National Guard
- Loan Forgiveness
- RTSS Program New!

Partner Access:

- K-12 Counselors New!
- Schools
- Training
- Work-Study Employers
- PA-TIP Schools and Employers
- RTSS Schools New!
- Community Partners
- Lenders

Tools & Resources:

- Account Access From AES
- Calculators
- Online Ordering System

EDUCATION PLANNER | **you can deal with it** | **JOIN OUR TEAM**

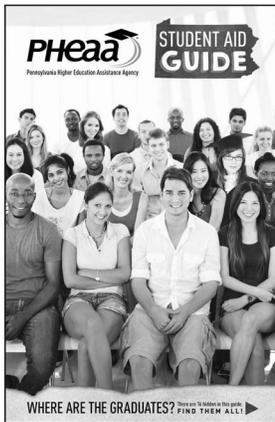
Company Information: Online Services Terms of Use | Privacy Policy | Right to Know | Office of Consumer Advocacy

Available Toolkits: Financial Aid Night Toolkit | FAFSA Toolkit | PA-TIP Toolkit

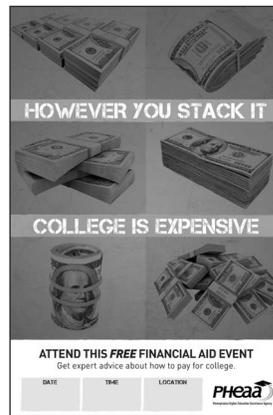
Helpful Tools: Site Map | Get Adobe Reader

Find us on Facebook

The most popular publications include:



The Pennsylvania Student Aid Guide is PHEAA's primary financial aid publication. It is available in English, Spanish and online. Each year, schools receive one copy of the updated version of the Guide along with instructions on how to order quantities for distribution to their students.



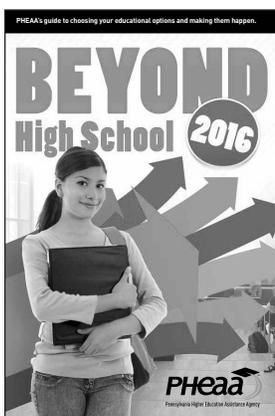
Financial Aid Night Posters are available to advertise upcoming financial aid night presentations at your institution.



FAFSA Tipsheet outlines information about the FAFSA completion process. You can order these to distribute to students before you conduct your FAFSA Completion Workshops, or attach the form as a PDF to an email reminder for parents and students. The tipsheet references information that applicants need in order to complete their FAFSA form.



FAFSA Posters are available to advertise upcoming FAFSA Completion Sessions at your institution or as a general reminder to students to file their FAFSA by the deadline.



Beyond High School takes students from exploring, planning and applying for postsecondary education to how to paying for school, learning what they can expect from orientation programs, making housing decisions, and finding resources available on campus. It is targeted at 9th – 12th grade students.



Planning for Higher Education High School Timeline outlines the steps a student needs to take during their junior and senior year of high school. It includes reminders about taking the ACTs and SATs, and applying for postsecondary education, for financial aid.

NOTES:

FAFSA COMPLETION SESSIONS

FAFSA Completion Sessions are events that invite college-bound students and their parents (or guardians) to a location to receive free assistance with completing the Free Application for Federal Student Aid (FAFSA).

- FAFSA Completion Sessions take place annually at numerous sites across the state. Contact the PHEAA Higher Education Access Partner who serves your area for more details on these sessions. In addition, many high schools, postsecondary institutions and community agencies host their own FAFSA Completion Sessions. Information about upcoming FAFSA Completion Sessions can be found at PHEAA.org/FAFSA-Events.
- All college-bound students and their parents (or guardians) are invited to receive free help. The primary goal of these sessions is to ensure that the first step of the financial aid process is completed accurately so that eligibility for funding can be determined in a timely manner.
- Create an FSA ID prior to attending a workshop.
- If students are 23 years or younger, they should attend with a parent or guardian. If possible, parents and students should bring their completed IRS 1040 tax return, W-2 forms or other income or benefits information.
- Additional Resources includes a copy of the FAFSA Tipsheet which can be provided to students and parents if you are conducting a FAFSA Completion Session. It contains information on what documents and other information will be needed to complete the online process.



PHEAA's Access Partners provided 374 FAFSA Completion Sessions at schools, libraries and community agencies in 2016.

Online High School Access

Preparing for college and promoting access to higher education are components of the fundamental mission of PHEAA. As part of this mission, we continually explore new avenues to assist school counselors and the students that you serve.

In 2010, access was granted to an online transaction that provides real-time data to secondary schools, thereby eliminating static paper rosters. The information provided can easily help you evaluate your outreach efforts in encouraging students to file a FAFSA. Features of this online access include the ability to:

- View Certificate of Merit recipients from your high school
- View students who were sent college financing information in December
- View students who have filed a Free Application for Federal Student Aid (FAFSA)
- Download reports with student names and addresses for mailings
- View high school contact information

The first step in participating in this information-sharing service is to sign into our Business Partner Access Management System (BPAMS). Next, designate individuals from your school who may access this data. School District Central Offices may request access for all of the secondary schools within their district. Training materials and personal assistance is available to you through your PHEAA Higher Education Access Partner.

FAFSA Initiative – Which Students have filed their FAFSA form?

1. The school must complete the Remote Access Agreement and Authoritative Source Forms available at PHEAA.org/raa-hs/index.html.



Sign Our Remote Access Agreement

Welcome to the Pennsylvania Higher Education Assistance Agency (PHEAA). We look forward to doing business with you!

PHEAA conducts its student loan servicing operations commercially as American Education Services and for federally-owned loans as FedLoan Servicing. To be able to access our online systems, you must complete and sign our Remote Access, Confidentiality and Indemnification Agreement and Authentication.

Step 1. Download and print the Agreement and the Authoritative Source Forms.	<ul style="list-style-type: none">• Agreement for Schools • Authoritative Source Form <p>(The language in this agreement has been approved by the Pennsylvania Attorney General's Office and cannot be modified.)</p>
Step 2. Complete the Agreement and the Authoritative Source forms in their entirety.	Only someone with legally binding authority at your school should complete the form. Do not leave any fields blank.
Step 3. Make sure your answers are consistent.	For example, DO NOT use "ABC High School" in one field and "ABC H.S." in a different field. <ul style="list-style-type: none">• See an example of a completed agreement form.
Step 4. Return your completed Agreement and Authoritative Source forms by U.S. Mail.	Sign the form in ink and send to: PHEAA HQ 4C 2 1200 N. 7th Street Harrisburg, PA 17102 If you need an official copy for your records, complete two agreement forms and return both to us.

Questions can be sent to highschoolaccess@pheaa.org.

2. Once your agreement and source form are processed, the Authoritative Source (AS) will be sent a secure email from PHEAA with a username and temporary password. The AS must access the Business Partner and Access Management System to change your password and then grant access to view the reports.

<https://ccc.aessuccess.org/apps/bpams.nsf/home>



Business Partner Access Management System

Login	New Profile
-------	-------------

Welcome to the Business Partner Access Management System (BPAMS)

The BPAMS system allows you to request access to various features of the AES Commercial, FedLoan Servicing and PA State Grant systems available at your Institution.

If you are accessing the BPAMS system for the first time, please read the following:

- If you currently have a User ID and Password to access PHEAA/AES systems, please select the "Login" option above.
- If you are a new user and currently do not have a User ID and Password to access PHEAA/AES systems, please select the "New Profile" option above.
- If you are not sure or have forgotten your User ID, please call PHEAA/AES at 800-443-0646 Option 1 for assistance.

PHEAA conducts its student loan servicing operations commercially as American Education Services.

PHEAA conducts its student loan servicing operations for federally-owned loans as FedLoan Servicing.





Login

In order to continue, please enter a valid User Id and Password.

* User Id:

* Password:

Sign In

- [Forgot your password?](#)
- [Create an Account](#)

Application Access

Application Access Options for PITTSBURGH SCHOOL DISTRICT (SD0002)

High School:

PA State Grant System	Access
PageCenter	Access

Once access have been granted (usually within 3 days), the school may then access their FAFSA reports via PageCenter through PHEAA.org.

Click on Sign In or Create Account in upper right-hand corner; click on “For Schools”

Contact Us | About Us | Careers | Site Map | Sign In or Create Account

PHeaa

I want to...
Select and go to...

Search Site:

Home | College Planning | Funding Opportunities | Partner Access | Tools & Resources

**NEED MONEY FOR COLLEGE?
START WITH THE
FAFSA®
THERE'S HELP AVAILABLE!**

**FIND A FREE
FAFSA COMPLETION
EVENT NEAR YOU.**

Learn More ▶

Account Access
FROM AES

Login to Account Access to:

- Apply for aid
- View the status of an application
- Change your address
- and more!

Learn More OR **Continue**

College Planning	Funding Opportunities	Partner Access	Tools & Resources
<ul style="list-style-type: none">▪ Education Planner▪ College Fairs▪ 5 Steps to Financial Aid▪ Pennsylvania Student Aid Guide▪ FAFSA®	<ul style="list-style-type: none">▪ State Grant Program▪ Other Educational Aid▪ Work-Study Employment▪ PA-TIP▪ Aid for Military & PA National Guard▪ Loan Forgiveness▪ RTSS Program New!	<ul style="list-style-type: none">▪ K-12 Counselors New!▪ Schools▪ Training▪ Work-Study Employers▪ PA-TIP Schools and Employers▪ RTSS Schools New!▪ Community Partners▪ Lenders	<ul style="list-style-type: none">▪ Account Access From AES▪ Calculators

Enter your username and password.

Alec
 THE FINANCIAL AID KNOW-IT-ALL

Login

In order to continue, please enter a valid User Id and Password.

* User Id:

* Password:

Sign In

- [Forgot your password?](#)
- [Create an Account](#)

You should see:

Reports & Files

▶ Standard Reports
Page Center

Click on "Standard Reports."

PageCenter Web Access (vsv)

Refresh | Top | Page Up | Page Down | Bottom

List | Select All

Find:

	Description	Pagesets	Date	Time
 <input type="checkbox"/> SD0002	PITTSBURGH SCHOOL DISTRICT	10	2015-04-27	21:33

Click on the mailbox (ex: SD0002)

PageCenter Web Access (vsv)

Return | Refresh | Top | Page Up | Page Down | Bottom

List | Select All

Find:

Mailbox: SD0002 PITTSBURGH SCHOOL DISTRICT

	Description	Pagesets	Date	Time
 <input type="checkbox"/> HIGHSCHL	HIGH SCHOOL REPORTS	10	2015-04-27	21:33

Click on "HIGHSCHL."

Click on FAFSACMPL15.HS0000000.

Mailbox: SD0002 PITTSBURGH SCHOOL DISTRICT
Application: HIGHSCHL HIGH SCHOOL REPORTS

	Pageset	Description	Date	Time	Size	Pages	Status	Location	Max Job Condition Code
LINE	<input type="checkbox"/> FAFSACMPL15.HS393633	2015-16 FAFSA COMPLETION DATA	2015-04-27	21:33	118	2	New	ARCHIVE	0000

SCHOOL CODE: 123456
MAIN CODE :
SCHOOL NAME: SAMPLE HIGH SCHOOL

NAME	DATE OF BIRTH	ZIP CODE	DATE SUBMITTED	DATE PROCESSED	SELECTED FOR VERIFICATION	FAFSA COMPLETE
ANDERSONQZ, FIRSTNAME	09/05/1997	17102	03/14/2016	03/16/2016	N	Y
ARNOLDQZ, FIRSTNAME	06/11/1997	17102	02/01/2016	04/22/2016	N	Y
BARNESQZ, FIRSTNAME A	10/02/1997	17102	01/09/2016	06/04/2016	N	Y
BENNETQZ, FIRSTNAME	04/22/1997	17102	03/01/2016	03/16/2016	N	Y
BRENTQZ, FIRSTNAME J	05/30/1997	17102	02/05/2016	02/25/2016	N	Y
CARROUTHERSQZ, FIRSTNAME R	01/20/1997	17102	02/25/2016	02/26/2016	N	Y
CIANCAGLINIQZ, FIRSTNAME	02/08/1997	17102	02/21/2016	02/23/2016	N	Y
CLINEQZ, FIRSTNAME G	04/04/1997	17102	03/22/2016	03/23/2016	N	Y
CROSSQZ, FIRSTNAME	06/15/1997	17102	02/18/2016	03/12/2016	N	Y

SCHOOL CODE: 123456
MAIN CODE :
SCHOOL NAME: SAMPLE HIGH SCHOOL

SUMMARY INFORMATION:

TOTAL NUMBER OF FAFSA APPLICANTS: 202
TOTAL NUMBER OF COMPLETE APPLICATIONS: 194
TOTAL NUMBER OF INCOMPLETE APPLICATIONS: 8

You will get a list of the students who have completed their FAFSA (and listed your high school). The listing shows the date they submitted the form and the date it was processed. It also shows if the student has been selected for verification at the school.

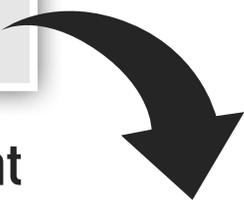
If the student is not on the list, and claims he has completed his or her FAFSA, he might not have selected the appropriate high school. There have been instances where high school names have changed and the student is presented with several name options. PHEAA's report only picks up the current name of the school.

Once the student completes his FAFSA, he'll receive a confirmation page and, subsequently, an email containing his Student Aid Report (SAR). If they have this information, then the FAFSA is complete.

Remember students must also complete their State Grant Form (SGF), either at the end of the FAFSA (link on the confirmation page) or by going to **PHEAA.org**, creating an account in account access, and accessing the form from there.

NOTES:

ADDITIONAL RESOURCES



PASFAA Mission Statement and Statement of Good Practices

PASFAA Mission Statement: The Pennsylvania Association of Student Financial Aid Administrators is a dynamic service association whose mission is:

1. To provide professional development for its members and other constituencies
2. To advocate for access to postsecondary education
3. To educate the public on financial aid and funding opportunities

PASFAA Statement of Good Practices: The primary purpose of student aid is to provide financial resources to students who would otherwise be unable to pursue postsecondary education.

The Financial Aid Administrator shall:

1. Recognize that the primary responsibility for financing postsecondary education rests with the student and his family; financial assistance from institutions and other sources is intended only as supplementary to the efforts of the family
2. Exercise adequate controls to ensure that need-based aid awards do not exceed documented need
3. Award all aid on the basis of demonstrated financial need except where the funds are designated for other criteria, such as academic achievements or special talents
4. Help students seek, obtain and make the best use of all financial resources available to them
5. Make every effort to meet the demonstrated need of all students to the extent funding will permit in an ethical manner
6. Provide in all appropriate literature a clear statement of the actual costs of attendance, which shall include both the direct and indirect costs
7. Inform the student of all conditions under which an award is granted at the time the offer is made
8. Refrain from and discourage others from making any public announcement of the amount or type of need-based financial aid awarded to a student in order to protect the confidentiality of the economic circumstances of the student and his family
9. Respect the confidentiality of student records; information should be released only on the written consent of the student and/or his family, and all policies and procedures should protect the student's right to privacy
10. Oppose the administration of aid to accomplish disciplinary objectives
11. Estimate needs honestly and fairly when preparing funding requests

NATIONAL ASSOCIATION OF STUDENT FINANCIAL AID ADMINISTRATORS

STUDENT AID REFERENCE SHEET

for 2016-17

Stafford Loans

Interest Rate

- Unsubsidized Stafford Loans: The interest rate is calculated each year based on the 10-year Treasury Bill rate plus 2.05 percent (Undergraduate students) or 3.6 percent (Graduate/Professional students) and is capped at 8.25 percent for Undergraduate students and 9.5% for Graduate and Professional students. For loans first disbursed on or after 7/1/16 and before 7/1/17, the interest rate is 3.76% for Undergraduate students and 5.31% for Graduate and Professional students.
- Subsidized Stafford Loans: The interest rate is calculated each year based on the 10-year Treasury Bill rate plus 2.05 percent and is capped at 8.25%. For loans first disbursed on or after 7/1/16 and before 7/1/17, the interest rate is 3.76%.

Annual Subsidized Limits

- 1st year Undergraduates = \$3,500
- 2nd year Undergraduates = \$4,500
- Remaining Undergraduate years = \$5,500
- Preparatory coursework needed to enroll as Undergraduate = \$2,625
- Preparatory coursework needed to enroll in Graduate/Professional Program if student has a Bacalaureate = \$5,500
- Teacher Certification if student has a Bacalaureate = \$5,500

Annual Unsubsidized Limits

- Dependent undergraduates whose parents can borrow PLUS = \$2,000
- 1st and 2nd year undergraduate dependent students whose parents cannot borrow PLUS and independent students = \$6,000
- Remaining undergraduate years for dependent students whose parents cannot borrow PLUS and independent students = \$7,000
- Preparatory coursework needed to enroll as Undergraduate = \$6,000
- Preparatory coursework needed to enroll in Graduate/Professional Program if student has a Bacalaureate = \$7,000
- Teacher Certification if student has a Bacalaureate = \$7,000
- Graduate/professional students = \$20,500

Aggregate Limits

- Undergraduate
 - Dependent students = \$31,000 (up to \$23,000 may be subsidized)
 - Independent students and dependent students whose parents cannot borrow PLUS = \$57,500 (up to \$23,000 may be subsidized)
- Graduate students
 - Subsidized = \$65,500 (includes Undergraduate borrowing)
 - Unsubsidized = Defined by the U.S. Department of Education

Pell Grant

Annual Minimum Award = \$590

Annual Maximum Award = \$5,815

Iraq and Afghanistan Service Grant

2016-17: Annual Maximum Award = \$5,815*

2015-16: Annual Maximum Award = \$5,775 less the 6.8% sequestration reduction, or \$5,382.30 for awards first disbursed on or after 10/1/15 and before October 1, 2016.

PLUS Loans

The interest rate is calculated each year based on the 10-year Treasury Bill rate plus 4.6% and is capped at 10.5%. For loans first disbursed on or after 7/1/16 and before 7/1/17, the interest rate is 6.31%.

Annual maximum depends on cost of attendance and other financial aid received

Federal Perkins Loans

Interest Rate = 5%

Annual Limits

- Undergraduate = \$5,500
- Graduate = \$8,000

Aggregate Limits

- Undergraduate
 - \$11,000 for students who have not completed 2 years
 - \$27,500 for all other students
- Graduate
 - \$60,000 (includes loans borrowed at Undergraduate level)

Study Abroad

- Annual and aggregate limits can be 20% higher

Teacher Education Assistance for College and Higher Education (TEACH) Grant

Annual Limit

- All students = \$4,000 less the 6.8% sequestration reduction, or \$3,728 for awards first disbursed on or after 10/1/15 and before October 1, 2016.*

Aggregate Maximums

- Undergraduate = \$16,000
- Graduate = \$8,000

Eligibility Requirements

- 3.25 GPA or qualifying score on admissions test
- Agree to teach full-time at least 4 years at a school with a high percentage of low-income students within 8 years of graduation
- Agree to teach a specific subject

Federal Supplemental Educational Opportunity Grant (FSEOG)

Annual Minimum Award

- \$100

Annual Maximum Award

- \$4,000

Aggregate Limit

- None

Study Abroad

- \$4,400 annually for students in approved programs

*At the time of publication, the sequestration reductions for fiscal year 2017 (i.e., awards first disbursed on or after October 1, 2016 and before October 1, 2017) were not available.

THE FAFSA® PROCESS

Each year, the federal government provides more than \$150 billion in financial aid (grants, work-study, and loans) for college or career school. To apply for this aid, you must complete the Free Application for Federal Student Aid (FAFSA®). Also, state governments and many colleges and career schools use your FAFSA information to award you their aid.

DID YOU KNOW?

Some schools won't consider you for merit scholarships (scholarships based on academic achievement or other talents or skills) until you've submitted a FAFSA, so complete one even if you think you won't qualify for federal aid.

RELAX!

The FAFSA is designed to be simple to fill out. Tips throughout the application help you understand the questions. Most people finish filling out the FAFSA in less than half an hour!

PREPARING FOR THE FAFSA®

The FAFSA process is quicker and easier when you have a username and password called an FSA ID. (If your parent is providing information on your FAFSA, he or she will need his or her own FSA ID as well.) Learn more about the FSA ID and how to create yours at StudentAid.gov/fsaid.

GATHER THIS INFORMATION

The FAFSA asks questions about you and your finances, so have the information below handy.



Social Security number



Alien registration number



Federal tax information or tax returns



Records of untaxed income



Cash, savings, and checking account balances



Investments other than the home in which you live

DON'T HAVE ALL YOUR INFO READY YET?

That's okay; you can start the FAFSA, save it, and come back later to finish it. (To find out whether you need to report info about your parents, visit StudentAid.gov/dependency.)

FILLING OUT THE FAFSA®

Each October, the FAFSA is available for the next school year. It's important to fill it out as soon as possible to meet school and state financial aid deadlines.



SUBMISSION OPTIONS



Electronic form
(fill out at fafsa.gov)



Mail-in application (download PDF at fafsa.gov or order a printed PDF at www.edpubs.gov)



Electronic submission by your college or career school
(ask if they can submit the FAFSA for you)

MEETING FINANCIAL AID DEADLINES

Each state and school has its own FAFSA deadline. Check a college's or career school's deadline on its website or by calling its financial aid office. Most state deadlines are at fafsa.gov/deadlines.htm.

DID YOU KNOW?

You may be able to retrieve and transfer tax information into the form automatically using the Internal Revenue Service Data Retrieval Tool (IRS DRT).

PROCESSING THE FAFSA®

After you submit your FAFSA, your information will be sent to the colleges and/or career schools you listed on the form.

PROCESS TIMELINE

You'll receive an e-mail within a few days, letting you know your FAFSA was processed.

Your college or career school might request additional information from you. Make sure you respond by any deadlines.

FIRST-TIME APPLICANTS

You'll receive an aid offer from each college or career school you applied to and listed on your FAFSA, stating the amount of aid you could receive at the school.

Review and compare your offers, and decide which school to attend based on the school's net cost and how well the school suits your needs.

RENEWAL APPLICANTS

You'll receive an aid offer from your school stating the amount of aid you could receive at the school.

RECEIVING FINANCIAL AID

Formally accept the school's aid offer - and remember, if you're offered student loans, borrow only as much as you really need.

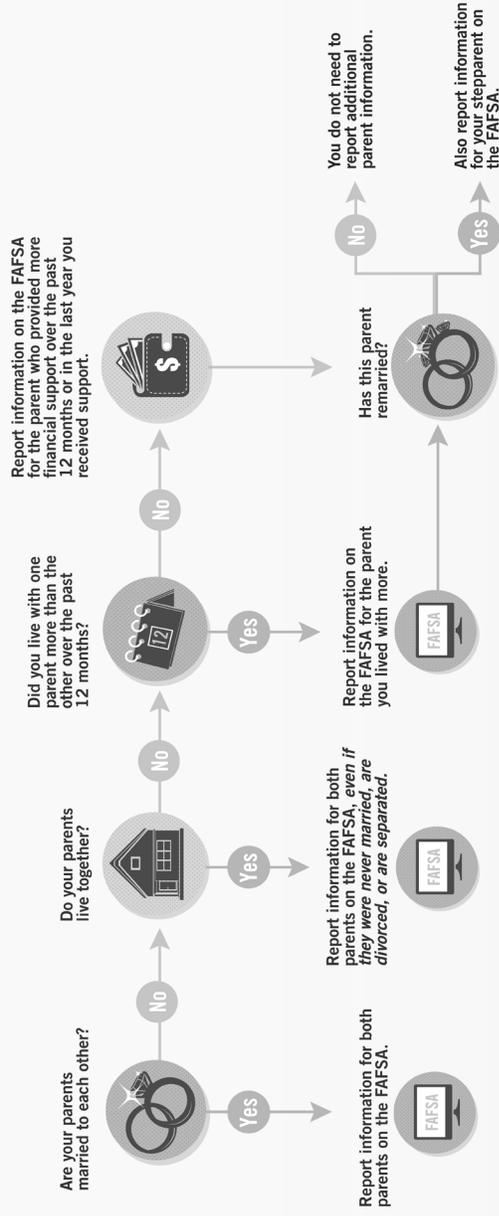
Your school will handle your aid. Ask the financial aid office when and how your aid will be paid out, what it'll cover, and how much (if any) money will come directly to you once tuition and fees are paid.

Get free assistance and answers at fafsa.gov or 1-800-4-FED-AID (1-800-433-3243).

WHO'S MY PARENT WHEN I FILL OUT MY FAFSA?

Dependent students are required to report parent information on the *Free Application for Federal Student Aid (FAFSA)*.¹ For reporting purposes, "PARENT" means your legal (biological or adoptive) parent or stepparent, or a person that the state has determined to be your legal parent.

Use this guide to figure out which parent's information to include (depending on your family situation).



The following people are not your parents unless they have legally adopted you:

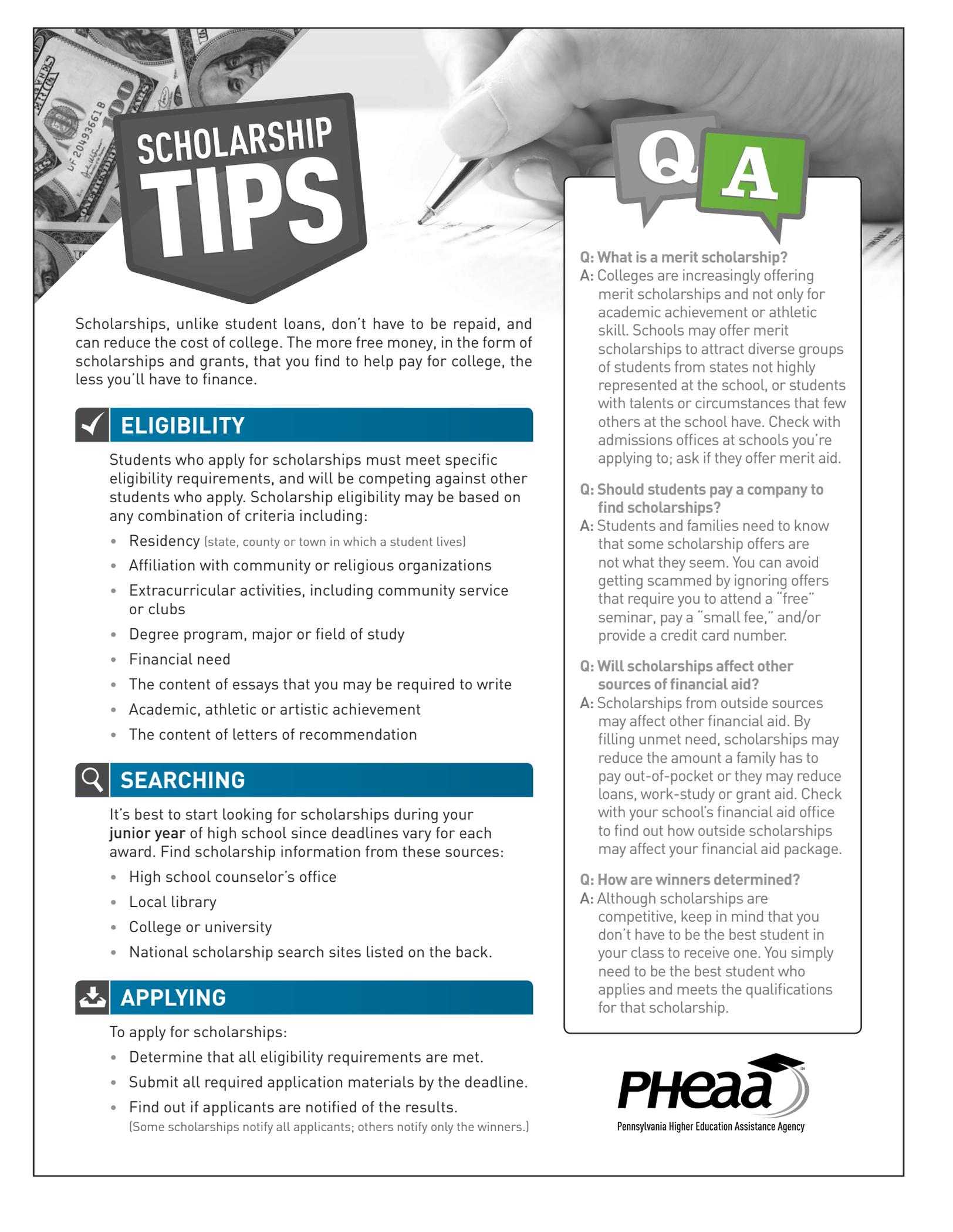
-  Widowed Stepparent
-  Grandparents
-  Foster Parents
-  Legal Guardians
-  Other Brothers or Sisters
-  Aunts or Uncles

If you're not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filing-out/parent-info or call 800-4-FED-AID (800-433-3243).

If you're not sure whether you are a dependent student, go to StudentAid.ed.gov/fafsa/filing-out/dependency

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An OFFICE of the U.S. DEPARTMENT of EDUCATION

studentaid.ed.gov/sa/fafsa/filing-out/parent-info



SCHOLARSHIP TIPS

Scholarships, unlike student loans, don't have to be repaid, and can reduce the cost of college. The more free money, in the form of scholarships and grants, that you find to help pay for college, the less you'll have to finance.

✓ ELIGIBILITY

Students who apply for scholarships must meet specific eligibility requirements, and will be competing against other students who apply. Scholarship eligibility may be based on any combination of criteria including:

- Residency (state, county or town in which a student lives)
- Affiliation with community or religious organizations
- Extracurricular activities, including community service or clubs
- Degree program, major or field of study
- Financial need
- The content of essays that you may be required to write
- Academic, athletic or artistic achievement
- The content of letters of recommendation

🔍 SEARCHING

It's best to start looking for scholarships during your **junior year** of high school since deadlines vary for each award. Find scholarship information from these sources:

- High school counselor's office
- Local library
- College or university
- National scholarship search sites listed on the back.

↓ APPLYING

To apply for scholarships:

- Determine that all eligibility requirements are met.
- Submit all required application materials by the deadline.
- Find out if applicants are notified of the results.

[Some scholarships notify all applicants; others notify only the winners.]

Q A

Q: What is a merit scholarship?

A: Colleges are increasingly offering merit scholarships and not only for academic achievement or athletic skill. Schools may offer merit scholarships to attract diverse groups of students from states not highly represented at the school, or students with talents or circumstances that few others at the school have. Check with admissions offices at schools you're applying to; ask if they offer merit aid.

Q: Should students pay a company to find scholarships?

A: Students and families need to know that some scholarship offers are not what they seem. You can avoid getting scammed by ignoring offers that require you to attend a "free" seminar, pay a "small fee," and/or provide a credit card number.

Q: Will scholarships affect other sources of financial aid?

A: Scholarships from outside sources may affect other financial aid. By filling unmet need, scholarships may reduce the amount a family has to pay out-of-pocket or they may reduce loans, work-study or grant aid. Check with your school's financial aid office to find out how outside scholarships may affect your financial aid package.

Q: How are winners determined?

A: Although scholarships are competitive, keep in mind that you don't have to be the best student in your class to receive one. You simply need to be the best student who applies and meets the qualifications for that scholarship.

POPULAR SCHOLARSHIP SEARCH SITES:

- bigfuture.collegeboard.org
- fastweb.com
- finaid.org

DO YOUR OWN ONLINE SEARCH FOR MORE SCHOLARSHIP SITES!



KEEP TRACK OF SCHOLARSHIPS THAT YOU FIND HERE!

Scholarship	Due Date	Notes
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____
7. _____	_____	_____
8. _____	_____	_____
9. _____	_____	_____
10. _____	_____	_____

Don't limit yourself — attach another sheet if needed.

REMEMBER: Continue to search and apply for private scholarships every year that you are in school.

For additional information about funding your education, visit PHEAA.org today!

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RG-SCHTO 102615



FAFSA®



FREE APPLICATION
FOR FEDERAL
STUDENT AID

Tipsheet

The basics on filing the FAFSA & getting financial aid

Visit FAFSA.gov to complete & submit your application for financial aid.

WHAT IS THE FAFSA?

The Free Application for Federal Student Aid (FAFSA®) is the most important application you must complete in order to qualify for almost all types of financial aid including federal, state, local, and private grants and scholarships.

WHY COMPLETE A FAFSA?

The U.S. Department of Education uses the information provided on your FAFSA to determine your eligibility for aid from federal student financial assistance programs. In Pennsylvania, the FAFSA is used to determine State Grant eligibility. Schools also use FAFSA data to award their own financial aid.

WHAT ARE THE DEADLINES?

See Chart Below. Financial aid deadlines vary by school, state, program of study, and more. To ensure that you are considered for all financial aid programs, the FAFSA should be filed by the earliest application deadline date for each school you are considering attending. Check with your school for details.

YOU MUST COMPLETE A NEW FAFSA APPLICATION EACH YEAR.

FOR PENNSYLVANIA STATE GRANT APPLICANTS, THE FAFSA DEADLINES ARE:

- **MAY 1** – For students attending colleges, universities and college-transferable programs (excluding community colleges) and for all renewal students
- **AUGUST 1** – If you plan to enroll in a community college, a business, trade, or technical school, a hospital school of nursing, an “Open-Admission” institution (visit PHEAA.org for a list of these schools), or a non-transferable 2-year program

WHAT DO I NEED TO FILE MY FAFSA ON FAFSA.GOV?

- Your Social Security Number
- Your driver’s license number, if you have one (optional)
- Your alien registration number, if you are not a U.S. citizen
- Your W-2 forms
- Records of other untaxed income received, including workers’ compensation, child support, payments to tax-deferred pension and savings plans, etc.
- Your federal income tax return – (1040, 1040A, or 1040EZ). If your taxes are not yet finalized, use the prior year tax return and current W-2 forms to estimate your income. Be sure to update your FAFSA with accurate information once your tax return is filed.
- Your current bank statements and records of stocks, bonds and other investments

If you are a dependent student, you will also need:

- Your parent’s Social Security Number(s)
- Your parent’s income and financial records (as listed above)

FSA ID

The FSA ID is a username and password that you will use to log into certain U.S. Department of Education websites, and electronically sign the FAFSA. Students interested in receiving federal student aid should create a FSA ID at fsaid.ed.gov. You and any parent electronically signing the FAFSA will need their own separate FSA ID.

IRS DATA RETRIEVAL TOOL

If you complete your FAFSA online, you have the option of retrieving your income and tax data from the Internal Revenue Service and having it automatically transferred into your FAFSA.

FAFSA CHANGES FOR 2017-18

IF YOU PLAN TO ATTEND COLLEGE FROM	YOU CAN SUBMIT THE FAFSA FROM	USING TAX INFORMATION FROM
July 1, 2016–June 30, 2017	January 1, 2016–June 30, 2017	2015
July 1, 2017–June 30, 2018	October 1, 2016–June 30, 2018	2015
July 1, 2018–June 30, 2019	October 1, 2017–June 30, 2019	2016

continued ▶

MY FAFSA COMPLETION RECORD

Date I submitted my FAFSA (Received Confirmation Page):

If income and tax info was estimated, I understand that I need to return to the FAFSA to correct this information as soon as I can.

Correction Date for income and/or tax information:

I used the IRS Data Retrieval Tool on this date:

Income and tax info was NOT estimated when I submitted the FAFSA. I used the IRS Data Retrieval Tool on this date:

NOTES:

TO CHANGE THE SCHOOLS LISTED ON THE FAFSA:

Log on to FAFSA.gov to add or delete a school code. Or call the Federal Student Aid Information Center at 800.4.FED.AID (800.433.3243) / TTY (Hearing Impaired) 800.730.8913.

SCHOOLS I HAVE APPLIED TO:

School Name:	Code:
1.	
2.	
3.	

ONCE YOUR FAFSA IS PROCESSED:

You will receive a Student Aid Report (SAR), which summarizes all the information you provided on your FAFSA. Check your SAR for any errors. Receiving a SAR does not mean that you are eligible for financial aid.

If you don't have any changes to make to the information listed on your SAR, just keep it for your records. If you review your SAR and find a mistake, you will need to make necessary corrections using one of the following methods:

- Online (fastest method) at FAFSA.gov
- U.S. Mail
- Telephone 800.4.FED.AID (800.433.3243) / TTY (Hearing Impaired) 800.730.8913

Changes to financial information are permitted only if you provided incorrect and/or estimated information when you submitted the FAFSA. If a Social Security Number is reported incorrectly, a new FAFSA must be submitted.

Your processed FAFSA results will be shared with the school(s) you listed on the FAFSA, as well as with the Pennsylvania Higher Education Assistance Agency (PHEAA) for purposes of determining PA State Grant eligibility. Look for your Expected Family Contribution (EFC) near the top right corner of the SAR. The EFC is determined based on the information on your FAFSA. Schools use the EFC to determine your eligibility for financial aid. To learn more about the financial aid process visit PHEAA.org.

These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA) for informational purposes. Although the information contained in this document is believed to be accurate at the time of printing, PHEAA does not guarantee its accuracy. You should independently verify that this information is correct.

NOTES:

DEFINITIONS



Adjusted Gross Income (AGI):

Income including wages, interest, dividends, capital gains, and other sources adjusted downward by specific deductions; this includes contributions to deductible retirement accounts, alimony paid by you, etc; this does not include standard and itemized deductions

Assets (on FAFSA): Includes cash on hand, checking and savings accounts, trusts, stocks, bonds, other securities, real estate (excluding home and family farm), income-producing property, and may include business equipment and inventory; considered in determining Expected Family Contribution (EFC)

Business Assets: Property that is used in the operation of a trade or business, including real estate, inventories, buildings, machinery and other equipment, patents, franchise rights, and copyrights, may be considered in determining an Expected Family Contribution (EFC) under the regular formula. It is only counted if ownership is greater than 50 percent and if the business has 100 or more employees.

Capitalization: The addition of unpaid accrued interest to the principal balance of a loan which increases the total debt outstanding

Campus-based Programs: The term commonly applied to those U.S. Department of Education federal student aid programs administered directly by institutions of postsecondary education; includes Federal Perkins Loan, Federal Supplemental Educational Opportunity Grant (FSEOG) and Federal Work-Study (FWS) programs

“C” Codes: A “C” code on a Student Aid Report (SAR) or SAR Acknowledgment tells the financial aid officer that documentation is needed from the student to correct a mismatch with one of the following federal databases: Social Security Administration, Veterans Administration, Homeland Security, National Student Loan Data System (NSLDS), or Selective Service.

Central Processing System (CPS): The computer system to which the student’s need analysis data is electronically transmitted by the FAFSA processor; performs database matches, calculates the student’s official Expected Family Contribution (EFC) and produces the Student Aid Report (SAR)

Consolidation: Creating a new loan that pays off an existing loan or loans, often for the purpose of simplifying repayment and/or extending the repayment period.

Cost of Attendance (COA): Generally, this includes the tuition and fees normally assessed a student, together with the institution’s estimate of the cost of room and board, transportation and commuting costs, books and supplies, and miscellaneous personal expenses; student loan fees, dependent care, reasonable costs for a study abroad or cooperative education program, and/or costs related to a disability may be included when appropriate; also referred to as the “cost of education” or the “student budget.”

Custodial Parent: The parent with whom the dependent student lives and whose financial information is used in the need analysis when parents are divorced or separated; in cases of divorce or separation, the custodial parent is the parent with whom the dependent student lives the most during the 12 months prior to submitting the FAFSA

Data Release Number (DRN): A four-digit number found on the Student Aid Report (SAR) that can be used to permit another college to access the FAFSA data

Default: The failure to repay a loan in accordance with the terms of the loan promissory note for federal education loans; default occurs after 270 days of non-payment on an account

Deferment: Entitles a borrower to an approved temporary suspension of loan payments based on certain events and criteria

Dislocated Worker: In general, a person may be considered a dislocated worker if he is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation; has been laid off or received a lay-off notice from a job; was self-employed but is now unemployed due to economic conditions or natural disaster; or is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (for example: a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Expected Family Contribution (EFC): An estimation of the financial support that a family is expected to provide towards a student's educational costs, this federal calculation is based on family earnings, assets, number of students in college, and family size. For dependent students, it is the sum of the Student Contribution (SC) and the Parent Contribution (PC).

FDLP: The Federal Direct Loan Program includes Direct Unsubsidized Loans, Direct Subsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

FERPA: The Family Education Rights and Privacy Act, also known as the Buckley Amendment, provides privacy to educational records.

Forbearance: The approved temporary suspension of loan payments due to financial hardship, or other extenuating circumstances, during which interest continues to accrue. Forbearance is used when the borrower is not eligible for a deferment.

Grace Period: The period after a student graduates, leaves school or becomes less than a half-time student and before loan payments must begin

Grants: Financial awards that do not have to be paid back and are awarded to students based on financial need

Homeless: For FAFSA purposes, this means lacking fixed, regular and adequate housing. A student may be considered homeless if living in shelters, parks, motels, or cars, or temporarily living with other people because there is no other place to go. If fleeing an abuse situation, a student may be considered homeless even if the parent would provide support and a place to live.

Income Protection Allowance: An allowance against income for the basic costs of maintaining the household, based upon consumption and other cost estimates of the Bureau of Labor Statistics

Master Promissory Note (MPN): A legal document in which a borrower promises to repay the loan and any accrued interest and fees to the U.S. Department of Education; it also explains the terms and conditions of the loan; for instance, it will include information on how interest is calculated and what deferment and cancellation provisions are available; unless a school does not allow more than one loan to be made under the same MPN (or if a parent borrower or Grad PLUS borrower obtains an endorser when borrowing a Direct PLUS loan), multiple Direct Loans may be disbursed on a single MPN for up to 10 years.

Merit-based Aid: Student assistance awarded because of a student's achievement or talent in a particular area, such as academics, athletics, music, etc., regardless of need

National Student Loan Data System (NSLDS): The U.S. Department of Education's central database for students to access information about their student loans and other federal student aid programs; access can be obtained through use of a student's Department of Education FSA ID

Need-based Aid: Student financial aid awarded based on a student's financial circumstances

Non Need-based Aid: Aid based on criteria other than need, such as academic, musical, or athletic ability; also refers to federal student aid programs in which the Expected Family Contribution (EFC) is not part of the need equation

Parent Contribution: An estimate of the parents' ability to contribute to postsecondary educational expenses as expressed in a portion of the Expected Family Contribution (EFC)

Professional Judgment (PJ): The authority a financial aid administrator has under the law (section 479A of the Higher Education Act) to make adjustments, on the basis of adequate documentation, and on a case-by-case basis, to address circumstances not reflected in a student's original Free Application for Federal Student Aid (FAFSA)

Promissory Note: The legal and binding contract signed between the lender and the borrower states that the borrower will repay the loan as agreed upon in the terms of the contract. For education loans, the primary difference between a Promissory Note and a Master Promissory Note (MPN) is that an MPN can cover loans spanning more than 1 award year.

Scholarship: A payment made to support a student's education, awarded on the basis of academic or other achievement.

Servicer: An organization that acts on behalf of the lender or the federal government to administer their student loan portfolio and is paid a fee to do so

Student Aid Report (SAR): An acknowledgment students receive after filing a FAFSA application that notifies students of their eligibility for federal student aid

Subsidized Loans: Loans for undergraduate students on which no interest is charged while enrolled in school at least half-time, during the grace period and during deferment periods

Unaccompanied Youth: A student who is 21 years of age or younger (or still enrolled in high school) as of the day the FAFSA is signed, who is not living in the physical custody of a parent or guardian

Unsubsidized Loans: Loans on which the student is responsible for paying the interest that accrues on the loan from the date of disbursement until the loan is paid in full, regardless of enrollment status

Work-Study Program: A program in which students work on campus or off campus to earn funds to help pay for school costs

NOTES:

Get instant access to your financial aid 24/7.

Account Access



With your account you can:

Participate in the PA State Grant Program

To pursue a PA State Grant or Summer State Grant, you must visit PHEAA.org, create an account and sign in to **Account Access** to do any of the following:

- Complete the PA State Grant Form
- Apply for a Summer State Grant
- View the status of your State Grant
- Submit enrollment changes

Review and update your personal information

With **Account Access**, it's easy to verify the personal information we have on file for you. If your information changes, update it online.

- Your address, phone number and/or email
- Your school of attendance, housing status, enrollment status, and/or program of study

Check the status of an aid application

If you have applied for one of these aid programs, visit **Account Access** to view your application status and print related program details.

- Pennsylvania State Work-Study Program
- Pennsylvania National Guard Education Assistance Program (EAP)

Need help setting up an account?

Email us at ecomm@pheaa.org
or call 800.233.0557.

Have State Grant questions?

Call us at 800.692.7392

Who is AES?

PHEAA conducts its student loan servicing operations commercially as AES. AES created Account Access to provide a way for borrowers to manage their loans online. PHEAA uses this secure service from AES to support students who participate in some of the aid programs that it administers.



Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. PHEAA continues to devote its energy, resources and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts its student loan servicing activities nationally as American Education Services (AES) and FedLoan Servicing.

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