PA FORWARDED
Student Loans

PA’s Low-Cost Way to Pay for College!

Low, Fixed Rates
3.73-6.69% APR
Effective as of 5/12/21

Low Interest Rates
Zero Fees
Multiple Repayment Plans

Learn more at PHEAA.org/PAForward

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

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

Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. PHEAA uses applicant(s) FICO score(s) to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate.

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

1.2
PA-GENLA 071921
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About PHEAA

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 employees are encouraged to demonstrate four core values in everything that they do: Customer Centric, Commitment to Respect, Citizenship, and Courage to Evolve. These core values were adopted to support our mission, align business decisions, shape our culture, and help ensure that employees are working toward the same goals.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo.

For more information, please visit:

- PHEAA.org
- aesSuccess.org
- MyFedLoan.org
- Avereo.com
- PHEAA.org/PAForward
- EducationPlanner.org
- YouCanDealWithIt.com
- MySmartBorrowing.org
Pennsylvania School Services

The Pennsylvania School Services division of PHEAA, is made up of 13 Higher Education Access Partners, with many years of combined experience, strategically located throughout the Commonwealth. Higher Education Access Partners provide a variety of in-person and virtual higher education-related services to students, families, educators, schools, community partners, and the general public. 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 websites, 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.

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 beginning in October to help students and families understand and complete the FAFSA. The FAFSA is the first application that families must complete to be considered for most forms of financial aid.

Student Programs

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, searching for scholarships, financial literacy, and help with completing the FAFSA.

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, and 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 postsecondary education.
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Applying for Student Aid
Prior to Applying

▼ Free Application for Federal Student Aid

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 and Student Loans
- PA State Aid Programs – PA State Grant, State Work-Study and other special programs
- School Aid Programs – need-based and scholarships

▼ Application Deadlines

The FAFSA is the most important application to complete for almost all types of financial aid. Many state, local, and private entities also use the FAFSA to determine eligibility for grants and scholarships. The FAFSA is available October 1 for the upcoming award year. Since deadlines vary, and some funds are limited, it is important that students complete the FAFSA and any other applications as soon as possible.

- **Federal Deadline** – Federal Pell Grants, campus-based aid, TEACH Grants, and student loans
  - June 30, 2023 for 2022-23 award year
- **PA State Grant Deadlines**
  - May 1, 2022 or August 1, 2022 (see page 49 for details)
- **School Deadlines** – Need-based grants and scholarships
  - Schools may have their own filing deadlines. Students are responsible to know these deadlines and should review their potential colleges’ websites for these deadlines.

▼ FAFSA®

Documents Needed

Applicants may need the following information to complete the FAFSA:

- Student and parent Social Security number (SSN) – Parents without a SSN must enter all zeros. If you are a first-time student applicant from the Freely Associated States, enter “666” in the first three boxes of the SSN field and leave the remaining six positions blank.
- Driver’s license (student only; this information is optional)
- Federal income tax return and schedules, along with all 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 for all students
- Additional untaxed income 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 Account (FSA ID) (see page 12)
What year’s income information is needed?

The FAFSA uses income from 2 years prior to the academic year. This allows students to file earlier and with more accurate information and reduces the need to estimate taxable income. Table 1 will help you advise your students.

<table>
<thead>
<tr>
<th>If you plan to attend college from</th>
<th>You can submit the FAFSA from</th>
<th>Using Tax Information from</th>
</tr>
</thead>
<tbody>
<tr>
<td>July 1, 2022 – June 30, 2023</td>
<td>October 1, 2021 – June 30, 2023</td>
<td>2020</td>
</tr>
<tr>
<td>July 1, 2023 – June 30, 2024</td>
<td>October 1, 2022 – June 30, 2024</td>
<td>2021</td>
</tr>
</tbody>
</table>

Federal Student Aid Account (FSA ID)

A FSA ID is a username and password that is used to log in to certain U.S. Department of Education (USDE) websites, such as studentaid.gov. It also serves as a legal signature for signing the FAFSA electronically and should not be shared with anyone.

Students (dependent and independent) applying for federal student aid and one parent of a dependent student should create their own unique FSA ID. Only the owner of an FSA ID should create or use the account. Parents enrolled in a postsecondary institution, or who have more than one child attending college, can use the same FSA ID to sign all applications, but each child must have their own.

When creating an ID, users will be asked to provide a unique username, personal email address (not a high school or college account), and mobile phone number. Users will also be asked to provide their name, address, and SSN, to create a password and challenge questions. Once a mobile phone number has been verified, it can be used to reset a password, retrieve a username, unlock an FSA ID account, and now it can also be used to log in as the username. Step-by-step instructions are provided on the PHEAA FSA ID flyer (see page 13). Additional information can be found at studentaid.gov.

For additional ways to sign the FAFSA, see page 17.
How to Create a Federal Student Aid Account (FSA ID)

Before you start
Make sure you have access to your personal email account or mobile phone while setting up the account.

Step 1
Visit studentaid.gov/fsa-id and click “Create an Account,” then click “Get Started.”

Step 2
Enter your name, date of birth, and Social Security number exactly as they appear on your Social Security card.

Note: A Social Security number, email address, and mobile phone number can only be associated with one Federal Student Aid Account.

Step 3
Enter your username, email, and password.

Step 4
Enter your optional mailing address and phone number. You may also set up Mobile Phone Account Recovery if you provided a mobile phone number, allowing you to unlock your account from your mobile device.

Step 5
Confirm your communication and language preferences.

Step 6
Provide four required unique, challenge questions and answers.

Step 7
Confirm and verify your personal information and acknowledge the account terms and conditions.

Step 8
Verify your account via the email or mobile phone number you previously entered.

I created my FSA Account, now what?
You can now use your account to sign an original FAFSA. Once the Social Security Administration verifies your information in 1-3 days, 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.

Never share your username and password with anyone, not even to someone helping you fill out the FAFSA.

Still have questions?
Visit studentaid.gov/fsa-id.

These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA). The information contained in this document is believed to be accurate at the time of printing.
Applying online at studentaid.gov is the most popular method for submitting the FAFSA. In addition to using studentaid.gov, applicants can also complete a FAFSA by using the myStudentAid mobile app offered by the U.S. Department of Education (USDE). Applicants have the ability to switch between a mobile device and a desktop or laptop while completing the FAFSA.

**Certified Browsers:**
- Mozilla Firefox (Version 68 and above)
- Apple Safari (Version 9 and above)
- Google Chrome (Version 76 and above)

If you choose to use a browser other than the ones listed above, the site’s pages may not display properly and you may encounter problems while entering your application that the Federal Student Aid Information Center may not be able to resolve. Please visit studentaid.gov/help/browser-requirements for the most up-to-date information on browsers.

**Benefits of applying online or using the mobile app:**
- Online help and skip logic assist applicants in accurately completing the FAFSA. In addition, applications will process more quickly and will likely be more accurate than completing a paper application.
- Users have a secure experience with the same data protections either way they apply. 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 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” or call the Federal Student Information Center at 800-433-3243.
- The IRS Data Retrieval Tool (DRT) allows applicants to transfer federal tax information to their FAFSA. Applicants who use this tool will not be required to manually enter tax information. Tax return data will be encrypted and the tax return information will not be displayed on the IRS DRT web page or on the FAFSA form.
- Students and parents may be eligible to transfer their FAFSA information into their state aid application.
- Students will be able to view additional information about the schools they selected on their FAFSA form for easy comparison of schools.

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* Federal Student Aid (FSA) announced that there will be a phased approach to implementation of the FAFSA Simplification Act, which passed on Dec. 27, 2020, as part of the Consolidated Appropriations Act, 2021. The Department of Education (ED) announced that removal of the FAFSA’s drug conviction, Selective Service eligibility criteria and the repeal of the Subsidized Usage Limit Applies (SULA) requirements; for the upcoming 2021-22 award year will be effective June 17, 2021.
• It’s FREE. If an applicant is required to pay a fee in order to complete the FAFSA, he is on the wrong site/app. Filing the FAFSA 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.

• Currently, applicants may begin their FAFSA on either studentaid.gov or on the myStudentAid mobile app and then switch to the other, picking up where they left off in their application.

**IRS Data Retrieval Tool**

The IRS Data Retrieval Tool (DRT) automatically transfers tax information into the FAFSA. It is the best way to ensure that the FAFSA has accurate tax information. The FSA ID (see page 12) will be needed to use this tool.

• The IRS DRT takes students and parents to the IRS website, where they will need to provide their address exactly as it’s provided on the tax return.

• Once at the IRS site, it will indicate that tax information is available. (The actual dollar amounts will not be displayed.) Students and parents can then choose to transfer their information into the FAFSA.

• Once the information is transferred into the FAFSA, instead of tax information being displayed, the phrase “Transferred from the IRS” will appear in the appropriate fields. These responses cannot be changed.

• The FUTURE ACT may allow a simpler FAFSA process by transferring tax information directly from the IRS to the Department of Education.

The IRS DRT may not work if the student or parent:

• is married and file separate federal tax returns from their spouses.

• has had a change in marital status after the end of the tax year.

• filed a Puerto Rican or foreign tax return.

• was victim of identity theft, involving their federal tax return.

• have an address that does not match their federal tax return.

**Applying with a Printed Application**

While filing the FAFSA online is preferred, a printable PDF version is available at studentaid.gov. To increase readability, applicants are encouraged to fill out the editable fields on their computer prior to printing and signing. The completed and signed application must then be mailed to the address provided on the application. Applicants should always keep a copy for their records.

**Determining if a Student is Dependent or Independent**

Students are asked a series of questions to determine if parental data is required. For 2022-23, the dependency questions are as follows:

• Were you born before January 1, 1999?

• As of today, are you married? (Also answer yes if you are separated, but not divorced)

• At the beginning of 2022-23 school year, will you be working on a master’s or doctorate program (such as an M.B.A., J.D., Ph.D., Ed.D., grad 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, 2022 and June 30, 2023?
• 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, 2023?

• At any time since you turned 13, were both of 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, 2021, did your high school or district homeless 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, 2021, 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, 2021, 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 offering federal aid to the student. For PA State Grant eligibility, supporting
documentation to verify the student’s status might also be required. See PHEAA’s Acceptance of Federal
Dependency Questions on page 51.

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 would 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 the student’s FSA ID). The FAFSA will not be processed nor will the Expected Family Contribution
(EFC) be calculated. The student will then need to contact the schools they are interested in attending to see
what steps they need to take. The financial aid staff will determine what information the student must supply
and if the student can be considered independent. If the student is not determined to be independent and
does not update their FAFSA with parental data, the student will only be eligible to be considered for a $5,500
Unsubsidized Direct Student Loan.

**NOTE:** A student cannot choose to be independent. For financial aid purposes, this is not a matter of choice.
The process is based on actual circumstances, with some discretion left to the Financial Aid Office to deal with
unusual situations.

**Selecting Schools**

• Students may list up to 10 schools on their online FAFSA and need not apply or be accepted for
admission at the time of FAFSA submission.

• When listing schools on the FAFSA, students should list their first choice school as the first school on the
form.

• Schools may be added or deleted at a later time by logging in and making corrections at studentaid.gov.

**Signing the FAFSA**

It is preferred that a student complete the FAFSA online, signing it with their FSA ID. The FSA ID serves as a
legal signature for signing the FAFSA electronically. However, students or parents who are unable or decline
to sign the FAFSA with an FSA ID should follow the instructions to print, sign, and mail the signature pages.
Students whose FAFSAs are missing a signature for at least 14 days will typically receive a Student Aid Report (SAR) requesting the missing information.

Students completing the printable PDF FAFSA must sign, date, and mail the printed paper application to the address provided. Dependent students must have one parent sign the application, whose information was provided in the parental FAFSA data fields. Students should always keep a copy for their records.

Dependent students who are unable to get a parent to sign the FAFSA with an 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 parents is unknown
- Parents have 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 financial aid staff do not assume any responsibility or liability for inaccurate information.

**The 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.

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

### Three Ways to Complete the SGF

1. A link on the FAFSA Confirmation Page – This online option is available only once, immediately upon completion of the FAFSA. 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. An alert on the previous Student Demographic Page also informs the student about the SGF link. **NOTE:** If the FAFSA is completed on a device which does not allow pop-ups, then the link from the FAFSA Confirmation Page will not work for accessing the SGF. Applicants should allow or enable pop-ups from studentaid.gov prior to completing the FAFSA, to ensure access to the SGF via the FAFSA link.

2. A link in an email from PHEAA 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 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, which can be accessed by creating an account at PHEAA.org.

3. Applicant may need to complete a paper notice – There are exceptions when a paper SGF, called a 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 it (minus the 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 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 awarded.

### PA State Grant Signature Procedure – “eSign”

Applicants are able to electronically sign the PA State Grant Form (SGF) by using signatures the students provide on the FAFSA in addition to the electronic agreement received under the PA State Grant Rights and Responsibilities.

As a reminder, the PA State Grant application only needs to be completed once, for first-time applicants, unless their dependency status changes while enrolled (marries, divorces, etc.).

### Additional Applications

**CSS Financial Aid Profile**

The College Board's CSS 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 cssprofile.org.
• The fee for the initial application and one college or program report is $25. Additional reports are $16. CSS Profile fee waivers are available to first-year, domestic, undergraduate students from low-income backgrounds. Students who used a SAT® fee waiver also qualify for CSS Profile fee waivers. If the student did not use an SAT® fee waiver, fee waivers are still available to low income students and will be determined at the end of the CSS Profile application. International students are not eligible for fee waivers. More information regarding fee waivers can be found at cssprofile.org.

• High school seniors can begin to complete the CSS Profile as of October 1.

• 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.

• PA schools and scholarship organizations utilizing the CSS Profile form are:
  - Bryn Mawr College
  - Bucknell University
  - Carnegie Mellon University
  - Dickinson College
  - Drexel University
  - Franklin & Marshall College
  - Gettysburg College
  - Haverford College
  - Kutztown University (international students only)
  - Lafayette College
  - Lehigh University
  - University of Pittsburgh, School of Medicine
  - Swarthmore College
  - University of Pennsylvania
  - Villanova University

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 may call 844-202-0524 or email help@cssprofile.org.

• Financial aid administrators and high school counselors may call 866-881-1167 or 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.
After Applying

The Student Aid Report

After the FAFSA is processed, the student 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 studentaid.gov or by paper). In general, students who provided a valid email address will receive email notification that their SAR is available online at studentaid.gov. Students who did not provide a valid email address will receive notification through regular mail (see Table 2).

Students with an FSA ID can view or print their SAR by logging in to studentaid.gov, then selecting either the PDF or HTML version of the SAR from the “My FAFSA” page. Applicants should carefully review their SAR, and follow the directions. A Data Release Number (DRN) and the Expected Family Contribution (EFC) will be located in the upper right corner, if the FAFSA is complete. 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 shared with PHEAA and all schools listed on the FAFSA.

Table 2

<table>
<thead>
<tr>
<th>Type of FAFSA submitted</th>
<th>Email Supplied?</th>
<th>Type of SAR Received</th>
<th>When SAR Arrives (at the latest)</th>
</tr>
</thead>
<tbody>
<tr>
<td>studentaid.gov or myStudentAid app</td>
<td>Yes</td>
<td>Email link to online SAR</td>
<td>If FAFSA signed with FAFSA ID: 3-5 days; if signature page used: 2 weeks</td>
</tr>
<tr>
<td>studentaid.gov or myStudentAid app</td>
<td>No</td>
<td>Paper SAR acknowledgment</td>
<td>If FAFSA signed with FAFSA ID: 7-10 days; if signature page used: 2 weeks</td>
</tr>
<tr>
<td>FAFSA submitted by school</td>
<td>Yes</td>
<td>Email link to online SAR</td>
<td>3-5 days</td>
</tr>
<tr>
<td>FAFSA submitted by school</td>
<td>No</td>
<td>Paper SAR acknowledgment</td>
<td>7-10 days</td>
</tr>
<tr>
<td>PDF FAFSA</td>
<td>Yes</td>
<td>Email link to online SAR</td>
<td>2 weeks</td>
</tr>
<tr>
<td>PDF FAFSA</td>
<td>No</td>
<td>Paper SAR</td>
<td>3 weeks</td>
</tr>
</tbody>
</table>

Remember to disable your pop-up blocker on your browser so you can view the SAR.
Making Corrections to the FAFSA

After your FAFSA has been processed (which takes about 3 days), you can go back and submit corrections.

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 SSN
- Matching FAFSA data against Selective Service records to check the registration status of male applicants (For the 2021-22 application cycle, which is already underway, the Selective Service question will remain on the FAFSA for the entire application cycle. However, failing to register with the Selective Service will no longer impact a student's Title IV aid eligibility. The Selective Service question will remain on the FAFSA for the 2022-23 Award Year as well. For the 2023-24 Award Year, this question will be fully removed.)
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 schools. 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 Adjusted Gross Income (AGI), U.S. income tax paid, various tax credits or deductions, various forms of untaxed income, household size, and number in college
- The high school completion status

In general, applicants who have already filed their taxes but elect not to use the IRS DRT 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 the applicant used the Internal Revenue Service Data Retrieval Tool (IRS DRT) when filling out their FAFSA form, they may not have to verify that information. If the applicant didn't use the IRS DRT, used the IRS DRT and reported rollovers, or used the IRS DRT but also amended tax returns, schools may require an IRS tax transcript or a signed copy of income tax returns as part of the verification process. The applicant can find their tax transcript through the IRS's Get Transcript service at [irs.gov/transcript](http://irs.gov/transcript) or by calling 800-908-9946, or by mailing or faxing the paper Form 4506T-EZ or 4506T, which can be printed out from the IRS website.

If non-tax filers are selected for verification, they will be required to provide IRS verification of non-filing. There are two ways to request a verification of non-filing; online at [irs.gov](http://irs.gov) or by mailing or faxing the paper Form 4506-T which can be printed out from the IRS website. Dependent students who are non-filers do not have to provide verification of non-filing status.

The IRS never sends an email requesting access to transcripts. If a student or parent 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](http://irs.gov).

If applicants use the IRS DRT to transfer IRS data to [studentaid.gov](http://studentaid.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.

**Expected Family Contribution**

The Expected Family Contribution (EFC) is the result of a federal calculation used to determine the financial strength of a family. There are several major factors considered in the calculation of the EFC. The resulting figure is used to determine eligibility for need based student financial aid. The EFC is primarily income-driven. College costs have no impact, the EFC remains the same no matter what school the student attends.

**Major Factors**

- 2020 Parental income and value of assets at the time of FAFSA submission
- Student income and value of assets at the time of FAFSA submission
- Family size and number of children enrolled in college at the same time
- Age of the older parent
Income

For parental income, the formula includes allowances for federal, state, local, Social Security taxes, and working parent households. It also includes a standard living allowance based on family size.

For a student's income, the formula includes allowances for federal, state, local, and Social Security taxes (an income protection allowance of $7,040 for 2022-23 applies). Any additional amount is assessed at 50 percent. Prior year Federal Work-Study earnings are not treated as income in determining the EFC.

Assets

Parents do NOT report the value of their 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 as of the date of submission.

An asset protection (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.

EFC Special Processing Formulas

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.

Simplified Formula – No student or parental assets count in the EFC calculation, if:

- Anyone in the parent's household received means-tested benefits; or
- Parents did not file an Internal Revenue Service Form 1040 Schedule 1; or
- A parent was a dislocated worker; and
- The combined income of the student's parents is $49,999 or less.

This formula also applies to independent students (and their spouse, if married).

Automatic Zero EFC Formula – No student or parental assets count in the EFC calculation and the EFC is automatically zero, if:

- Anyone in the parent's household received means-tested benefits; or
- Parents did not file an Internal Revenue Service Form 1040 Schedule 1; or
- A parent was a dislocated worker; and
- The combined income of the student's parents is $27,000 or less.

For independent students to be considered under this formula, they must have dependents other than a spouse.
**AFSA Resources & Assistance**

**Free Federal Publications**

A variety of FREE publications, for secondary students and postsecondary students, are available and can be downloaded in Spanish and English at [financialaidtoolkit.ed.gov](http://financialaidtoolkit.ed.gov).

![Financial Aid Toolkit](financialaidtoolkit.ed.gov)

**IRS Data Retrieval Tool Infographic**

This infographic explains how to use the IRS Data Retrieval Tool to transfer tax information into the FAFSA.

![IRS Data Retrieval Tool](studentaid.gov/sites/default/files/transfer-tax-info-to-fafsa.png)
**FAFSA Demonstration Site**

The FAFSA Demonstration Site, also known as FAFSAdemo, is a learning tool for educating counselors on the use of the online FAFSA process 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 [https://fasademo.test.ed.gov](https://fasademo.test.ed.gov).
Federal Financial Aid Toolkit

The Federal Financial Aid toolkit available at financialaidtoolkit.ed.gov/tk consolidates 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, 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.

Federal Contact Assistance

Help is available at studentaid.gov for parents, students, and counselors who may have questions and need additional assistance. You may email, call, or chat with customer service staff.
FSA's YouTube channel has helpful videos explaining different aspects of financial aid.
Federal Student Aid Types

Three Types of Federal Student Aid

Grants, borrowed money (loans), and earned money (work-study) programs are types of federal financial aid offered to eligible students. Students must complete the FAFSA annually to apply for these funds. For additional information about these opportunities, visit studentaid.gov.

Grants are usually based on financial need and don’t have to be repaid.

Loans are an investment in your future. But remember, they must be repaid with interest.

A work-study job lets you earn money while you’re in school.

Learn more at StudentAid.gov/types. Apply at www.fafsa.gov.
General Eligibility Requirements

Applicants must meet certain qualifications in order to receive federal financial aid, as well as meet qualifications to continue to retain eligibility. The FAFSA collects information that determines if a student meets some of these qualifications. Postsecondary financial aid staff evaluate if a student meets all of the required qualifications for federal financial aid.

Citizenship

Applicants must have at least one of the following apply:

- Be a U.S. CITIZEN or U.S. NATIONAL
- Have a GREEN CARD. Eligible with a Form I-551, I-151, or I-551C, also known as a green card, showing you are a U.S. permanent resident
- Have an ARRIVAL-DEPARTURE RECORD. Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following: Refugee, Asylum Granted, Cuban-Haitian Entrant (Status Pending), Conditional Entrant (valid only if issued before April 1, 1980), Parolee
- Have BATTERED IMMIGRANT STATUS. Designated as a “battered immigrant-qualified alien” if a victim of abuse by citizen or permanent resident spouse, or are the child of a person designated as such under the Violence Against Women Act
- Have a T-VISA. The applicant is eligible if you have a T-visa or a parent with a T-1 visa

Selective Service Registration

For the 2021-22 application cycle, which is already underway, the Selective Service question will remain on the FAFSA for the entire application cycle. However, failing to register with the Selective Service will no longer impact a student's Title IV aid eligibility. Although students are no longer required to register for Selective Service to receive federal student aid, a student who is male (any person assigned the sex of male at birth) and age 18–25, must still register with the Selective Service.

Education

Applicants must have a high school diploma, GED, or have satisfactorily completed a homeschooled program. Enrollment in an eligible career pathway program and meeting one of the Ability to Benefit Alternatives is acceptable in lieu of this requirement.

Federal Education Loan Status

Applicants cannot have any federal education loan defaults. Applicants can check the status of their existing loans by logging in to studentaid.gov.

Convictions

For the 2021-22 application cycle, which is already underway, drug conviction questions will remain on the FAFSA for the entire application cycle. However, having certain drug convictions will no longer impact a student's Title IV aid eligibility.

Enrollment

Students must be enrolled as a regular student in an eligible degree or certificate program at a Title IV eligible institution. Additionally, students must make satisfactory academic progress in order to continue to receive financial aid.
Federal Grants

Federal Pell Grant

Student must not have a baccalaureate degree.

Grants go to financially needy students; the award amount is directly tied to the Expected Family Contribution (EFC). The confirmation page of the FAFSA provides estimated Federal Pell Grant eligibility information to students.

Award amounts are set annually by the USDE; the maximum award for 2021-22 is $6,495 per year, with a maximum EFC of 5846. Eligible students may receive Federal Pell Grant funding for summer enrollment even if they have used 100 percent of their Federal Pell Grant for the regular school year. This additional funding may allow students to complete degrees at a faster pace or stay on track to graduate on time based on the addition of summer enrollment.

There is a lifetime limit on the number of Federal Pell Grant awards a student may receive. The maximum number of equivalent full-time semesters for which a student may receive a Federal Pell Grant is 12. Students can monitor their Lifetime Eligibility Used (LEU) by logging into studentaid.gov.

A number of postsecondary schools participate in the federal experimental program that funds high school students for dual enrollment with Federal Pell Grants. In PA, Community College of Beaver County is a participant in this experimental program.

For additional information, visit studentaid.gov.

Campus-Based Programs

There are two 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 Federal Pell Grant recipients.

2. 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.

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.

In addition to the students who qualify for Federal Pell Grant, FWS, and or FSEOG through the general federal eligibility and financial need requirements, students with intellectual disabilities may receive funding under these programs if they:

- Are enrolled or accepted for enrollment in an eligible comprehensive transition and postsecondary program for students with intellectual disabilities at an institution of higher education that participates in the federal student aid programs;
- Are maintaining satisfactory academic progress for their program; and
- Meet the general federal student aid eligibility requirements, except that the student is not required to
have a high school diploma or GED and is not required to be pursuing a degree or certificate. You can find a list of schools with eligible comprehensive transition and postsecondary programs at studentaid.gov.

**Iraq & Afghanistan Service Grant**

A student whose parent or guardian was a member of the U.S. Armed Forces and died as a result of military 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 Federal Pell Grant eligibility requirements.
- 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 Federal Pell Grant for the award year, not to exceed the cost of attendance for that award year.

Maximum award is $6,495, but due to the Budget Control Act of 2011, any 2021-22 Iraq and Afghanistan Service grant first disbursed on or after October 1, 2021 and before October 1, 2022; the maximum award of $6,495 is reduced by 5.70 percent ($370.21) resulting in a maximum award of $6,124.79.

For additional information, visit studentaid.gov.

**Teacher Education Assistance for College & Higher Education Grant**

The Teacher Education Assistance for College & Higher Education (TEACH) Grant Program provides grants to students who are completing or plan to complete coursework needed to begin a career in teaching.

- 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 annually sign an Agreement to Serve or Repay (‘Agreement’) which outlines their obligation to teach four (4) years in an eight (8) year period as a full-time teacher, in a high-need field in a low-income school or educational service agency.

- Starting in 2019, the new annual certification date that will apply to all TEACH Grant recipients is Oct. 31.
- 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 is $4,000, but due to the Budget Control Act of 2011, any 2021-22 TEACH Grant first disbursed on or after October 1, 2021, and before October 1, 2022, the maximum award of $4,000 is reduced by 5.70 percent ($228), resulting in a maximum award of $3,772.
- Recipients are able to request a reconsideration if they met or are meeting the TEACH Grant service requirements within the 8-year service obligation period, but had their grants converted to loans because they did not comply with the annual certification requirement.

For additional information, visit studentaid.gov.
Children of Fallen Heroes Scholarship

On March 23, 2018, President Trump signed Public Law 115-141, the Consolidated Appropriations Act, 2018, which included an amendment to Section 473(b) of the Higher Education Act, authorizing the Children of Fallen Heroes Scholarship. Under this scholarship, beginning with the 2018-19 award year, a Pell-eligible student whose parent or guardian died in the line of duty while performing as a public safety officer is eligible to receive a maximum Federal Pell Grant for the award year for which the determination of eligibility is made.

For purposes of the Children of Fallen Heroes Scholarship, a public safety officer is:

- As defined in section 1204 of title I of the Omnibus Crime Control and Safe Streets Act of 1968 (42 U.S.C. 3796b); or
- A fire police officer, defined as an individual who is serving in accordance with State or local law as an officially recognized or designated member of a legally organized public safety agency and provides scene security or directs traffic in response to any fire drill, fire call, or other fire, rescue, or police emergency, or at a planned special event.

To qualify for this scholarship, a student must:

- Be Pell-eligible and have a Pell-eligible EFC (up to 5846 for the 2021-22 award year), and
- Be less than 24 years of age or enrolled at an institution of higher education at the time of their parent's or guardian's death.

In subsequent award years, the student continues to be eligible for the scholarship, as long as the student has a Pell-eligible EFC and continues to be an eligible student.

The Children of Fallen Heroes Scholarship requires the institution’s financial aid administrators to determine and document, in collaboration with the student, that the student was less than 24 years of age or enrolled at an institution of higher education at the time of their parent's or guardian's death. A single, national data source of individuals who died in the line of duty while serving as a public safety officer does not exist.
Federal Direct Loans

The Federal Direct Loan Program offers Direct Subsidized and Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans.

### Loan Limits

The following charts show the maximum Direct Loan Limits:

**Table 4**

<table>
<thead>
<tr>
<th>Dependent Undergraduates (Does not include students whose parents are unable to borrow under the PLUS Program)</th>
<th>Annual Loan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1(^{st}) year</td>
<td>$5,500 (of which no more than $3,500 may be subsidized)</td>
</tr>
<tr>
<td>2(^{nd}) year</td>
<td>$6,500 (of which no more than $4,500 may be subsidized)</td>
</tr>
<tr>
<td>3(^{rd}) year and beyond</td>
<td>$7,500 (of which no more than $5,500 may be subsidized)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Independent Undergraduates (And dependent students whose parents are unable to borrow under the PLUS Program)</th>
<th>Annual Loan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>1(^{st}) year</td>
<td>$9,500 (of which no more than $3,500 may be subsidized)</td>
</tr>
<tr>
<td>2(^{nd}) year</td>
<td>$10,500 (of which no more than $4,500 may be subsidized)</td>
</tr>
<tr>
<td>3(^{rd}) year and beyond</td>
<td>$12,500 (of which no more than $5,500 may be subsidized)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Graduates</th>
<th>Annual Loan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Graduate and Professional Students</td>
<td>$20,500 (all of which is unsubsidized)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Aggregate Loan Limits</th>
<th>Annual Loan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Undergraduates</td>
<td>$31,000 (of which no more than $23,000 may be subsidized)</td>
</tr>
<tr>
<td>Independent Undergraduates (And dependent students whose parents are unable to borrow under the PLUS Program)</td>
<td>$57,500 (of which no more than $23,000 may be subsidized)</td>
</tr>
<tr>
<td>Graduate and Professional Students</td>
<td>$138,500 (all of which is unsubsidized)</td>
</tr>
</tbody>
</table>

- Certain health profession students may qualify for higher limits.
- Undergraduate annual loan limits are subject to prorating if the student's program of study or final period of enrollment is less than an academic year in length.
- Undergraduate students who do not meet the financial need requirements to receive a Direct Subsidized Loan or have reached the aggregate limit in subsidized loans may receive up to this entire annual or aggregate amount in Direct Unsubsidized Loans, assuming the student has remaining eligibility for the loan.
**Interest Rates**

Interest rates vary depending on the loan type and (for most types of federal student loans) the first disbursement date of the loan. Table 5 provides interest rates for Direct Loans first disbursed on or after July 1, 2021 and before July 1, 2022.

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Borrower Type</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans</td>
<td>Undergraduate</td>
<td>3.73%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Undergraduate</td>
<td>3.73%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Graduate or Professional</td>
<td>5.28%</td>
</tr>
<tr>
<td>Direct PLUS Loans</td>
<td>Parents and Graduate or Professional Students</td>
<td>6.28%</td>
</tr>
<tr>
<td>Direct Consolidation Loans</td>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>

**Direct Subsidized & Unsubsidized Loans**

Undergraduate, graduate, and professional degree students may be eligible to borrow Direct Subsidized Loans or Direct Unsubsidized Loans.

- Loans are made in the name of the student.
- There is no credit check and no cosigner requirement.
- A fee of 1.057 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.
- An Annual Student Loan Acknowledgment must be completed before a borrower can receive the first disbursement of the first loan the borrower receives for a particular award year.

**Direct Subsidized Loan**

- Interest on the loan is paid by the federal government when the student is enrolled in school at least half time, for the first 6 months after student leaves school (referred to as a grace period), and during a deferment (a postponement of loan payments).
- Graduate students are ineligible for Direct Subsidized Loans.

*The Bipartisan Student Loan Certainty Act of 2013 ties federal student loan interest rates to financial markets. Under this Act, interest rates will be determined each June for new loans being made for the upcoming award year, which runs from July 1 to the following June 30. The borrower should check with their Financial Aid Office for the most current information.*
Direct Unsubsidized Loan

- Interest on the loan is not paid by the federal government. Accrued interest is capitalized and added to the principal. Students are not required to make payments on the principal and the interest until they begin repayment on the loan. Borrowers can elect to make payments while enrolled in school as a way of keeping their loan balance down and reducing their monthly payments later.
- Eligibility for this loan is not based on financial need.
- Graduate students are eligible for Direct Unsubsidized Loans.

Direct PLUS Loans

For Parents

Direct Parent PLUS 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 receive 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 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 USDE'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 a parent borrower 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.
- A fee of 4.228 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 request a deferment from the loan servicer for periods of time when the dependent student is enrolled at least halftime and for an additional 6 months (during grace period) after the student ceases at least half time enrollment.
- 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 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 postsecondary schools require borrowers to apply for a Direct PLUS Loan at studentaid.gov but some postsecondary schools require the borrower to apply directly through the school.
- If the school participates in the Direct PLUS program but a student's parent cannot obtain a Direct PLUS Loan due to an adverse credit history, the student can borrow additional unsubsidized loan funds.

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

Direct PLUS Loans are available to graduate and professional students after they have already received an undergraduate degree.

- If the student borrower has an adverse credit history, they may receive a Direct PLUS Loan if they obtain an endorser or if they are able to document extenuating circumstances relating to an adverse credit history to the USDE.
- 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 CANNOT be included in a Direct Consolidation Loan.
- Borrowers should consult with school or loan servicing staff to determine whether or not consolidation makes sense for them.

Repayment Options

Borrowers may choose one of several repayment plans. Detailed information is available at studentaid.gov.
<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Eligible Loans</th>
<th>Monthly Payment &amp; Time frame</th>
<th>Quick Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Standard Repayment Plan</strong></td>
<td>• Direct Subsidized and Unsubsidized Loans&lt;br&gt; • Subsidized and Unsubsidized Federal Stafford Loans&lt;br&gt; • All PLUS loans&lt;br&gt; • All Consolidation Loans (Direct or FFEL)</td>
<td>• Payments are a fixed amount that ensures your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).</td>
<td>• All borrowers are eligible for this plan.&lt;br&gt; • You’ll usually pay less over time than under other plans.&lt;br&gt; • Standard Repayment Plan with a 10-year repayment period is not a good option for those seeking Public Service Loan Forgiveness (PSLF).&lt;br&gt; • Standard Repayment Plan for Consolidation Loans is not a qualifying repayment plan for PSLF.</td>
</tr>
<tr>
<td><strong>Graduated Repayment Plan</strong></td>
<td>• Direct Subsidized and Unsubsidized Loans&lt;br&gt; • Subsidized and Unsubsidized Federal Stafford Loans&lt;br&gt; • All PLUS Loans&lt;br&gt; • All Consolidation Loans (Direct or FFEL)</td>
<td>• Payments are lower at first and then increase, usually every 2 years, and are for an amount that will ensure your loans are paid off within 10 years (within 10 to 30 years for Consolidation Loans).</td>
<td>• All borrowers are eligible for this plan.&lt;br&gt; • You’ll pay more over time than under the 10-year Standard Plan.&lt;br&gt; • Generally not a qualifying repayment plan for PSLF.</td>
</tr>
<tr>
<td><strong>Extended Repayment Plan</strong></td>
<td>• Direct Subsidized and Unsubsidized Loans&lt;br&gt; • Subsidized and Unsubsidized Federal Stafford Loans&lt;br&gt; • All PLUS Loans&lt;br&gt; • All Consolidation Loans (Direct or FFEL)</td>
<td>• Payments may be fixed or graduated, and will ensure that your loans are paid off within 25 years.</td>
<td>• If you’re a Direct Loan borrower, you must have more than $30,000 in outstanding Direct Loans.&lt;br&gt; • If you’re a FFEL borrower, you must have more than $30,000 in outstanding FFEL Program loans.&lt;br&gt; • Your monthly payments will be lower than under the 10-year Standard Plan or the Graduated Repayment Plan.&lt;br&gt; • You’ll pay more over time than under the 10-year Standard Plan.&lt;br&gt; • Not a qualifying repayment plan for PSLF.</td>
</tr>
<tr>
<td><strong>Revised Pay As You Earn Repayment Plan (REPAYE)</strong></td>
<td>• Direct Subsidized and Unsubsidized Loans&lt;br&gt; • Direct PLUS Loans made to students&lt;br&gt; • Direct Consolidation Loans that do not include PLUS Loans (Direct or FFEL) made to parents</td>
<td>• Your monthly payments will be 10 percent of discretionary income.&lt;br&gt; • Payments are recalculated each year and are based on your updated income and family size.&lt;br&gt; • You must update your income and family size each year, even if they haven’t changed.&lt;br&gt; • 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).&lt;br&gt; • Any outstanding balance on your loan will be forgiven if you haven’t repaid your loan in full after 20 years (if all loans were taken out for undergraduate study) or 25 years (if any loans were taken out for graduate or professional study).</td>
<td>• Any Direct Loan borrower with an eligible loan type may choose this plan.&lt;br&gt; • You’ll usually pay more over time than under the 10-year Standard Plan.&lt;br&gt; • You may have to pay income tax on any amount that is forgiven.&lt;br&gt; • Good option for those seeking PSLF.</td>
</tr>
<tr>
<td>Repayment Plan</td>
<td>Eligible Loans</td>
<td>Monthly Payment &amp; Time frame</td>
<td>Quick Comparison</td>
</tr>
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</tr>
</tbody>
</table>
| Pay as You Earn (PAYE) | • 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 | • Your monthly payments will be 10 percent of discretionary income, but never more than you would have paid under the 10-year Standard Repayment Plan.  
• Payments are recalculated each year and are based on your updated income and family size.  
• You must update your income and family size each year, even if they haven't changed.  
• 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. | • 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 Oct. 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 usually 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 PSLF. |
| Income-Based Repayment Plan (IBR) | • 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 | • Your monthly payments will be either 10 or 15 percent of discretionary income (depending on when you received your first loans), but never more than you would have paid under the 10-year Standard Repayment Plan.  
• Payments are recalculated each year and are based on your updated income and family size.  
• You must update your income and family size each year, even if they haven't changed.  
• 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 or 25 years, depending on when you received your first loans.  
• You may have to pay income tax on any amount that is forgiven. | • 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 usually 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 PSLF. |
<table>
<thead>
<tr>
<th>Repayment Plan</th>
<th>Eligible Loans</th>
<th>Monthly Payment &amp; Time frame</th>
<th>Quick Comparison</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income-Contingent Repayment Plan (ICR)</td>
<td>• Direct Subsidized and Unsubsidized Loans&lt;br&gt;• Direct PLUS Loans made to students&lt;br&gt;• Direct Consolidation Loans</td>
<td>• Your monthly payment will be the lesser of 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.&lt;br&gt;• Payments are recalculated each year and are based on your updated income, family size, and the total amount of your Direct Loans.&lt;br&gt;• You must update your income and family size each year, even if they haven't changed.&lt;br&gt;• 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.&lt;br&gt;• Any outstanding balance will be forgiven if you haven't repaid your loan in full after 25 years.</td>
<td>• Any Direct Loan borrower with an eligible loan type may choose this plan.&lt;br&gt;• You'll usually pay more over time than under the 10-year Standard Plan.&lt;br&gt;• You may have to pay income tax on any amount that is forgiven.&lt;br&gt;• Good option for those seeking PSLF.&lt;br&gt;• Parent borrowers can access this plan by consolidating their Parent PLUS Loans into a Direct Consolidation Loan.</td>
</tr>
<tr>
<td>Income-Sensitive Repayment</td>
<td>• Subsidized and Unsubsidized Federal Stafford Loans&lt;br&gt;• FFEL PLUS Loans&lt;br&gt;• FFEL Consolidation Loans</td>
<td>• Your monthly payment is based on annual income, but your loan will be paid in full within 15 years.</td>
<td>• You'll pay more over time than under the 10-year Standard Plan.&lt;br&gt;• The formula for determining the monthly payment amount can vary from lender to lender.&lt;br&gt;• Available only for FFEL Program loans, which are not eligible for PSLF.</td>
</tr>
</tbody>
</table>
Loan Forgiveness

**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 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.

The maximum forgiveness amount is either $17,500 or $5,000, depending on the subject area taught. If you have eligible loans under both the Direct Loan Program and the FFEL Program, $17,500 or $5,000 is a combined maximum forgiveness amount for both programs.

You may receive up to $17,500 in loan forgiveness if you were a highly qualified full-time mathematics or science teacher who taught students at the secondary school level; or a highly qualified special education teacher (at either the elementary or secondary level) whose primary responsibility was to provide special education to children with disabilities, and you taught children with disabilities that corresponded to your area of special education training and demonstrated knowledge and teaching skills in the content areas of the curriculum that you taught.

If you didn't teach mathematics, science, or special education, you may receive up to $5,000 in loan forgiveness if you were a highly qualified full-time elementary or secondary education teacher.

For additional information, visit studentaid.gov.

**Public Service Loan Forgiveness Program**

The Public Service Loan Forgiveness (PSLF) Program is a federal program which 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 eligible 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.

Borrowers may prepay, or make lump sum payments, which would apply to future months, for up to 12 months, or when their next income-driven payment (IDR) plan is due. For example, if you recertified your IDR and your monthly payment was $100, but you paid $1200 for the first month's payment, that payment would count as 12 separate payments for that year. You would not need to make another payment until the next 12-month cycle. These payments would count as qualifying payments towards PSLF/TEPSLF forgiveness once you certified your eligible employment for the 12-month period.

Public Service Loan Forgiveness Help Tool

In December 2018, Federal Student Aid (FSA) introduced the PSLF Help Tool at studentaid.gov/pslf.

The PSLF Help Tool will:
- help the borrower understand more about the PSLF Program and what is needed to participate and possibly have their loans forgiven;
- use the information about the borrower’s federal student loans to explain other actions the borrower should or must take if they want to receive PSLF;
- Specifically tells borrowers if there are actions they need to or should consider taking to receive PSLF: consolidation and income-driven repayment;
• Solicits information from the borrower about his or her employer to help self-assess eligibility;
• The borrower will be able to enter employer information so they can select their employer from an employer database. Once their employer is selected in the tool, it will advise the borrower’s employment eligibility for PSLF;
• Allows the borrower to provide information about multiple employers; and
• The borrower can now submit one single form for employment certification or PSLF/TEPSLF forgiveness.

The PSLF Help Tool won’t allow borrowers and their employers to sign the forms electronically. In order to complete the PSLF Help Tool process, borrowers must print the tool-generated PDF form, sign it, have their employer sign it, and then submit it to FedLoan Servicing as instructed on the form.

FedLoan Servicing also offers a PSLF Toolkit, which can be found at myFedLoan.org.

**Temporary Expanded Public Service Loan Forgiveness**

The USDE is offering a Temporary Expanded Public Service Loan Forgiveness (TEPSLF) opportunity. To be considered for TEPSLF, you must submit the Public Service Loan Forgiveness (PSLF) & Temporary Expanded PSLF (TEPSLF) Certification & Application (PSLF Form). **Be aware that the TEPSLF opportunity is temporary, has limited funding, and must be evaluated on a first come, first served basis.**

[For additional information, visit studentaid.gov/tepslf.]

**▼ Employer Loan Repayment & Forgiveness Programs**

Students may qualify for employer-based loan repayment and 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

▶ Post 9/11 GI Bill Benefits

Veterans Affairs can help cover the cost of education through benefit programs that may pay tuition, housing, training, and other costs. Benefit and eligibility information for veterans is available at benefits.va.gov/gibill.

The Yellow Ribbon GI Education Enhancement Program allows institutions of higher learning in the United States to voluntarily enter into an agreement with the Veterans Affairs to fund tuition expenses that exceed either the annual maximum cap for private institutions or the resident tuition and fees for a public institution. Schools can contribute a specified dollar amount. The Veterans Administration will match that amount and directly pay the institution.

In addition to benefits for veterans, there are several programs that offer education assistance to dependents of veterans.

- The Survivors' and Dependents' Educational Assistance (DEA) Program offers education and training opportunities to eligible dependents of veterans who are permanently and totally disabled due to a service-connected disability or who died while on active duty or as a result of a service-related condition, or missing in action or captured in the line of duty or forcibly detained or interned in the line of duty or is in the hospital or getting outpatient treatment for a service-connected permanent and total disability and is likely to be discharged for that disability.

- The Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship) provides Post-9/11 GI Bill benefits to the children and surviving spouses of an active-duty service member who died in the line of duty on or after September 11, 2001.

- The transferability option under the Post-9/11 GI Bill allows Service members to transfer unused education benefits to their spouse and dependent children. The Service member must have at least six years of service and commit to an additional four years in order to transfer benefits. The request to transfer unused GI Bill benefits to eligible dependents must be completed while serving as an active member of the Armed Forces. A family member must be enrolled in the Defense Eligibility Enrollment Reporting System (DEERS) to receive benefits.

[For additional information, visit benefits.va.gov/gibill.]

▶ Federal tax credits

Lifetime Learning Credit

The Lifetime Learning Credit provides a federal income tax credit based on the first $10,000 in postsecondary education expenses paid by the taxpayer during the tax year. 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 and within the IRS's Publication 970.

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 and within the IRS's Publication 970.

**AmeriCorps**

AmeriCorps is a voluntary civil society program supported by the U.S. Federal Government, foundations, corporations, and other donors engaging adults in public service work with a goal of “helping others and meeting critical needs in the community.”

In addition to the reward of serving your country and giving back, some additional perks are:

- Student loan deferment
- Training
- Potential living allowance
- Limited health benefit options
- An Education Award upon completion to help pay for college, graduate school, or vocational training, or to repay Federal student loans
- Career opportunities with leading employers from the private, public, and nonprofit sectors

[For additional information, visit nationalservice.gov.]

**Student Loan Deferment for Active Cancer Treatment**

The Department of Education Appropriations Act, 2019, includes a provision that allows individuals diagnosed with cancer to have their federal student loans placed in a deferment status while they undergo cancer treatment, and 6 months following the conclusion of their treatment. Borrowers may request to have their deferment extended if they are still receiving cancer treatment after the 12 month deferment has elapsed. To participate, borrowers need to complete and submit a Cancer Treatment Deferment Request Form to each of their loan holders or servicers. Contact your loan servicer for assistance.

[For additional information, visit studentaid.gov.]
State Aid Programs
State-Administered Aid Programs

PA State Grant Program

The PA 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 PA State Grant policies.

Within Pennsylvania, eligible students may attend most 2- and 4-year colleges, as well as many Business, Trade, and Technical (BTT) schools, and Hospital Schools of Nursing, offering a program of at least 2 academic years in length. Outside of Pennsylvania, eligible students may only receive PA State Grants in the current reciprocal states – Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia.

Application Filing Deadlines for 2022-23

First-Time Applicants

- **May 1** - Students who plan to enroll in a degree program or a college transferable program at a 2-year college or other college or university (excludes community colleges and designated Pennsylvania Open-Admission institutions as defined in footer), must submit the FAFSA and the PA SGF.
- **August 1** - Students who plan to enroll in a community college; a designated Pennsylvania Open-Admission institution*; a BTT-school; a Hospital School of Nursing; or a 2-year program that is not transferable to another institution; must submit the FAFSA and the PA SGF.

Renewal Applicants

- **May 1** - Students must submit a renewal FAFSA and any appropriate PA State Grant documents indicating any changes that may affect their PA State Grant award, such as a change in your marital status or a change in your income.

Summer Term Applicants

- **August 15** - Students must submit the online Summer PA State Grant application. If it is not already on file, they must also submit the FAFSA and, if required, the PA SGF.

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

Program Eligibility Requirements

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

* Open Admission schools are those that meet the ED definition and were approved by the PHEAA Board of Directors for PA State Grant filing deadline purposes. For 2021-22, this includes the following institutions: Cheyney University of Pennsylvania, Gratz College, Harcum College, Harrisburg University of Science and Technology, Lackawanna College, Peirce College, Pennsylvania College of Technology, Pennsylvania Institute of Technology, and Valley Forge Military College.
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 BTT 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 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 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 PA 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 (4) the recipient of a diploma issued after October 31, 2014 for completion of a home education program or have completed a program, prior to November 2014, that was 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, spring, or summer term) during which PA 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 PA State Grant aid was received. A student who receives a full-time PA 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 PA State Grant progress standard, will generally exhaust all of their PA State Grant eligibility before completing their program of study.

**Enrollment**

If an eligible, participating school is headquartered and domiciled in Pennsylvania, both distance education and classroom students from that school may qualify for a PA State Grant. While distance education students may receive a reduced award, for 2021-22 the award values are the same.

At non-Pennsylvania Headquartered and Domiciled (Non-HQD) institutions at least 50 percent of the credits or 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 PA 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 PA 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 PA State Grants count towards 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 PA State Grant aid. Two academic years is defined as the equivalent of a minimum of 60 semester credits, 90 quarter 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).

Undergraduate Enrollment

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

Satisfactory Character (Incarceration)

Students must be of satisfactory character to be eligible for the PA State Grant. For example, incarcerated applicants are not eligible for PA 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 PA State Grant. Students who indicate responses concerning homelessness, guardianship, and wards of the court are sent an additional form to document their status.

The federal definition of independence is automatically accepted for the following questions for the 2022-23 application year:

- Were you born before January 1, 1999?
- 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:

- Do you have children (or other dependents) who receive more than half of their support from you?
- Are your parents deceased, are/were you in foster care, or are/were you a ward of the court?
- Are/were you an emancipated minor?
• Are/were you in legal guardianship?
• 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.

PA State Grant Award Amounts

Award amounts vary from year to year based on funding levels. For 2021-22, maximum awards are tied to college costs at approved postsecondary schools. See Table 7 for maximum award amounts.

Table 7

<table>
<thead>
<tr>
<th>PHEAA Allowable Costs</th>
<th>Maximum Award</th>
<th>Minimum Award</th>
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</thead>
<tbody>
<tr>
<td>$0 - $12,000</td>
<td>$2,660</td>
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<tr>
<td>$12,001 - $19,000</td>
<td>$4,254</td>
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<td>$19,001 - $29,000</td>
<td>$4,574</td>
<td>$500</td>
</tr>
<tr>
<td>$29,001 - $32,000</td>
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<td>$500</td>
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</tbody>
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NOTE: The maximum and minimum award amounts for 2021-22 are the same for both classroom and distance education students attending postsecondary schools that are headquartered and domiciled in Pennsylvania.

Table 8

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<thead>
<tr>
<th>Reciprocal States</th>
<th>Maximum Awards</th>
<th>Minimum Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>Non-Veteran</td>
<td>$600</td>
<td>$500</td>
</tr>
<tr>
<td>Veteran</td>
<td>$800</td>
<td>$500</td>
</tr>
</tbody>
</table>

Reciprocal states include Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia.

Veterans

Qualified veterans of the U.S. Armed Services are eligible for the highest PA State Grant possible (based on the costs of the school) since PHEAA disregards the 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 PA 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 PA 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.
Summer PA State Grant

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

- A separate Summer PA State 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.

For additional information, visit PHEAA.org/grant, call 800-692-7392, or email granthelp@pheaa.org.

▼ Ready to Succeed Scholarship Program

The Ready to Succeed Scholarship (RTSS) Program provides income-based scholarships to academic achievers that, in combination with the PA State Grant Program, offer a total award up to $2,000 for full-time and $1,000 for part-time students. The minimum RTSS award is $500. Awards can be used to cover tuition, books, fees, supplies, and living expenses.

- Scholarships will be awarded on a first come, first served basis 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 PA State Grant eligibility requirements to qualify. This includes the submission of a FAFSA and a 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.

For additional information, visit PHEAA.org/RTSS, call 800-692-7392, or email rtss@pheaa.org.

▼ State Work-Study Program

The State Work-Study Program (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 participating 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 50 percent of approved student earnings up to the student’s SWSP award amount; for-profit employers are reimbursed 40 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

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

• A PHEAA Partnerships for Access to Higher Education (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 $3,500 per year with a minimum award of $200.

• 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 PA 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).
  - Be enrolled as an undergraduate student.

For additional information, visit PHEAA.org(PATH), call 800-692-7392, or email path@pheaa.org.

▼ Educational Assistance Program

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers the Educational Assistance Program (EAP), which is a 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. Servicemembers apply through an online application process by creating an account on PHEAA.org.

For purposes of this program, the National Guard:

• Disseminates information about the program.
• 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 6-year service agreement with the Pennsylvania National Guard.
• 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 a Reserve Officer Training Corps (ROTC) Line 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:

<table>
<thead>
<tr>
<th>School Type</th>
<th>Credits* (or the equivalent)</th>
<th>Maximum Award Amount per Term*****</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Undergraduate</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Full-Time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semester (using semester credits)</td>
<td>12 or more</td>
<td>Tuition charged (plus technology fee) OR $4,097; whichever is LESS</td>
</tr>
<tr>
<td>Semester (using quarter credits)</td>
<td>18 or more</td>
<td></td>
</tr>
<tr>
<td>Semester (using clock hours)</td>
<td>450 or more</td>
<td></td>
</tr>
<tr>
<td>Quarter (using quarter credits)</td>
<td>12 or more</td>
<td>Tuition charged (plus technology fee) OR $2,731; whichever is LESS</td>
</tr>
<tr>
<td>Quarter (using semester credits)</td>
<td>8 or more</td>
<td></td>
</tr>
<tr>
<td>Quarter (using clock credits)</td>
<td>300 or more</td>
<td></td>
</tr>
<tr>
<td>Part-Time</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semester (using semester credits)</td>
<td>11 or less</td>
<td>Per credit tuition charged (plus technology fee) OR $3,762; whichever is LESS</td>
</tr>
<tr>
<td>Semester (using quarter credits)</td>
<td>16.5 or less</td>
<td></td>
</tr>
<tr>
<td>Semester (using clock hours)</td>
<td>412.5 or less</td>
<td></td>
</tr>
<tr>
<td>Quarter (using quarter credits)</td>
<td>11 or less</td>
<td>Per credit tuition charged (plus technology fee) OR $2,508; whichever is LESS</td>
</tr>
<tr>
<td>Quarter (using semester credits)</td>
<td>7.32 or less</td>
<td></td>
</tr>
<tr>
<td>Quarter (using clock credits)</td>
<td>275 or less</td>
<td></td>
</tr>
<tr>
<td><strong>Already Holds a Bachelor’s Degree, or the Equivalent</strong></td>
<td><strong>Full-Time</strong></td>
<td>N/A – See Part-time Schedule</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Part-Time</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Semester (using semester credits)</td>
<td>Capped at 11 or less</td>
<td>Per credit tuition charged (plus technology fee) OR $3,762; whichever is LESS</td>
</tr>
<tr>
<td>Semester (using quarter credits)</td>
<td>Capped at 16.5 or less</td>
<td></td>
</tr>
<tr>
<td>Semester (using clock hours)</td>
<td>Capped at 412.5 or less</td>
<td></td>
</tr>
<tr>
<td>Quarter (using quarter credits)</td>
<td>Capped at 11 or less</td>
<td>Per credit tuition charged (plus technology fee) OR $2,500; whichever is LESS</td>
</tr>
<tr>
<td>Quarter (using semester credits)</td>
<td>Capped at 7.32 or less</td>
<td></td>
</tr>
<tr>
<td>Quarter (using clock hours)</td>
<td>Capped at 275 or less</td>
<td></td>
</tr>
</tbody>
</table>

* Schools with irregular calendars may differ from chart
** Technology fee reported should not exceed $239 per term for full-time and $20 per credit for part-time.
*** Due to rounding, the final term a member attends may vary slightly.
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, visit PHEAA.org/EAP, call the National Guard at 800-GO-GUARD, or PHEAA at 800-692-7392.

Pennsylvania National Guard Military Family Education Program

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers the Pennsylvania National Guard Military Family Education Program (MFEP), which is a tuition assistance program for dependents (spouses and children) of PA Guard Members who enter into an additional 6-year service commitment with the Pennsylvania National Guard. To be considered for the MFEP, you must be one of the following:

- A Guard Member:
  - Someone who completed an initial service obligation, on or after July 1, 2019, in the Pennsylvania National Guard and be eligible to reenlist in the Pennsylvania National Guard for a period of 6 years

- A Family Member:
  - Someone who is a spouse or child of a Pennsylvania National Guard member who meets the above criteria and has assigned the benefit to the family member.
  - Someone who is enrolled in a degree or certificate-granting program of study at an approved Pennsylvania institution

The MFEP grant can be used for a degree-granting curriculum or certificate-granting course of study, or training programs required for entrance into a specific career as determined by PHEAA at an approved PHEAA institution of higher learning for up to 5 academic years.

The PA Guard Member can assign the entire benefit to one dependent or a portion of the benefit to more than one dependent. Servicemembers apply through an online application process by creating an account on PHEAA.org.

The maximum MFEP 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:

Table 10

<table>
<thead>
<tr>
<th>Program of Study Type</th>
<th>Full-Time Attendance</th>
<th>Part-Time Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduates &amp; Graduates</td>
<td>The lesser of: • 100% of the tuition plus technology fee at the institution where you are enrolled, or; • the annual tuition rate and technology fee charged to a Pennsylvania resident at a state-owned university</td>
<td>The lesser of: • 100% of the tuition plus technology fee for a part-time course of study, or; • the per credit tuition rate charged to a Pennsylvania resident at a state-owned university plus technology fee</td>
</tr>
</tbody>
</table>

Failure to honor the 6-year service commitment with the Pennsylvania National Guard converts the total MFEP 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, visit PHEAA.org/MFEP, call the National Guard at 800-GO-GUARD or PHEAA at 800-692-7392.
Pennsylvania Targeted Industry Program

The Pennsylvania Targeted Industry Program (PA-TIP) provides need-based awards to students enrolled in courses of study in energy, health, advanced materials and diversified manufacturing, and agriculture and food production fields.

- 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 by May 1, 2022 for the 2021-22 award year. Awards are on a first come, first served basis.
  - Not be in default or pending default on an educational loan or owe a PA State Grant refund.
  - Not be receiving a PA 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 maximum of $5,000 or the lesser of the student’s direct educational costs after gift aid and employers aid, 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.

Chafee Education and Training Grant Program

The Pennsylvania Chafee Education and Training Grant Program (Chafee ETG) 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 and the Family First Prevention Services Act of 2017, that provides grant assistance to Pennsylvania undergraduate students aging out of foster care who are attending an approved postsecondary institution.

To be considered for this grant, you must:

- Complete a program application by the end of the calendar year (renewal applicants who received a Chafee ETG Grant do not need to complete a program application).
- Be a Pennsylvania resident.
- Be an applicant who has not reached your 26th birthday by July 1 immediately preceding the upcoming academic year in which Chafee ETG funds will be awarded.
- Be eligible for services under Pennsylvania’s John H. Chafee Foster Care Program for Successful Transition to Adulthood.
Be identified as a youth who is or was in foster care, or was discharged from foster care on or after attaining age 16, OR has exited foster care on or after age 16 to adoption or permanent legal guardianship.

Be enrolled as an undergraduate, at least half time in a college or career school that is approved by the U.S. Department of Education for Title IV student assistance programs.

Demonstrate financial need for the grant (as determined by the postsecondary institution).

Maintain satisfactory academic progress (as determined by the postsecondary institution).

Not be in default on a federal student loan or owe a refund on other Title IV aid.

File a FAFSA for the academic year for which funds are being requested.

Have not received a Chafee ETG for 5 years (consecutive or not), defined as 10 semesters or the equivalent.

Have graduated from high school or have received a Commonwealth Secondary School Diploma.

The maximum award under the program for 2021-22 is $6,000.

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.

The Fostering Independence Through Education Waiver

The Fostering Independence Through Education (FosterEd) Program provides a waiver for tuition and mandatory fees charged by most postsecondary institutions located in the Commonwealth for youth who are or were in foster care.

This waiver applies only to charges that remain after all other gift aid (federal, state, and other scholarships or grants) have been applied to the student's account. The waivers can be used for up to five academic years (consecutive or not) or until age 26.

To be considered for this waiver, you must:

- Be a Pennsylvania resident
- Be under the age of 26
- Have received a high school diploma or equivalent approved credential
- Be eligible for services under Pennsylvania's John H. Chafee Foster Care Program for Successful Transition to Adulthood
- Be identified as a youth in foster care or a youth discharged or adopted from foster care at age 16
- Exited foster care on or after age 16 to adoption or permanent legal guardianship
- Be enrolled as an undergraduate, at least half time in a postsecondary institution that is approved by the U.S. Department of Education for Title IV student assistance programs
- Demonstrate financial need for the PA Chafee Education and Training Grant (as determined by the postsecondary institution)
- Maintain satisfactory academic progress (as determined by the postsecondary institution)
- Not be in default on a federal student loan
- File a FAFSA for the academic year for which funds are being requested

For a student application and additional information, visit PHEAA.org/chafee, call 800-692-7392, or email paetg@pheaa.org.

Fostering Independence Through Education Waiver

The Fostering Independence Through Education (FosterEd) Program provides a waiver for tuition and mandatory fees charged by most postsecondary institutions located in the Commonwealth for youth who are or were in foster care.

This waiver applies only to charges that remain after all other gift aid (federal, state, and other scholarships or grants) have been applied to the student's account. The waivers can be used for up to five academic years (consecutive or not) or until age 26.

To be considered for this waiver, you must:

- Be a Pennsylvania resident
- Be under the age of 26
- Have received a high school diploma or equivalent approved credential
- Be eligible for services under Pennsylvania's John H. Chafee Foster Care Program for Successful Transition to Adulthood
- Be identified as a youth in foster care or a youth discharged or adopted from foster care at age 16
- Exited foster care on or after age 16 to adoption or permanent legal guardianship
- Be enrolled as an undergraduate, at least half time in a postsecondary institution that is approved by the U.S. Department of Education for Title IV student assistance programs
- Demonstrate financial need for the PA Chafee Education and Training Grant (as determined by the postsecondary institution)
- Maintain satisfactory academic progress (as determined by the postsecondary institution)
- Not be in default on a federal student loan
- File a FAFSA for the academic year for which funds are being requested

For a student application and additional information, visit PHEAA.org/chafee, call 800-692-7392, or email paetg@pheaa.org.
Complete a Chafee ETG application by May 1, 2022
Legislation requires schools to designate a Point of Contact (POC) and publish the POC on their website.

For additional information, visit PHEAA.org/FosterEd, call 800-692-7392 or email FosterEd@pheaa.org.

Postsecondary Education Gratuity Program

The Postsecondary Education Gratuity Program (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, on-campus room and board, as charged by Pennsylvania public postsecondary schools.

- Eligible students receive a waiver of institutional charges for tuition, fees, on-campus room and board (minus any grant 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, visit PHEAA.org/pegp, call 800-692-7392, or email pegp@pheaa.org.

Blind or Deaf Beneficiary Grant Program

This Blind or Deaf Beneficiary Grant 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 by March 31 of the academic year in which the grant would be received.
- 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 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.
- 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

The Pennsylvania Office of Vocational Rehabilitation (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 EFC, the Pell Grant, and the PA State Grant.

For additional information, visit the Department of Labor and Industry at dli.pa.gov.
Financial Need & Financial Aid Offers
Financial Need

A student's financial need is determined by subtracting the student’s 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

The Financial Aid Office will include the following when determining the student’s annual Cost of Attendance (COA), also possibly referred to as “student budget,” at that school:

- 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)
- Miscellaneous personal expenses

In addition to developing standard COA 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).

▼ Financial Aid Offers

Each school is responsible for determining the financial aid eligibility of applicants and must adhere to federal and state regulations for specific programs during that determination. Schools have their own philosophy and strategies of how to use institutional funds to attempt to meet student need. These 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. Keep in mind, not all schools award merit-based aid or need-based aid.

- Schools can set their own parameters, application processes, and application deadlines in offering their own funds. They can also calculate their own 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 (Students should notify their school of any private scholarships they have been awarded.)
  - Direct Subsidized and Direct Unsubsidized Loans
- The school determines eligibility for these types of aid and presents this to the student in the form of a financial aid offer or notification, which typically includes:
- The COA
- 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 or reject the financial aid offer
- 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 Offer

Dream University

Congratulations on your admission to Dream University!

Please review the financial aid offer information listed below and contact us with any questions.

Estimated Annual Cost of Attendance:

<table>
<thead>
<tr>
<th></th>
<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>$18,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Housing &amp; Meals</td>
<td>$13,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Billed Costs</td>
<td>$31,500</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The total estimated Cost of Attendance is $35,500. This includes $4,000 of non-billed expenses such as books, supplies, transportation and other living expenses.

<table>
<thead>
<tr>
<th>FINANCIAL AID OFFER</th>
<th>FALL</th>
<th>SPRING</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Supplemental Opportunity Grant (SEOG)</td>
<td>$1,500</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$3,248</td>
<td>$3,247</td>
<td>$6,495</td>
</tr>
<tr>
<td>Pennsylvania State Grant</td>
<td>$1,893</td>
<td>$1,893</td>
<td>$3,787</td>
</tr>
<tr>
<td>Dream Grant</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Dream Scholarship</td>
<td>$3,000</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Total Scholarships &amp; Grants</td>
<td></td>
<td></td>
<td><strong>$21,282</strong></td>
</tr>
<tr>
<td>Federal Direct Subsidized Loan</td>
<td>$1,750</td>
<td>$1,750</td>
<td>$3,500</td>
</tr>
<tr>
<td>Federal Direct Unsubsidized Loan</td>
<td>$1,000</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Total Educational Loans</td>
<td></td>
<td></td>
<td><strong>$5,500</strong></td>
</tr>
<tr>
<td>Federal Work Study*</td>
<td>$1,200</td>
<td>$1,200</td>
<td>$2,400</td>
</tr>
</tbody>
</table>

* Federal Work Study offers are not credited to the student’s bill

Schools have been asked to avoid calling a financial aid offer an “award” or a “letter.”
Sample Financial Aid Offers

Table 9 illustrates three examples based on an EFC of 2,000.

<table>
<thead>
<tr>
<th>Table 11</th>
<th>School A</th>
<th>School B</th>
<th>School C</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$26,000</td>
<td>$35,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>- Federal EFC</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>= Financial Need</td>
<td>$24,000</td>
<td>$33,000</td>
<td>$48,000</td>
</tr>
<tr>
<td>Federal Pell Grant</td>
<td>$4,545</td>
<td>$4,545</td>
<td>$4,545</td>
</tr>
<tr>
<td>PA State Grant</td>
<td>$3,737</td>
<td>$4,140</td>
<td>$4,140</td>
</tr>
<tr>
<td>Federal Supplemental Education Opportunity Grant</td>
<td>$0</td>
<td>$500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Institutional Grant/Scholarship</td>
<td>$0</td>
<td>$3,500</td>
<td>$12,000</td>
</tr>
<tr>
<td>Private Scholarship</td>
<td>$500</td>
<td>$500</td>
<td>$500</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>$1,300</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>$3,500</td>
<td>$3,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Total Aid</td>
<td>$15,582</td>
<td>$21,685</td>
<td>$31,185</td>
</tr>
<tr>
<td>Gap (Cost – Aid)</td>
<td>$10,418</td>
<td>$13,315</td>
<td>$18,815</td>
</tr>
<tr>
<td>Gift Aid (free money)</td>
<td>$8,782</td>
<td>$13,185</td>
<td>$22,685</td>
</tr>
<tr>
<td>Employment</td>
<td>$1,300</td>
<td>$3,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Loans</td>
<td>$5,500</td>
<td>$5,500</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

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

- The EFC remains the same at each school; it is the financial need that changes.
- Campus-based awards through FSEOG and Federal Work-Study vary.
- In this example, the gap (cost minus aid) increases as cost increases.
Reviewing a Financial Aid Offer

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

After reviewing their offers, students should be sure they know and understand the following, and should address any questions to the school’s Financial Aid Office:

- Are the estimated costs accurate for the student based on major and housing and or meal plan selection?
- How much of their financial aid is gift aid, and how much is not?
- Are there any conditions on the gift aid; in particular, is there a GPA requirement?
- How can they expect their financial aid to change from year to year?
- Will institutional awards increase as tuition increases?
- If loans are listed in the offer, which amounts are subsidized or unsubsidized?
- How much of their financial aid is gift aid, and how much is not?
- How many hours per week must they work to earn their Work-Study award?
- How can they expect their financial aid to change from year to year?
- What is the hiring process at the school for the Work-Study award?
- For how many years can the funds be received?
- Are there other loans that the family can use to finance school costs?
- What happens to their financial aid if they change their major?
- Is the student required to enroll in and complete a specific number of credits?
- Are there any conditions on the gift aid; in particular, is there a GPA requirement?
- How will outside scholarships affect the financial aid offer?
- If loans are listed in the offer, which amounts are subsidized or unsubsidized?
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. Schools have seen an increase in the number of 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 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. Examples would include a student who has left a parent's home due to an abusive situation, if a parent is incarcerated, or a 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 (tax information from the required base year and asset information as of the date the FAFSA is filed) 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.

▼ Private Student Loans

Many families face significant financial challenges when meeting educational expenses and may consider various loan options to meet all educational expenses. While families are familiar with the federal education loans, they may be less familiar with various private (alternative) loans which are also available to students.

What Are Private Student Loans?

Private student loans are consumer loans made to individuals to help pay for college expenses, often up to the full cost of attendance. They are non-federal loans, provided by both for-profit and non-profit lending institutions such as a bank, credit union, state agency, or a school. They are not backed by the federal government, but they are regulated by consumer credit laws.

Private student loans are designed to supplement, not replace, other funding the student may be receiving through federal, state and school-based financial aid programs. In fact, private student loan applicants are required to certify that they are aware of federal, state, and school-based aid programs which may be available to them.

How do Private Student Loans Differ From Federal Loans?

Federal student and parent loans are government-backed loans available through the Federal Direct Loan Program. They are low-cost, fixed rate loans which come with a wide range of repayment options and certain loan forgiveness provisions. There are no credit or cosigner requirements for federal student loans.

Direct PLUS Loans are also federal loans; however, they are credit-based. Therefore, a graduate student, parent, or guardian must meet minimum credit requirements in order to be approved.

In contrast, private student loans may have either fixed or variable interest rates, fewer repayment and forgiveness options, and have much more strict credit requirements (similar to home mortgages, car loans, etc.). Private student loans can be borrowed by students or parents. Often in the case of a student borrower, the lender will require a cosigner with a stable credit history. Cosigners are fully responsible for repayment of the loan if the student borrower fails to meet their repayment obligations.

Some questions students should ask when considering private student loans:

- What are the credit requirements?
- What are the fees?
- Are the interest rates fixed or variable?
- If I need a cosigner, what are the cosigner requirements?
- Can the cosigner be released from the loan?
- What are the repayment obligations and options?
• Is there a minimum or maximum amount I can borrow?
• Are there any penalties for early repayment or prepayment?
• Are there any benefits or repayment incentives offered?

**PA Forward Student Loans**

PA Forward Student Loans are designed specifically for PA students and families. Generally, this means PA residents attending a Title IV school in or out of PA, or students from an approved state (DE, MD, NJ, NY, OH, VA, and WV) attending a Title IV school in PA. PA Forward Student Loans are fixed interest rate loans, and applicants must meet credit requirements, or have a co-signer that meets PHEAA's credit requirements to be eligible. PA Forward Student Loans offer flexible repayment options, interest rate rewards upon graduating (undergraduate and graduate loans only) and for participating in Direct Debit, no application or origination fees, and students and families can borrow an amount up to the school-certified cost of attendance.
Counseling Scenarios
Counseling Scenarios

Scenario 1 - Which parent should complete the FAFSA?

- The student is living with biological mother and stepfather, sharing time at their biological father's house every other weekend.
- Their father is not married and makes less money.

Answer: The student should use the biological mother and stepfather because the student has lived with them more than 50% over the past 12 months.

Scenario 2 - Who is the parent, and how should they complete the FAFSA?

- The student lives with their maternal grandparents.
- The student's biological father was never in the picture.
- The student's biological mom has been in and out of their life since they were born and is now living close by, but the student is still mostly with their grandparents, who have custody.

Answer: The student is dependent and will either need their mother's information to complete the FAFSA or they could try to file the FAFSA on their own, say they cannot provide parent information, and appeal at the college and with PHEAA for independent status. Because the student is not in legal guardianship through the courts, they are not automatically recognized as independent. Grandparents are never the parents on a FAFSA unless they legally adopted the student before age 13. For PA State Grant eligibility, students can apply for consideration to PHEAA as an independent student utilizing the guardian form which is available during the SGF process under the help for Living Situation. These students would not meet the FAFSA independent criteria but if there are extenuating circumstances PHEAA may approve under the guardian policy.

Scenario 3 - The student's parents are undocumented. Will the student be eligible for state and federal financial aid?

- Parents are undocumented.
- Student is a 17-year-old U.S. citizen, and has lived in PA since 2009.

Answer: The student may complete a FAFSA and qualify for federal student aid, such as a Federal Pell grant and Direct Student Loan. Because the student is under 18, PHEAA will use parent domicile/citizenship to determine eligibility for a PA State Grant. Because they are not citizens, they do not meet the domicile requirements for PA State Grant and therefore, the student would not qualify. A student who is under 18 years of age, is a U.S. citizen, and has been denied state grant eligibility due to their parent (or guardian) being neither a U.S. citizen or eligible non-citizen may appeal their denial. Students who fall into this category should be advised to submit a letter of appeal that must include an affirming statement that they plan to be enrolled...
in a post-secondary education institution while they are turning 18 years of age. Once received by PHEAA, their domicile will be reviewed without regard to their parent(s)' citizenship status. All appeals will be prepared for and reviewed by PHEAA’s Administrative Review Committee (ARC).

Scenario 4 - Student and family are refugees, what should they do?

- Parents and student have been relocated from Nepal.
- They are on a path to citizenship; however, they won't have their Green Cards until June, after the student graduates from high school.
- It is now October of the student’s senior year.

Answer: In order to be eligible for financial aid, the student must be an eligible non-citizen, which means that they must have a Green Card or an I-94 Arrival-Departure Record stamped with one of the following designations: “Refugee”, “Asylum Granted,” “Parolee” (I-94 confirms paroled for a minimum of one year and the status has not expired) or “Cuban-Haitian Entrant”. Their permanent status must have been obtained twelve months prior to the student’s applicable filing deadline. If the student will have their Green Card in June after senior year, instruct the student to wait and file the FAFSA at that time. They will not meet the PA domicile requirement at that time, so the PA State Grant deadline doesn't matter. They should contact the school and inform them of the situation. Schools may have priority filing deadlines, but because the student won't qualify for any federal or state aid, it doesn't make sense to file it before June.

Scenario 5 - Student is homeless. Should they answer “yes” to the question, “At any time on or after July 1, 2021, 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?”

- Student is living with their family in a homeless shelter.

Answer: No. Even though the student and their family are homeless, they don't meet the definition of unaccompanied youth. They are dependent and need to provide their parents’ information on the FAFSA.
**Scenario 6 - Parent passed away. Should the student list their stepfather on the FAFSA and use his financial information?**

- The student was living with her biological mother and stepfather.
- Mom passed away last spring.

**Answer:** No, unless the stepfather legally adopted the student. Stepparent information is not used on the FAFSA, even if the student is still living with him. If the biological father is alive, they would use his information on the FAFSA, even if the student doesn't live with him. If the biological father is deceased, they would be independent (both parents are deceased). If the father is alive, but they don't have contact with him and cannot get his information, they would have to file an independent appeal with the school. For the Pennsylvania State grant, if the student completes their FAFSA providing their information only, says lives with guardian and puts mom's status as deceased and dad unknown on the State grant application they would automatically be considered an Independent orphan and no appeal to PHEAA would be necessary.

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**Scenario 7 - The student recently married and has a child. The student, her husband and child live with the student’s parents. The student’s spouse is employed. Is the student independent for the FAFSA?**

**Answer:** Yes, the student is considered independent both due to her marital status and the fact that she has a dependent for whom she provides more than 50% support.

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**Scenario 8 - Student lives with father and father’s girlfriend. Whose information should be included on the FAFSA?**

- The student lives with their father, and the father's girlfriend moved in to the household when the student was in ninth grade.
- The student visits their mother occasionally, but their father provides most of their support.

**Answer:** The student should include their father's information and income on the FAFSA. Their father's girlfriend's income information should not be listed on the FAFSA. The girlfriend may be included in the household size if the student's father provides more than half of her support and will continue to provide more than half of her support between July 1, 2022 and June 30, 2023.
Scenario 9 - Is a student whose parents are incarcerated automatically deemed as an independent student?

Answer: No. On a case-by-case basis, a school's financial aid administrator may make a dependency override to categorize an otherwise dependent student as independent if they meet criteria for special circumstances. The financial aid administrator’s decision is final and cannot be appealed to the U.S. Department of Education.

Scenario 10 - Is federal and state aid available for students enrolled in dual-enrollment classes?

Answer: Students who are simultaneously enrolled in a secondary school and a postsecondary school are not eligible for federal or Pennsylvania state grant aid. (Exception - The U.S. Department of Education Federal Student Aid is currently conducting a pilot program - “Dual Enrollment Pell Experiment”, which permits high school students enrolled in a dual enrollment program to receive a Federal Pell Grant if they are attending a post secondary school that is participating in the pilot program only. The only PA school that is participating in this pilot program is Community College of Beaver County.)

Scenario 11 - A parent takes out a lump sum payment from IRA or pension in 2019 but this is only a one time event and will not show up on subsequent tax returns. Can the college use professional judgment to omit that from the student's calculation for financial aid?

Answer: Using professional judgment, a college can choose to use the family's 2020 tax information that doesn't contain the IRA or pension withdrawal (and are more indicative of the family's normal income), if using this tax information would result in a change in aid eligibility for the student. Every college will look at these circumstances differently.
Financial Literacy
Improving 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. Many families expect their students to learn about personal finance through their high schools, however financial literacy is not a requirement in Pennsylvania. The course is often offered as an elective, or not at all.

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.

The Cost of Higher Education – Featured Tools

There are several tools located at collegecost.ed.gov 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

Net Price Calculator

Many postsecondary schools have an Net Price Calculator (NPC) 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 COA minus grant and scholarship aid) based on what similar students paid in a previous year.

Use of NPCs may be most helpful to first-generation students who may not have a strong grasp on true educational costs. NPCs are a good place to start, but, should not be relied upon solely. Since schools use various types of software to develop their NPC, or use one provided by the USDE, 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 with 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?
The College Financing Plan

The College Financing Plan (previously known as The Financial Aid Shopping Sheet) is a consumer tool that participating institutions use to notify students about their financial aid offer. It is a standardized form that is designed to simplify the information that prospective students receive about costs and financial aid so that they can easily compare institutions and make informed decisions about where to attend school.

The College Financing Plan was previously referred to as the Financial Aid Shopping Sheet. The name change was to more accurately reflect that student loans may be a significant part of the student’s investment, and to emphasize to students that they are making a financial transaction when enrolling in an institution. The latest format of the College Financing Plan is below:

NOTE: The receipt of the College Financing Plan depends upon the schools that have voluntarily agreed to make them available to students.

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

This 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.

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

PHEAA's 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.
PHEAA promotes 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 online resource. Your PHEAA Access Partner is available to provide in-class/lab presentations on MySmartBorrowing.org with your students.
General Financial Literacy Resources

Here are some additional resources to help students gain the financial literacy skills they'll need to manage their financial resources effectively throughout their lives:

- [consumerfinance.gov/paying-for-college/](https://consumerfinance.gov/paying-for-college/)
- [fdic.gov/consumers/consumer/moneysmart/young.html](https://fdic.gov/consumers/consumer/moneysmart/young.html)
- [Mymoney.gov](https://www.mymoney.gov)
- [nea.org/tools/LessonPlans.html](https://nea.org/tools/LessonPlans.html)
- [ngpf.org](https://ngpf.org) – Next Gen Personal Finance has everything you need for personal finance class absolutely free.

There are several postsecondary schools that have financial literacy components on their websites for students. College bound seniors should take advantage of this information.
PHEAA Products & Services
Toolkits

▼ 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 at PHEAA.org/tools-resources/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 at PHEAA.org/tools-resources/fafsa-toolkit.shtml.

▼ Career Education & 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 and can be found at PHEAA.org/partner-access/k12-counselors/publications.shtml.
Printed Materials

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.

Some of our 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.

- 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.

- FAFSA and Financial Aid Night Posters are available to advertise upcoming events and workshops 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.

- The Planning for Higher Education Timeline outlines the steps a High School student needs to take during their junior and senior year of high school.
FAFSA Services

△ 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 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.

- Students and parents should create their FSA IDs prior to attending the session.

- 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.

- PHEAA’s FAFSA Tipsheet contains information on what documents and other information will be needed to complete the online process.

Tips for a Successful FAFSA Completion Event

During FAFSA completion events, some schools and organizations have reported that applicants can’t access the FAFSA Confirmation Page to link to a state aid application or to transfer parent information into their other child’s FAFSA form. Some of the issues have been traced to schools’ and organizations’ networks and various web filtering devices that interrupt the studentaid.gov traffic by either blocking it or causing network performance issues and time-outs, especially when there are a large number of applicants at a FAFSA completion event.

We recommend that you do the following when planning your FAFSA completion event:

- Test the full studentaid.gov functionality using the FAFSA demo site from the site location prior to the event.

- Evaluate the rules in place for any web filters, proxies, web application firewalls, IDS/IDP, or other network devices that may impact the internet connections and traffic.

- Make sure your browser’s pop-up blocker allows pop-ups from studentaid.gov and PHEAA.org before logging in to the FAFSA form.

The browsers listed below have been certified for use with the online FAFSA form:

- Mozilla Firefox (Version 68 and above)
- Apple Safari (Version 9 and above)
- Google Chrome (Version 76 and above)
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 students who have filed a FAFSA
- View students who were sent college financing information in December
- View Certificate of Merit recipients from your high school
- 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?

1. The school must print and complete the Remote Access Agreement and Authoritative Source Forms available at PHEAA.org/raa/. 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 (https://ccc.aessuccess.org/apps/bpams.nsf/home) to change your password and then grant access to view the reports.
3. Once access has been granted (usually within 3 days), the school may then access their FAFSA reports via PageCenter through PHEAA.org. Click on Sign In in upper right-hand corner; click on “For Schools/Lenders;” and enter your username and password, or create an account.

4. Click on “Standard Reports.”

5. Click on the mailbox (ex: SD0001).

6. Click on “HIGHSCHL,” then the Pageset.
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 they have completed their FAFSA, they 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 their FAFSA, they will receive a confirmation page and, subsequently, an email containing their SAR. If they have this information, then the FAFSA is complete.

Remember students must also complete their 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.
PHEAA Student Loan Notification Tool

PHEAA has collaborated with the Pennsylvania Department of Education (PDE) to create a solution that satisfies Pennsylvania’s provisions and reporting requirements of Act 121. Act 121 requires schools to provide student loan debt information to students on an annual basis. This information must be provided to students no later than July 1 of each year.

Benefits of PHEAA’s Student Loan Notification Tool:

- Be in compliance by sending notifications required by legislation
- Further promotes student loan awareness
- Can improve a student’s future borrowing decisions
- Improve overall default rates at your institution
- Promotes on-time graduation and course completion

![Student Loan Notifications Screenshot]
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.

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

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.

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.

PHEAA.org/PAForward – Provides students and families information on the benefits and features of the PA Forward Student Loan suite of products (Undergraduate, Graduate, and Parent).

Social Media

PHEAA’s social media channels offer a wide range of useful information for both you and your students. Like, follow, and join us for the latest relevant higher education information.
Additional Resources

▼ PASFAA

pasfaa.org – A professional financial aid administrator’s website that provides information on financial aid, colleges, debt management, and many other resources.

المصدر: pasfaa.org

▼ USDE

studentaid.gov
- Official site for completing the FAFSA online, checking status of FAFSA, and making corrections
- USDE web portal for information on preparing and funding education beyond high school
- Official site for applying for federal student and parent loans and completing required entrance and exit counseling
- Official site for students and parents to create their FSA ID to electronically sign the FAFSA and loan documents
- Site for students to access information about their student loans and other federal student aid programs

fsapartners.ed.gov/knowledge-center
- The Knowledge Center 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.
nasfaa.org - National financial aid administrators website, whose primary focus is assisting financial aid administrators, has compiled some free resources for students, parents, and counselors

NASFAA

Scholarship Searches

For additional scholarship information, refer to the Scholarship Tips (see page 110).

- bigfuture.collegeboard.org – Free scholarship search
- blackexcel.org/100minority.htm – Free minority scholarship search
- fastweb.com – Free scholarship search
- finaid.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 study abroad.
- peerlift.org/scholarships – Free scholarship search

Financial Literacy

- mymoney.gov
- practicalmoneyskills.com
- hrbds.org
- fool.com
- annualcreditreport.com
- consumer.ftc.gov
- jumpstart.org
- hsfpp.org
- juniorachievement.org
- teachbanzai.com
- studentaid.gov
- ticas.org
- fdic.gov/moneysmart
- pacareerzone.org

Unaccompanied Youth

- naehcy.org
- homeless.center-school.org
- nationalhomeless.org
- center.serve.org/nche
- schoolhouseconnection.org
- shelterlistings.org
- hud.gov/states/pennsylvania
Additional Resources
2020–21 Federal Student Aid at a Glance

WHAT is federal student aid?

Federal student aid comes from the federal government—specifically, the U.S. Department of Education. It’s money that helps a student pay for higher education expenses (i.e., college, career school, or graduate school expenses).

Federal student aid covers such expenses as tuition and fees, room and board, books and supplies, and transportation.

There are three main categories of federal student aid: grants, work-study funds, and loans. Check with your school’s financial aid office to find out which programs the school participates in.

WHO gets federal student aid?.

Some of the most basic eligibility requirements for students are that you must

- demonstrate financial need (for most programs—to learn more about financial need, visit StudentAid.gov/how-calculated);
- be a U.S. citizen or an eligible noncitizen;
- have a valid Social Security number;
- be registered with Selective Service, if you’re a male (you must register between the ages of 18 and 25);
- be enrolled or accepted for enrollment in an eligible degree or certificate program;
- be enrolled at least half-time (for most programs); and
- maintain satisfactory academic progress in college, career school, or graduate school.

See the full list of eligibility requirements at StudentAid.gov/eligibility.

Completing and submitting the FAFSA® form is free and quick, and it gives you access to the largest sources of financial aid to pay for college or career school—federal, state, and school sources. If you need a print-out of the FAFSA® PDF, call 1-800-4-FED-AID (1-800-433-3243) or 334-523-2691 (TTY for the deaf or hard of hearing 1-800-730-8913).

HOW do you apply for federal student aid?.

1. **To apply for federal student aid, you must complete the Free Application for Federal Student Aid (FAFSA®) form at fafsa.gov.** The FAFSA form is available every Oct. 1 for the next school year. If you plan to attend college from July 1, 2020–June 30, 2021, submit a 2020–21 FAFSA form.

   Fill it out as soon as possible to meet school and state deadlines. Schools and states often use FAFSA information to award nonfederal aid, but their deadlines vary. Check with the schools that you’re interested in for their deadlines, and find state and federal FAFSA deadlines at StudentAid.gov/ffas.

2. **Students and parents are required to use an FSA ID (an account username and password combination) to sign their FAFSA® form online and to access information about their financial aid on U.S. Department of Education websites.** Your FSA ID is used to confirm your identity and electronically sign your federal student aid documents. Your FSA ID has the same legal status as a written signature. Don’t give your FSA ID to anyone or allow anyone to create an FSA ID for you. To create an FSA ID, visit StudentAid.gov/fsaid/create-account/launch.

3. After you apply, you’ll receive a Student Aid Report, or SAR. Your SAR contains the information reported on your FAFSA form and usually includes your Expected Family Contribution (EFC). The EFC is a number (not a dollar amount) used to determine your eligibility for federal student aid. Review your SAR information to make sure it’s correct. The school(s) you list on your FAFSA® form will get your SAR data electronically.

4. **Contact the schools you might attend.** Make sure the financial aid office at each school you’re interested in has all the information needed to determine your eligibility. If you’re eligible, each school’s financial aid office will send you an aid offer showing the amount and types of aid (from all sources) the school will offer you. You can compare the aid offers you received and see which school is the most affordable once financial aid is taken into account.
<table>
<thead>
<tr>
<th>Program</th>
<th>Program Information</th>
<th>Annual Award Amount (subject to change)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Pell Grant</td>
<td>For undergraduates with financial need who have not earned bachelor’s or professional degrees. For details and updates, visit StudentAid.gov/pell-grant.</td>
<td>Amounts can change annually, For the 2020–21 award year, the award amount is up to $6,345.</td>
</tr>
<tr>
<td>Federal Supplemental Educational Opportunity Grant (FSEOG)</td>
<td>For undergraduates with exceptional financial need; Federal Pell Grant recipients take priority; funds depend on availability at school. For details and updates, visit StudentAid.gov/fseog.</td>
<td>Up to $4,000.</td>
</tr>
<tr>
<td>Teacher Education Assistance for College and Higher Education (TEACH) Grant</td>
<td>For undergraduate, postbaccalaureate, and graduate students who are completing or plan to complete course work needed to begin a career in teaching. To receive a TEACH Grant, a student must agree to teach for four years in a high-need field at an elementary school, secondary school, or educational service agency that serves low-income families. If a student doesn’t complete the teaching service requirement, all TEACH Grants the student received will be converted to a Direct Unsubsidized Loan that must be repaid, with interest. For details and updates, visit StudentAid.gov/teach.</td>
<td>Up to $4,000.</td>
</tr>
<tr>
<td>Iraq and Afghanistan Service Grant</td>
<td>For undergraduate students who are not Pell-eligible and whose parent or guardian died as a result of military service in Iraq or Afghanistan after the events of 9/11. For details and updates, visit StudentAid.gov/iraq-afghanistan.</td>
<td>The grant award can be equal to the maximum Federal Pell Grant amount (see above) but cannot exceed your cost of attending school.</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>For undergraduate and graduate students; part-time jobs can be on campus or off campus. Money is earned while attending school. our total work-study award depends on when you apply, your level or financial need, and your school’s funding level. For details and updates, visit StudentAid.gov/workstudy.</td>
<td>No annual minimum or maximum amounts</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>For undergraduate students who have financial need; U.S. Department of Education generally pays interest while the student is in school and during certain other periods; a student must be enrolled at least half-time. Interest rates for new Direct Subsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have a fixed interest rate of at 2.75% for the life of the loan. For details and updates, visit StudentAid.gov/sub-unsub.</td>
<td>Up to $5,500 depending on grade level.</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>For undergraduate and graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required. Interest rates for new Direct Unsubsidized Loans can change every year. Loans made to undergraduate students during the 2020–21 award year have a fixed interest rate of 2.75% for the life of the loan. Loans made to graduate or professional students during the 2020–21 award year have the rate fixed at 4.30% for the life of the loan. For details and updates, visit StudentAid.gov/sub-unsub.</td>
<td>Up to $20,500 (less any unsubsidized amounts received for same period), depending on grade level and dependency status.</td>
</tr>
<tr>
<td>Direct PLUS Loan</td>
<td>For parents of dependent undergraduate students and for graduate or professional students; the borrower is responsible for interest during all periods; a student must be enrolled at least half-time; financial need is not required; the borrower must not have an adverse credit history. Interest rates for new Direct PLUS Loans can change every year. Loans made during the 2020–21 award year have a fixed interest rate of at 5.30% for the life of the loan. For details and updates, visit StudentAid.gov/plus.</td>
<td>Maximum amount is the cost of attendance minus any other financial aid received.</td>
</tr>
</tbody>
</table>

Try StudentAid.gov/scholarships for tips on where to look and for a link to a free online scholarship.
**FAFSA Overview**

## General Guidance

- **studentaid.gov** is the correct website where applicants will find the FAFSA without any costs or solicitation for additional services.

- The myStudentAid app is now available in the Apple App Store and on Google Play. The myFAFSA component of the app allows users to complete the FAFSA. Applicants have the ability to switch between a mobile device and a desktop or laptop while completing the FAFSA.

- The Federal Student Aid Information Center provides help via email and live chat through studentaid.gov – go to “Help” for these options.

- Customer service agents are also available at 1-800-4FED-AID (1-800-433-3243), Monday through Friday 8:00 AM to 11:00 PM ET and Saturday and Sunday 11:00 AM to 5:00 PM ET.

- Select the correct academic-year-FAFSA; for example, students attending school in 2022-23 will submit that FAFSA, available after October 1, 2021. (Two FAFSA applications are available at studentaid.gov)

- Use the correct SSNs; if SSNs are submitted incorrectly, the FAFSA will need to be started over, and resubmitted.

- The FAFSA requires “prior-prior year” income; it is not optional for applicants to use income from a year that is not required. For example, students attending school in 2022-23 will report income from 2020.

- The amount of student or parent debt (credit cards, mortgage, and car loan, etc.) is not reported.

- Use the correct FSA IDs. If an inappropriate ID is used, for example a parent ID instead of the student-applicant, then the application for aid will be in the parent’s name (not the student).

- Consistently answer questions on the FAFSA, associating Parent 1 and Parent 2 information correctly. For example, if mother is Parent 1 and father is Parent 2, use that labeling throughout the FAFSA.

- An incomplete FAFSA can be accessed to finish and submit it for 45 days.

- First-time applicants should complete the PA State Grant Form (SGF) from the link on the FAFSA Confirmation Page. This link appears just once, upon initial presentation of the Confirmation Page. If applicants miss this link, they should go to PHEAA.org, click on Account Access and complete the SGF there.

### Income Questions

- Tax return with all schedules and W-2 Forms should be readily available to easily report information.

- Enter amounts in whole dollars only.

- Untaxed income, such as tax deferred pension plans is reported; amounts can be found on W-2s.

### Asset Questions

- Assets are reported as of the day the FAFSA is filed, unlike income.

- Although some applicants are prompted to skip the asset questions, many institutions may require this information for awarding institutional aid. It is recommended that families answer all of the asset questions.

- Assets should be reported by ownership; for example, parental and student assets should be differentiated.

- 529 plans owned by parents or students are reported as parental assets on dependent students’ FAFSA. All 529s owned by parents are reported, not just for the student filing the FAFSA.

- UGMA & UTMA accounts are always reported as student assets.
• The value of the primary residence where the student lives is not reported.
• A family farm, where the family resides, is not reported.
• Small business value, if the family owns more than 50 percent of the business and it employs fewer than 100 people, is not reported.
• Investment value is defined as the current value minus the current debt against it.
• Negative asset values should be reported as “0.”

Common FAFSA Errors

• Mixing parent and student answers; there are prompts on each page to help distinguish who should be answering the questions.
• The question concerning tax liability is about taxes actually paid by student or parent. This is not the amount that was withheld. The tax liability is found on the tax return.
• Students who answer “no” to all of the dependency questions and who are unable to provide parental information due to special circumstances, should answer that on the application, sign it with their FSA ID, and then contact the school they will attend. Each school has a process to resolve these situations.
• The question on the signature page that asks “Are you a preparer?” should only be checked if the applicant pays someone to submit their FAFSA.
• Number of Family Members (Household size): The FAFSA has a specific definition of how your or your parents’ household size should be determined. Read the instructions carefully. Many students incorrectly report this number.
• Amount of Your Income Tax: Income tax is not the same as income. It is the amount of tax that you (and if married, your spouse) paid on your income earned from work. Your income tax amount should not be the same as your adjusted gross income (AGI).
PA State Aid Programs Overview

The following information provides an overview of the Pennsylvania State Aid programs and some tips for successfully navigating the application processes for them.

🔥 General guidance

- PHEAA's customer service representatives are available at 800-692-7392, Monday through Friday 8:00 AM to 5:00 PM ET.
- Questions can also be emailed to granthelp@pheaa.org.
- PHEAA.org is a comprehensive resource for details and specific eligibility on application processes for all state aid programs. Students and parents should review the information at PHEAA.org to become familiar with their opportunities.
- PA State Grant and other funding program applicants should log in to Account Access at PHEAA.org.
  - Once signed in to Account Access, applicants and recipients can gain important information about the status of their eligibility and awards and make critical changes to their account with PHEAA.

The PA State Grant Form

- First-time PA State Grant applicants should complete the PA State Grant Form (SGF) via the link that appears on the Confirmation Page of the FAFSA, which appears once upon the initial submission of the FAFSA. If missed, an applicant should log into Account Access at PHEAA.org to apply for a PA State Grant.
- The SGF questions are posed to the student applicant, not parents (if dependent applicant).
- Student applicants only need to complete the SGF once in the course of their education, unless their dependency status changes.

eSign

- Students can now use signatures provided on the FAFSA, in addition to the electronic agreement under the State Grant Rights and Responsibilities checkbox, to sign their SGF.

Application Filing Deadlines

- May 1 – All renewal applicants; new applicants who plan to enroll in a baccalaureate degree program; new applicants in a college transfer program.
- August 1 – Non-renewal applicants who plan to enroll in a BTT school; a Hospital School of Nursing; community college and open admission college and a non-transferable 2-year program.

All students are encouraged to apply even if the PA State Grant deadlines have passed.

Distance Education

- Distance education has been integrated into the PA State Grant Program. The student must be attending an eligible, participating school that is headquartered and domiciled in Pennsylvania to qualify.
Special Programs Resources

- **Ready to Succeed Scholarship (RTSS) Program** – Eligible students are nominated by their participating school. Participating schools can be found at [PHEAA.org/rtss](http://PHEAA.org/rtss).

- **State Work-Study Program (SWSP)** – For student application and list of approved employers visit [PHEAA.org/workstudy](http://PHEAA.org/workstudy) or email [swsp@pheaa.org](mailto:swsp@pheaa.org).

- **Partnerships for Access to Higher Education (PATH)** – A list of current PATH partners is available at [PHEAA.org/path](http://PHEAA.org/path).

- **Pennsylvania Targeted Industry Program (PA-TIP)** – For a student application and list of approved schools and programs, email [patip@pheaa.org](mailto:patip@pheaa.org).

- **Educational Assistance Program (EAP)** – For additional information, call the National Guard at 800-GO-GUARD or PHEAA at 800-692-7392.

- **Chafee Education and Training Grant Program (ETG)** – For a student application and additional information, visit [PHEAA.org/chafee](http://PHEAA.org/chafee), call PHEAA at 800-692-7392, or email [paetg@pheaa.org](mailto:paetg@pheaa.org).

- **Postsecondary Gratuity Program (PEGP)** – For a student application and additional information, visit [PHEAA.org/pegp](http://PHEAA.org/pegp), call 800-692-7392, or email [pegp@pheaa.org](mailto:pegp@pheaa.org).

- **Blind or Deaf Beneficiary Grant** – For a student application and additional information, visit [PHEAA.org/blinddeaf](http://PHEAA.org/blinddeaf), call 800-692-7392 TTY dial 711 (for hearing impaired), or email [bdbg@pheaa.org](mailto:bdbg@pheaa.org).

- **Fostering Independence Tuition Waiver Program (FosterEd)** – Provides a waiver for tuition and mandatory fees charged by most postsecondary institutions located in the Commonwealth for youth who are or were in foster care. For additional information, visit [PHEAA.org/Fostered](http://PHEAA.org/Fostered) or email [fostered@pheaa.org](mailto:fostered@pheaa.org).

- **Pennsylvania National Guard Military Family Education Program (MFEP)** – For more information, visit [PHEAA.org/MFEP](http://PHEAA.org/MFEP) or contact the Pennsylvania National Guard at 800-GO-Guard.
THE FAFSA® PROCESS

We provide more than $120 billion in grants, loans, and work-study funds each year to help pay for college or career school. To apply for this aid, you must complete the Free Application for Federal Student Aid (FAFSA®) form. 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 request a printed PDF by calling us at 1-800-433-3243)
- 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.

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

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.
FREE Financial Literacy Poster Series

Remember to order posters for Financial Literacy Month!

Order today at PHEAA.org/order-online.

PHEAA
Pennsylvania Higher Education Assistance Agency
Do I Have to Provide My Parents’ Information on the FAFSA® Form?

All applicants for federal student aid are considered either “independent” or “dependent.”

INDEPENDENT STUDENT
If you answer YES to ANY of these questions, then you may be an independent student. You may not be required to provide parental information on your Free Application for Federal Student Aid (FAFSA) form.

- Will you be 24 or older by Jan. 1 of the school year for which you are applying for financial aid? For example, if you plan to start school in August 2021 for the 2021–22 school year, will you be 24 by Jan. 1, 2021 (i.e., were you born before Jan. 1, 1998)?
- Are you married or separated but not divorced?
- Will you be working toward a master’s or doctorate degree (such as M.A., MBA, M.D., J.D., Ph.D., Ed.D., etc.)?
- Do you have children who receive more than half of their support from you?
- Do you have dependents (other than children or a spouse) who live with you and receive more than half of their support from you?
- 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?
- At any time since you turned age 13, were both of your parents deceased, were you in foster care, or were you a ward or dependent of the court?
- Are you an emancipated minor or are you in a legal guardianship as determined by a court?
- Are you an unaccompanied youth who is homeless or self-supporting and at risk of being homeless?

If you answer NO to ALL of these questions, then you may be considered a dependent student and may be required to provide your parents’ financial information when completing the FAFSA form.

For more information, visit StudentAid.gov/dependency.
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). 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 Stepfather
- Grandparents
- Foster Parents
- Legal Guardians
- Older Brothers or Sisters
- Aunts or Uncles

If you’re not sure whom to report as a parent, you can visit StudentAid.ed.gov/fafsa/filling-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/filling-out/dependency.

Visit studentaid.gov/apply-for-aid/fafsa/filling-out/parent-info for more information.
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.

**How to Apply**
Visit studentaid.gov/FAFSA, or download the myStudentAid app to complete and submit your application for FREE.

**FAQs**

**Why complete a FAFSA?**
The U.S. Department of Education (USDE) 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 PA State Grant eligibility. Schools also use FAFSA data to award their own financial aid.

**What are the deadlines?**
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 PA 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 is the IRS Data Retrieval Tool?**
If you complete your FAFSA online, you have the option of retrieving your income and tax data from the IRS and having it automatically transferred into your FAFSA.

**What do I need to file my FAFSA?**
- 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 and schedules from the prior-prior year (For example, if completing the 2022-23 FAFSA, use 2020 income tax return information.)
- Your current bank statements and records of stocks, bonds, 529 plans, and other investments.
- A personal email address (not a school email address)

If you are a dependent student, you will also need:
- Your parent's Social Security number
- Your parent's income and financial records (as listed above)
- Parents date of marriage/remarriage – month/year
- Parents date of separation/divorce – month/year

**What is a Federal Student Aid account username and password (FSA ID)?**
When you create an account at studentaid.gov the username and password (also referred to as an FSA ID) you create will be used to sign and verify the FAFSA. If you are a dependent student, both you and one of your parents must have your own account with a username and password.

Available for FREE download and order at PHEAA.org/order-online.
Remember to Use the Correct Tax Information

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<th>Using income &amp; tax information from</th>
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Note the Schools You Have Applied To

For purposes of federal student aid, it does not matter in what order you list the schools on your FAFSA. However, PA State Grant awards will be made for the first college listed on the FAFSA form.

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To change the schools listed on the FAFSA, log in to studentaid.gov, or call 1-800-4-FED-AID (1-800-433-3243) TTY (Hearing Impaired) 1-800-730-8913

File Your PA State Grant Application

The easiest way to file your PA State Grant application is right from the link on your FAFSA confirmation page (highlighted on the right). If you miss this link, you will need to wait approximately 3-4 days after your FAFSA is submitted and apply at PHEAA.org.

Once Your FAFSA is Processed

You will be notified that your FAFSA has been processed and you can view or print your Student Aid Report (SAR) from your My FAFSA page. You may receive an email with a link to My FAFSA after your FAFSA has been processed or you can log in to My FAFSA at studentaid.gov/FAFSA. Check your SAR for any errors and if you do find mistakes, you will need to make necessary corrections online within My FAFSA at studentaid.gov/FAFSA, or by mail on your paper SAR.

Your FAFSA will be shared with the schools that you listed on the FAFSA and with PHEAA to determine eligibility for the PA State Grant. Schools send out notifications about financial aid eligibility to students once you have been accepted to the school. Your schools may require other forms for you to fill out for school specific programs. Contact your postsecondary schools for more information about financial aid eligibility.

Do you Have Changes in Your Circumstances? If your family's income is less this year than what you reported on the FAFSA, reach out to the financial aid staff at your school for assistance. You can also report other changes in your situation such as high medical expenses, separation or divorce, etc. Please contact PHEAA PA State Grant staff for assistance with reporting changes in your circumstances at 1-800-692-7392 (TTY: Dial 711, for hearing impaired).

To learn more about the financial aid process, visit PHEAA.org.
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 applicants. Scholarship eligibility may be based on any combination of criteria, including:

- Residency (state, county, or town in which the student lives)
- Affiliation with community or religious organizations
- Extracurricular activities, including community service or clubs
- Degree program, major, or field of study
- Financial need
- Essays
- Academic, athletic, or artistic achievement
- Letters of recommendation

Searching

Many high school students begin searching for scholarships during their junior year. However, there are scholarship opportunities for younger students, as well as current college students. Scholarship information is available from these resources:

- High school website
- High school counselor's office or online portal
- 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 results.

Q&As

Q. What is a merit scholarship?
A. Colleges are increasingly offering merit scholarships and not just 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 and 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,” 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 applicant who meets the qualifications for the scholarship.
Popular Scholarship Search Sites:

☐ bigfuture.collegeboard.org
☐ fastweb.com
☐ scholarshipamerica.org
☐ finaid.org
☐ tfec.org

Keep track of scholarships that you find here!

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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!

These materials have been developed and paid for by the Pennsylvania Higher Education Assistance Agency (PHEAA). The information contained in this document is believed to be accurate at the time of printing.
Glossary

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, savings, and 529 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 (USDE) 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), Citizenship 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)
The expected family contribution is the result of a federal calculation used to determine the financial strength of a family. A family's taxed/untaxed income, assets, number of students in college, and family size are all considered in this calculation. The resulting EFC is used to determine eligibility for need based student financial aid.

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

Federal Direct Parent PLUS Loan (PLUS)
Loan funds provided to the parents of dependent undergraduate students by the U.S. Department of Education, through the school. This federal loan program allows parents with no adverse credit history to apply for a loan amount up to the cost of attendance each year, less any financial aid received by the dependent student. Repayment of principal and interest begins immediately once the loan is fully disbursed with some options to delay payment available.

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

Forbearance
A forbearance is a period during which you are allowed to stop making payment, an extension of time for making payments, or to make smaller payments. Interest continues to accrue during forbearance and will capitalize at the conclusion of the forbearance period if not paid.

FSA Account
A username and password students and parents create and use to log into certain U.S. Department of Education (USDE) websites and to electronically sign the FAFSA form.

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 & Scholarships
Financial aid offers that do not have to be paid back and are offered 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.

Income Share Agreement (ISAs)
A student's contract with their institution or a private entity to pay a percentage of their future earnings for a fixed period after graduation in exchange for funds to pay for their education while enrolled.

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 offered 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 (USDE) 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 FSA Account ID (FSA ID).

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

Net Price
Amount of direct and indirect costs remaining after all gift aid is applied. Net price can be covered through a variety of sources, including: savings, income, and education loans.

Net Price Calculator (NPC)
A free online tool, found on a college website, that gives you a personalized estimate of the cost of attendance to prospective students.

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.

Origination Fee
An origination fee is an upfront fee charged by a lender to process a new loan application. It acts as compensation for executing the loan.

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).

Private Loan
A student or parent loan from a commercial, state-affiliated or institutional lender used to pay for up to the annual cost of attendance, less any financial aid received. Private loans have varying interest rates, fees and repayment options and usually require the applicant to be creditworthy, or have a creditworthy cosigner. Repayment generally begins immediately.

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 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 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.
Follow us on...

/pheaa.aid
/PHEAAaid

Instantly get the latest financial aid information right in the palm of your hands!

Pennsylvania Higher Education Assistance Agency
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 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. As the only major federal loan servicer with a nonprofit public service mission, PHEAA devotes its energy and resources to help ease the financial burden of higher education for its primary stakeholders – Pennsylvania students and families.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo. For more information, visit PHEAA.org.

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