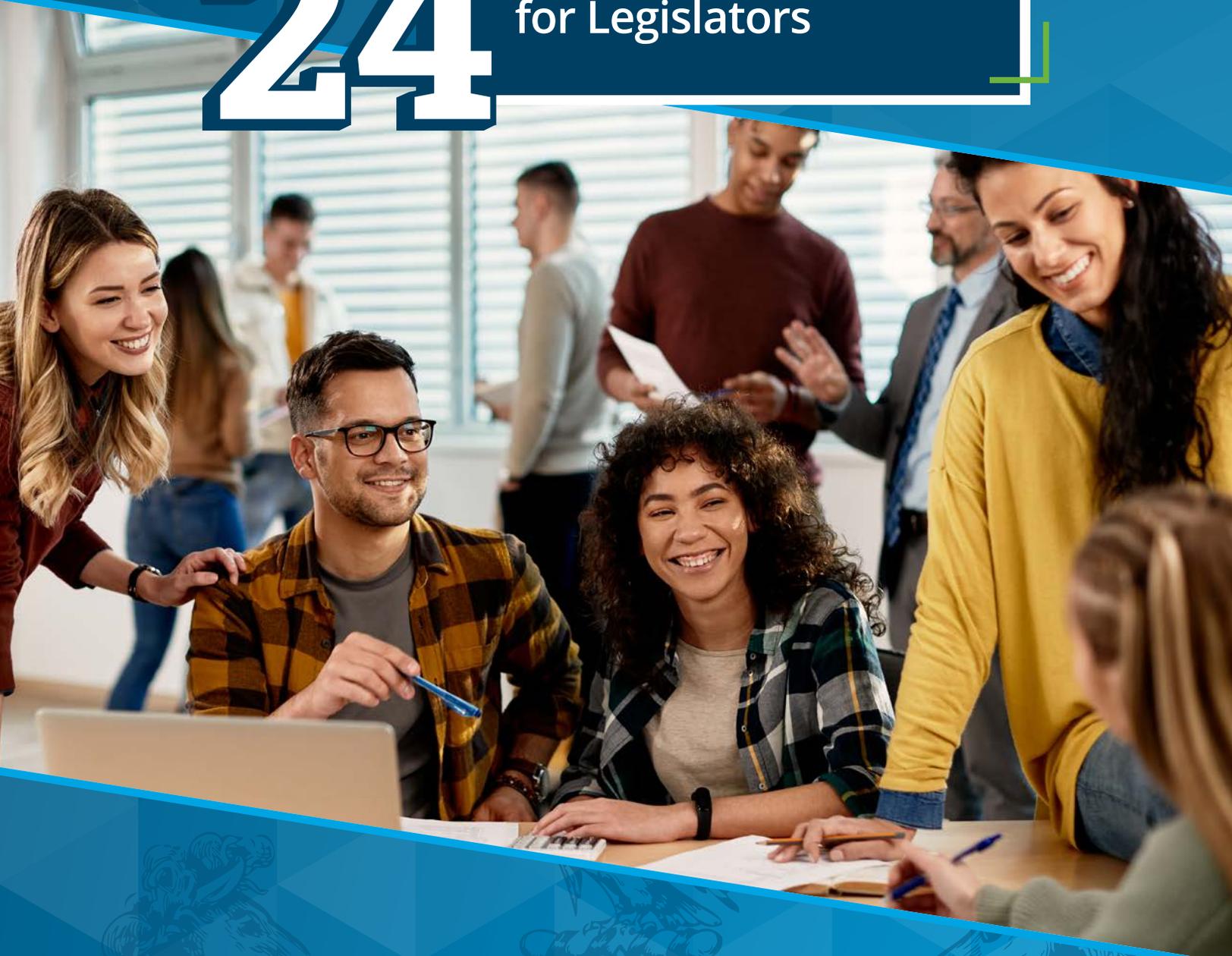


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Student Aid Handbook for Legislators



PHEAA Board of Directors

As of 1/10/24

Sixteen members of the Pennsylvania General Assembly serve on the 20-member PHEAA Board of Directors. Eight members are appointed by the President Pro Tempore of the Senate, and eight members are appointed by the Speaker of the House (four members from the majority party and four members from the minority party of each body of the General Assembly). Three members, representing the education and business communities, are appointed by the Governor. The Pennsylvania Secretary of Education serves as a member ex officio. Board members serve without remuneration but are reimbursed for their expenses in accordance with strict policies.

Senator Wayne D. Fontana
Chairman, Allegheny

Representative Steven C. Mentzer
Lancaster

Senator Ryan P. Aument
Lancaster

Senator Camera Bartolotta
Washington

Senator James R. Brewster
Allegheny

Representative Sheryl M. Delozier
Cumberland

Senator Arthur Haywood
Montgomery/Philadelphia

Senator Vincent J. Hughes
Montgomery/Philadelphia

Representative Mary Isaacson
Philadelphia

Representative Aaron D. Kaufer
Kingston

Representative Jennifer O'Mara
Delaware

Senator Lynda Schlegel Culver
Northumberland

Representative Peter G. Schweyer
Allentown

Representative Ismail Smith-Wade-El
Lancaster

Representative Jesse Topper
Bedford/Fulton

Representative Jesse Topper
Bedford/Fulton

Daniel Gilman
Pittsburgh

Dr. Jonathan D. Green
Susquehanna University, Selinsgrove

Dr. Khalid Mumin
Secretary, PA Dept. of Education

Senate Republican Appointee
Vacant

Governor Appointee
Vacant



James H. Steeley

President & Chief
Executive Officer

Mr. Steeley joined the Agency in November 2015 as the Chief Financial Officer (CFO). In February 2018, he was also named Chief Operating Officer (COO), then Interim President and CEO in July 2018. He took on the official role of President and CEO in January 2019.

Prior to joining the Agency, Mr. Steeley was Senior Vice President, Corporate Controller and Chief Accounting Officer at Susquehanna Bancshares, Inc., the Assistant Vice President of Finance at the Pennsylvania State Employees Credit Union (PSECU) and a Senior Manager in Financial Services Practice for PricewaterhouseCoopers LLP.

Mr. Steeley is a Certified Public Accountant licensed in the Commonwealth of Pennsylvania and earned his Bachelor of Science degree in Accounting at Elizabethtown College.



Nathan Hench

Senior Vice President of Public
Affairs, Guaranty & Strategy

Nathan Hench is Senior Vice President of Public Affairs, Guaranty & Strategy. Mr. Hench joined the Agency in 2005 as Vice President of Legislative & Board Affairs. In his current role, he oversees the Agency's guaranty, strategy, public relations, state legislative affairs, marketing, communications, public service, and State Grant & Special Program functions. Mr. Hench's role also includes executive oversight for the Human Resources and Learning and Development functions for PHEAA.

Mr. Hench serves as a member of the Board of Directors for the National Council of Higher Education Resources (NCHER). He is also a member of the PennSERVE Advisory Board, providing insight and guidance for the Pennsylvania State Civil Service Commission, a grantmaking partner of AmeriCorps. He is the designee for the PHEAA Board Chair sitting on the Pennsylvania Tuition Account Program Advisory Board. Mr. Hench also teaches Graduate studies in the discipline of Project Management as a member of Harrisburg University's corporate faculty.

Prior to joining the Agency, Mr. Hench was Executive Director of the Pennsylvania House Finance Committee. He began his career with the Finance Committee as a Research Analyst in 1999.

Mr. Hench holds a Bachelor of Arts degree in Business Administration from Lebanon Valley College and a Master of Business Administration in Management from the Pennsylvania State University.

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About PHEAA



Our Mission

The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963. Act 290 was subsequently put to voters in a referendum held in November 1963 and was approved, amending the Pennsylvania Constitution and authorizing for the first time grants or loans for higher educational purposes.

PHEAA's mission, "Providing Affordable Access to Higher Education," is one of public service. We serve millions of students and thousands of schools through guaranty, loan servicing, grants, loans, and financial aid processing systems. The funds generated from these extensive commercial operations are used to improve educational opportunities and increase the affordability of college for Pennsylvania students.

PA State Grant Program

- Established in 1965
- PHEAA has served as the sole administrator of this program since funds were first distributed in 1966
- Distributing over \$12.7 billion for more than 7.6 million awards since the program's inception through the end of the 2022-23 award year

Today...

It comprises approximately 107,200 awards for the 2022-23 academic year and preceding summer, for a total of nearly \$356.8 million in projected expenditures. This includes the state appropriation, the PHEAA supplement, and carryover from previous years. Because PHEAA covers its own administrative expenses for PA State Grant and Special Programs and receives no appropriation from the General Assembly for administrative costs, taxpayers benefit from an \$18.9 million savings annually. Every dollar appropriated to PHEAA for Pennsylvania student aid programs goes directly to students.

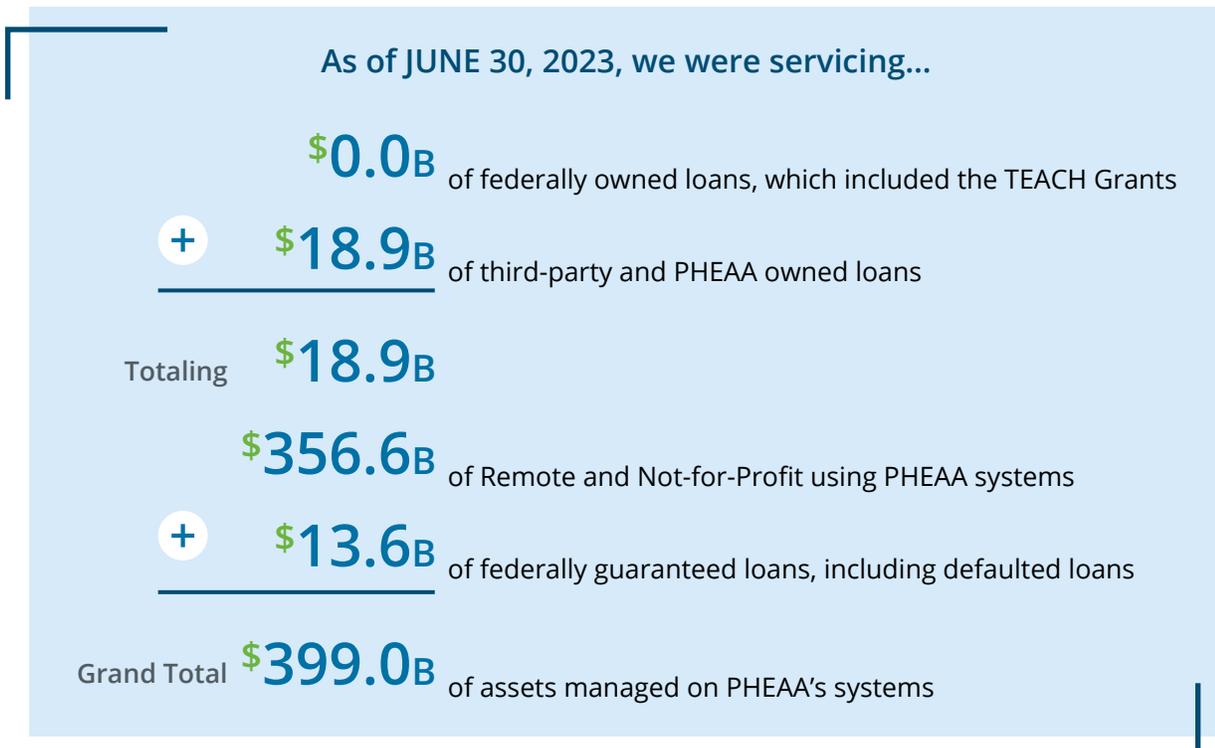


Funding for the PA State Grant Program for the 2023-24 award year provided for a maximum PA State Grant award of \$5,750—which also was the maximum in 2022-23 and remains the highest in program history.

Loan Servicing

PHEAA has conducted our student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES), producing business earnings to support PHEAA's public service mission.

FedLoan Servicing serviced loans owned by the federal government and was one of the four primary servicers for the nation's federally owned student loan portfolio. AES is one of the largest third-party loan servicers in the country, serving national banks, community banks, credit unions, secondary market loan owners, private education loan owners, and the federal government.



PHEAA was created in 1963 by the Pennsylvania General Assembly with the primary mission of creating affordable access to higher education for Pennsylvania students and their families. PHEAA became a federal servicer in 2009 as we sought to diversify our business operations, following the financial crisis and the end of Federal Family Education Loan Program (FFELP), to help support its public service mission—most importantly the funding of need-based grant awards for Pennsylvania students. As a state agency with a mandated public service mission, PHEAA occupies a unique position among the nation's large student loan servicers.

In the 12 years since we accepted the terms of its federal servicing contract, the federal loan programs, as managed by the U.S. Department of Education (ED), have grown increasingly complex and challenging while the cost to service those programs increased dramatically. We will continue to expand our successful commercial servicing, mission-based student lending, and software-as-a-service business, as we refocus on our core mission for the Commonwealth of Pennsylvania.

Legislative Service

One of the duties of PHEAA's Office of Public Information is to act as a liaison between PHEAA and the Pennsylvania General Assembly, other state government offices, and the U.S. Congress.

In our continuous effort to readily respond to legislative and other government offices, PHEAA's Office of Public Information fields numerous inquiries about the many programs administered by PHEAA and ensures that legislators and their staff are well-informed about new programs as they are established.

As a reliable resource for legislators and their staff, the Office of Public Information facilitates the prompt processing of grant applications. This office also provides valuable information and materials to assist legislators in their responses to their constituents' questions about postsecondary financial aid.

PHEAA maintains very strict policies that limit the release of data regarding applicant records. Information may be released only to the applicant, parent(s), and others specifically authorized on the student aid application. A copy of the policy statement and a release form are included at the back of this handbook. These policies allow for prompt and efficient servicing of inquiries. More importantly, they ensure the confidentiality of student applicant data, while protecting legislators, their staff, and PHEAA from liability associated with the release of confidential data.

For assistance, contact PHEAA's Office of Public Information by calling 717-720-2511.

This number is reserved solely for members of the General Assembly and Congress and should **not** be given to constituents.

Nathan Hench

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nathan.hench@pheaa.org

Bethany Coleman

Vice President, Public Relations, Agency Communications, & Marketing
bethany.coleman@pheaa.org

Wilbert Pless

Legislative Affairs & Communications Specialist
wilbert.pless@pheaa.org

Toll-free numbers and web addresses have been established for public use for major PHEAA programs, grants, and loans as follows:

PA State Grant & Special Programs

pheaa.org

1-800-692-7392

AES Loan Servicing

aesSuccess.org

1-800-233-0557

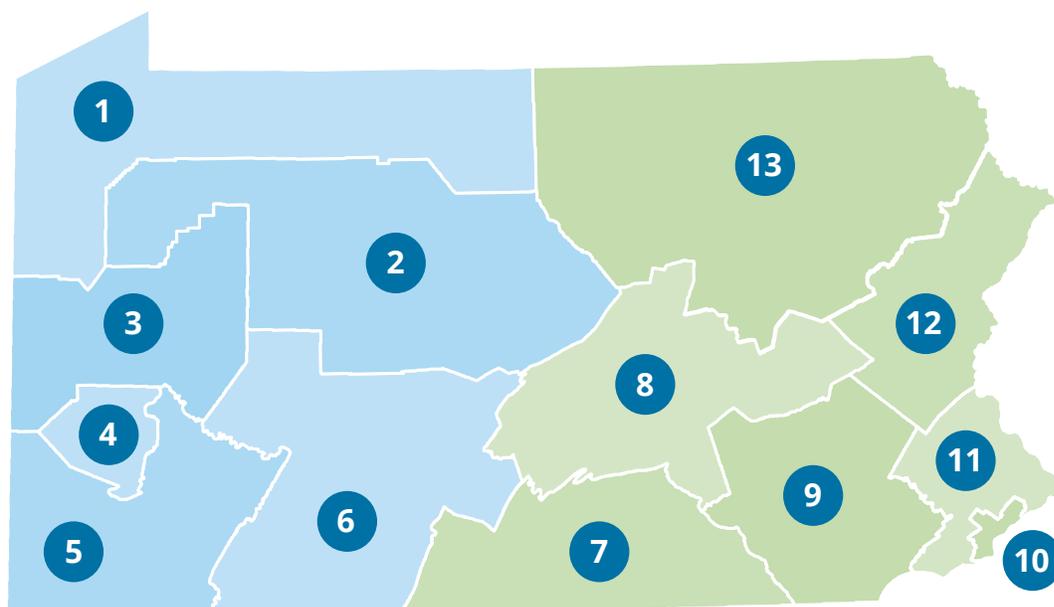
PA School Services

The PA School Services group plays a vital role in PHEAA's outreach effort. With dedication and commitment, the PA School Services staff provides personal interaction and exceptional customer service to students, families, secondary school personnel, financial aid administrators, staff from community agencies and legislative offices, and the general public.

PA School Services is comprised of 13 Higher Education Access Partners, located strategically across the Commonwealth. During the 2022 academic year, our Higher Education Access Partners conducted:

- 750 Free Application for Federal Student Aid (FAFSA®) Completion Sessions and 600 Financial Aid Nights to assist college-bound students and their families in correctly completing the FAFSA and finding the most effective financial aid package
- 35 training workshops for high school counselors and professionals
- Over 1,150 visits to Pennsylvania high schools, postsecondary schools, and other organizations

In total, the outreach activities conducted by PA School Services in 2022-23, including early awareness events, were funded by PHEAA at a cost of nearly \$1.5 million.



**Director of
School Services**

Diona Brown
717-720-3456
diona.brown@pheaa.org

Higher Education Access Partners

Western Pennsylvania

1 Amy Sloan

Crawford, Erie, McKean, Mercer, Potter, and Warren Counties

724-977-3662

amy.sloan@pheaa.org

2 Kurt Deutsch

Cameron, Centre, Clearfield, Clinton, Elk, Forest, Jefferson, and Venango Counties

717-514-7172

kurt.deutsch@pheaa.org

3 Wendy Dunlap

Armstrong, Beaver, Butler, Clarion, and Lawrence Counties

724-831-7317

wendy.dunlap@pheaa.org

4 Amy Sawdey

Allegheny County

717-433-3847

amy.sawdey@pheaa.org

5 Jonathan Warner

Fayette, Greene, Washington, and Westmoreland Counties

717-678-9695

jonathan.warner@pheaa.org

6 Julie Fontana

Bedford, Blair, Cambria, Huntingdon, Indiana, and Somerset Counties

814-322-2563

julie.fontana@pheaa.org

Eastern Pennsylvania

7 TBD

Adams, Cumberland, Franklin, Fulton, and York Counties

8 Tiffanie DeVan

Dauphin, Juniata, Mifflin, Northumberland, Perry, Schuylkill, Snyder, and Union Counties

717-720-2511

tiffanie.devan@pheaa.org

9 Sonya Mann-McFarlane

Berks, Chester, Lancaster, and Lebanon Counties

717-514-6043

sonya.mann-mcfarlane@pheaa.org

10 Ronald Felder

Philadelphia

267-294-8204

ronald.felder@pheaa.org

11 Frances McKeown

Bucks, Delaware, and Montgomery Counties

215-801-7097

frances.mckeown@pheaa.org

12 Michael Burke

Carbon, Lehigh, Monroe, Montgomery, Northampton, and Pike Counties

215-205-5451

michael.burke@pheaa.org

13 Nancy Harvey

Bradford, Columbia, Lackawanna, Luzerne, Lycoming, Montour, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties

717-956-8285

nancy.harvey@pheaa.org

Commonwealth-Appropriated Programs



PA State Grant Program

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

Within Pennsylvania, eligible students receive a PA State Grant while attending 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.

Program Eligibility Requirements

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

Academic Progress

In order to maintain eligibility, a student who received a PA State Grant for a prior award year must have successfully completed a minimum of 24 semester credits of instruction (or the equivalent at schools operating on other than semester schedules) for the equivalent of each full-time, full year of PA State Grant aid. Students who complete only 24 semester credits per year for each year of full-time PA State Grant aid received, while meeting the minimum PA State Grant progress standard, will normally exhaust all of their PA State Grant eligibility before completing their program of study. (See [Maximum Number of Grants on Page 8.](#))

Domicile (Residency)

Domicile is a person's true, fixed, and permanent home, the place to which the person intends to return whenever absent from school.

A student who is 18 years of age or older at the time of application must have been a resident of Pennsylvania for a period of at least 12 consecutive months immediately preceding the date of application, exclusive of any period of time the student spent while enrolled in a postsecondary educational institution, unless enrolled in a community college or a BTT school. A student who is under 18 years of age at the time of application must have a parent or guardian (defined as a person with whom a minor child has lived and in whose continuous, direct care, and control the student has been for at least 2 consecutive years) who has been a resident of Pennsylvania for a period of at least 12 consecutive months immediately preceding the date of application.

Financial Need

A student must demonstrate financial need according to PA State Grant need analysis criteria established annually by PHEAA's Board of Directors.

Enrollment

To be eligible for a full-time PA State Grant, a student must be enrolled full-time, which is defined as the equivalent of at least 12 semester credits of instruction per semester. At schools operating on clock hours, full-time enrollment is defined as at least 450 clock hours in a payment period of at least 15 weeks in length. Students who are enrolled less than full-time but at least half-time (at least 6 semester credits per semester or the equivalent) in PHEAA-approved programs may be eligible for a part-time PA State Grant.

Beginning with the 2018 -19 academic year, Act 5 of 2018 incorporated distance education into the PA State Grant Program. The legislation authorizes the PHEAA Board of Directors to implement necessary controls to limit the impact of online education and protect PA State Grant purchasing power. One such control is offering a reduced award for distance education students, compared to classroom students.

The legislation also provides the following guidance concerning eligibility for PA State Grant Program funds while pursuing online study:

If an eligible, participating school is headquartered and domiciled in Pennsylvania, both distance education and classroom students from that school will qualify for a PA State Grant.

If an otherwise eligible, participating school is not headquartered and domiciled in Pennsylvania but simply has a physical presence here, students will continue to qualify for PA State Grant awards as they have prior to the 2018 -19 academic year. A student will be eligible if the student's program of study is not structured to be more than 50% online and the student's online enrollment in a given term does not exceed 50% of the total credits for that term as defined by PHEAA, provided that the student is enrolled at the institution's physical location in Pennsylvania. Additionally, the current Americans with Disabilities Act (ADA) process will remain in place for students at non-headquartered schools.

High School Graduation

A student must be the following:

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

NOTE: In accordance with PDE, a student achieving a diploma only through distance learning or correspondence studies does not fulfill the high school graduation requirement unless recognized by PDE.

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 full-time semester payments). By law, no student (including a baccalaureate degree-seeking student) may receive more than four academic year awards (the equivalent of eight full-time semester payments), except students enrolled in bona fide 5-year undergraduate programs. Summer term PA State Grants are included in the maximum number of grants the student may receive.

Programs 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 a degree-seeking undergraduate and must not have received or completed all requirements for a first baccalaureate degree or its equivalent.

Satisfactory Character

Incarcerated applicants are not eligible for PA State Grant consideration, until such time as they are released from incarceration.

Loan Default

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.

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 Expected Family Contribution (EFC)¹ 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.

Reserve Officer Training Corps (ROTC), current cadets or midshipmen at a service academy, National Guard or Reservists who have never been activated for duty, other than for state or training purposes, do not qualify as a veteran for PA State Grant determination.

POW or 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 service member 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.

¹ 2023-24 is the last award year during which the EFC will be used. Beginning in 2024-25 it is being replaced by the Student Aid Index (SAI).

Application Process

The PA State Grant Program requires the applicant to file the FAFSA®. The preferred FAFSA filing method is online at StudentAid.gov.

Once the FAFSA has been completed, 2024-25 applicants will be provided with a link to PHEAA's website for additional application information specific to creating an account for the PA State Grant Program. Applicants completing a 2023-24 FAFSA are offered a link to PHEAA directly from the FAFSA confirmation page. This is a "one-stop shop" for the student to apply for both federal and state aid. The PA State Grant Form (SGF) collects some data not requested on the FAFSA. Students who do not use this direct link will be invited by email to complete the SGF in GrantUs, PHEAA's secure portal for students. The PA State Grant Program utilizes the FAFSA signatures to provide an eSign option for the majority of applicants. In cases where the student's FAFSA is not signed, the student will be prompted to go back and sign the FAFSA electronically or to print, sign, and mail a signature page to PHEAA. A paper signature page will also be required when the PA State Grant Program is not in agreement with the student's federal status or data (for example, a dependency status mismatch or a difference of which parent's financial data is required).

In all cases, a student and a parent (if dependent) must continue to agree to the Applicant's Rights & Responsibilities document for the PA State Grant Program.

Students and parents should verify that the following email addresses will not be blocked by their email client:

- stategrantsandspecialprograms@pheaa.org
(Delivers important review and status letters and the summer term application confirmation)
- stategrantsandspecialprograms2@pheaa.org
(Delivers SGF emails)
- stategrantsandspecialprograms3@pheaa.org
(Delivers Eligibility Notice information)
- noreply@grantus.pheaa.org

Application Filing Deadlines

MAY 1—Immediately preceding the academic year for:

- All renewal applicants
- New applicants who plan to enroll in an undergraduate baccalaureate degree program
- New applicants in a college transfer program at a junior college or other college or university (excludes community colleges)

AUGUST 1—Immediately preceding the academic year for non-renewal applicants who plan to enroll in a:

- BTT school
- Hospital school of nursing
- Community college
- Pennsylvania Open Admission institution (visit pheaa.org for a list of these schools)
- 2-year program that is not transferable to another institution

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

Award Amounts

PA State Grant award amounts vary from year to year. For 2023-24, awards are tied to allowable college cost levels at approved postsecondary institutions. The maximum awards are:

2023-24 Cost Tiers	Maximum Awards
\$0-\$12,000	\$3,058
\$12,001-\$19,000	\$5,260
\$19,001-\$29,000	\$5,261
\$29,001-\$32,000	\$5,750

NOTE: The maximum award amounts for 2023-24 are the same for both classroom and distance education students attending postsecondary schools that are headquartered and domiciled in Pennsylvania.

For additional information, visit pheaa.org or call 1-800-692-7392.

Bond-Hill Scholarship Program

The Horace Mann Bond-Leslie Pinckney Hill (Bond-Hill) Scholarship Program (formerly the Equal Opportunity Professional Education Program) enhances the Commonwealth's two Historically Black Colleges and Universities (HBCU), Lincoln and Cheyney Universities, by providing funds for tuition, fees, and books to eligible alumni who pursue professional study in the competitive fields of medicine, law, dentistry, and other selected graduate programs at the Commonwealth's state-related universities and Pennsylvania State System of Higher Education (PASSHE) institutions.

The General Assembly has funded the program since 1983. For 2023-24, the final appropriation to the program was \$832,000.

The PDE works closely with staff from the eligible institutions in determining individual recipients and award amounts. PHEAA has been designated as the disbursing agent and, upon direction from PDE, disburses funds to the individual institutions for eligible students, as well as to Lincoln and Cheyney Universities for outreach and recruitment activities.

Cheyney University Keystone Academy Scholarship Program

The Cheyney University Keystone Academy is a scholarship program intended to recruit gifted students to enroll at Cheyney University of Pennsylvania.

The program is an initiative developed by PASSHE in collaboration with the Commonwealth administration and PDE. The program was created as a result of a partnership with ED's Office of Civil Rights (OCR). The OCR Partnership Report and Commitments of 1999 required "continuing support for the Cheyney University Keystone Academy for honors students" and specified the Commonwealth's original financial commitment.

This program awards financial aid based primarily on merit to Commonwealth residents enrolling at Cheyney University each year, up to a maximum of 200 recipients. Scholarships may cover the cost of tuition, fees, room, and board (after all other financial gift aid has been exhausted).

In 2023-24, the program received an appropriation of \$3,980,000; PHEAA provided an additional supplement of \$500,000.

PHEAA acts solely as a disbursement agent for this program, sending funds to Cheyney University at the direction of PASSHE.

Students can apply at [cheyney.edu](https://www.cheyney.edu).

Matching Funds Programs

This program provides financial assistance to higher education institutions to assist them in capturing federal funds that require a state or local match as part of a federal award. It also provides matching grants to scholarship awards made by selected non-profit organizations.

There are four programs through which PHEAA provides matching funds: Federal Work-Study On-Campus (FWS-ON), Federal Work-Study Community Service (FWS-CS), PA State Work-Study, and Partnerships for Access to Higher Education (PATH).

Federal Work-Study Program

The Federal Work-Study (FWS) Program stipulates that the federal share of FWS wages paid to a student may not exceed 75%. Institutions must provide at least 25% of a student's total FWS wages from nonfederal sources. In addition, institutions must use at least 7% of their FWS allocation to support students working in community service jobs.

Through the Matching Funds Program, PHEAA disburses funds to eligible institutions to assist them with meeting their required FWS and Community Service match. Eligible postsecondary institutions include community colleges, the Commonwealth's 14 state-owned universities, state-related universities, and other eligible 2- and 4-year colleges and universities.

Financially needy students, undergraduate or graduate, may work up to 40 hours per week during the academic year or summer term at on-campus and off-campus jobs. They are paid the prevailing minimum wage, or higher.

In 2023-24, more than \$8.6 million was allocated for FWS-ON matching purposes. Another \$1.5 million was allocated to assist institutions in supporting students carrying out a community service job.

PA State Work-Study Program

The State Work-Study Program (SWSP) provides students with an opportunity to gain career-related work experience and, at the same time, earn funds to assist them in meeting costs for postsecondary education.

SWSP is a PHEAA-sponsored program made possible through General Assembly funding and with the cooperation of Pennsylvania postsecondary institutions and employers. In 2023-24, \$3.0 million was allocated for SWSP.

PHEAA was the first in the nation to develop off-campus work-study referral and placement for Pennsylvania schools and residents. The reimbursement feature makes the program cost-effective for employers.

Through the Matching Funds Program, PHEAA reimburses eligible employers up to 50% of every dollar earned up to a student's SWSP award amount. An employer is required to pay the student 100% of any earnings above their SWSP award amount.

In 2022-23, employers provided SWSP employment to 656 students who earned nearly \$615,000.

This program helps the local economy while giving employers the opportunity to shape students' training. On-the-job experience means that students are more apt to keep their talents and skills in Pennsylvania by seeking employment in the state after graduation.

Eligibility Requirements

- Be a Pennsylvania resident
- Be enrolled at least half-time in an educational institution, in a program of study at least 2 academic years in length
- Be eligible for a PA State Grant (if an undergraduate student) or have unmet financial need after gift aid has been applied (if a graduate student)
- Be able to benefit from a career-related work experience
- Not be in default or pending default on an education loan or owe a PA State Grant refund
- Submit a completed SWSP Application on or before the filing deadline

Award Amount

The maximum SWSP award amount for 2023-24 is \$10,000 during the academic year and up to an additional \$7,500 during the summer term. These award amounts are the maximum amount of earnings an employer may submit to PHEAA for reimbursement. Employers may choose to pay students more than the fixed award amount.

For additional information, institutions and business organizations with an interest in participating may visit pheaa.org/employers or contact 1-800-443-0646, a number reserved for the use of financial aid administrators and employers, or they may email swsp@pheaa.org.

For additional information, visit pheaa.org/swsp or call 1-800-692-7392. For information about their SWSP eligibility, students must contact the Financial Aid Office of their school.

PA Partnerships for Access to Higher Education Program

The PA Partnerships for Access to Higher Education (PATH) Program offers partnerships with nonprofit, community-based Pennsylvania organizations and foundations that provide scholarships to students demonstrating financial need.

There are currently 42 participating PATH partners. Through the Matching Funds appropriation, PHEAA may match the scholarships, dollar-for-dollar, up to \$3,500.

In 2022-23, there were 1,339 student recipients of a PATH award, with the average award totaling \$1,933. For 2023-24, \$3.0 million was allocated to PATH.

Eligibility Requirements

- Be nominated by and receive a scholarship from a participating PATH partner; partner scholarship funds awarded during summer terms are not matched by PHEAA
- Be a resident of Pennsylvania, as defined by the domiciliary requirements outlined in the PA State Grant Handbook
- Be a PA State Grant recipient for the term (fall, winter, or spring) in which PATH funds are received
- Demonstrate financial need (as determined by the postsecondary institution)
- Be enrolled as an undergraduate student on at least a half-time basis in a degree-seeking program of study at a PA State Grant approved postsecondary institution located in Pennsylvania
- Maintain academic progress as outlined in the PA State Grant Handbook
- Not be in default on any federally guaranteed student loan

Award Amount

The maximum PHEAA PATH grant will not exceed \$3,500 within an academic year.

For additional information, visit pheaa.org/path, call 1-800-692-7392, or email path@pheaa.org.

PA Act 101 Program

The Higher Education of the Disadvantaged (Act 101) Program, a state-funded program created by Act 101 of 1971, allocates funds to Pennsylvania institutions that operate a developmental program on their campus. Institutions use these funds to provide services for undergraduate students whose economic or educational backgrounds might impede their ability to pursue higher education opportunities.

PDE administered the Act 101 Program from inception through 2010-11. In June 2011, the General Assembly transferred the administration of the program to PHEAA.

For 2023-24, the General Assembly appropriated \$5.0 million for Act 101. There are 36 participating programs in the 2023-24 award year.

Eligibility Requirements

The institution **must**:

- Be approved for Act 101 participation by PHEAA
- Be authorized to grant degrees
- Be located in the Commonwealth of Pennsylvania

A student **must**:

- Be a resident of Pennsylvania
- Meet the definition of “economically qualified”
- Meet the definition of “educationally qualified”
- Be enrolled in a program leading to an undergraduate credential (diploma, certificate, or degree)

For additional information, visit pheaa.org/act101, call 1-800-692-7392, or email act101@pheaa.org.

PA Institutional Assistance Grants Program

The PA Institutional Assistance Grants (IAG) Program, by design of the General Assembly at the time of enactment in July 1974, provides formula grants to independent, nonprofit, postsecondary institutions to help them maintain enrollment levels and stabilize their educational costs.

Institutional Eligibility Requirements

- Be a nonprofit independent institution of higher education located in Pennsylvania
- Be approved for the PA State Grant Program by PHEAA
- Not receive a direct appropriation from the Commonwealth

Institutions are not eligible if they are community colleges, state-owned, state-related, seminaries or schools of theology, or sectarian and denominational institutions. Additionally, hospital schools of nursing are not eligible because they are not chartered as independent institutions of higher education.

The General Assembly appropriated \$26.521 million in 2023-24 for this program. A total of 89 independent, nonprofit Pennsylvania colleges and universities are eligible to participate in this program.

The IAG payments are based on the number of full-time equivalent PA State Grant recipients certified as enrolled at IAG-eligible institutions during the academic year. For 2023-24, the estimated per capita payment is \$746. The final per capita amount and payment will be calculated at the end of the academic year.

An advance payment of approximately 90% of the projected entitlement is disbursed to institutions in September to allow the IAG funds to be a meaningful part of the school budget. A final reconciliation payment is made by the following August to complete payment to the colleges. Each institution must execute a Participation Agreement and submit an annual eligibility renewal application and audit report as assurance that the IAG monies are used only for non-sectarian educational costs.

For additional information, visit pheaa.org, call 1-800-692-7392 or email iag@pheaa.org.

PA Ready to Succeed Scholarship Program

The PA Ready to Succeed Scholarship (RTSS) Program was enacted pursuant to HB 278 of 2014 to assist middle-income students and mitigate educational loan indebtedness. Act 33 of 2015 provided authorizing statute for the program. The program provides awards to high-achieving students whose annual family income does not exceed \$126,000.

The Pennsylvania General Assembly appropriated \$23.939 million in 2023-24 to fund the RTSS Program. RTSS awards, in combination with the PA State Grant Program, offer a total award up to \$2,500 for full-time students and \$1,250 for part-time students.

Institutional Eligibility

Institutions must apply and be approved for participation in the RTSS Program. Each institution interested in participating in RTSS must:

- Be approved for participation in the PA State Grant Program as of the required date
- Be domiciled and headquartered with its principal location in the Commonwealth of Pennsylvania
- Submit a one-time RTSS Program Institutional Application by the required date

Student Eligibility

Participating schools will nominate students to participate in the RTSS Program. Eligible students must:

- Have an annual family income not in excess of \$126,000
- Achieve at least second-year status by earning a minimum of 24 semester credits or the equivalent by the time that the school checks academic progress for the PA State Grant Program
- Achieve a minimum cumulative Grade Point Average (GPA) of 3.25 as of the time that the school checks academic progress for the PA State Grant Program
- Have a complete FAFSA and PA State Grant application on file
- Meet all of other eligibility criteria for the PA State Grant Program with the exception of financial need (Reject E or M)

Since it is possible that eligible students will exceed the RTSS funds available, students will be processed on a first-come, first-served basis according to the date of FAFSA and SGF completion.

For additional information, visit pheaa.org/rtss, call 1-800-692-7392, or email rtss@pheaa.org.

PA Blind or Deaf Higher Education Beneficiary Grant Program

The PA Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program helps blind or deaf students defray the necessary expenses of postsecondary education.

This program was created in 1949 and was administered by PDE until June 30, 2011, when the administration of the program was transferred to PHEAA by Act 26 of 2011.

Eligibility Requirements

- Be a Pennsylvania resident
- Submit a completed application
- Provide written documentation to PHEAA showing evaluation and eligibility to receive benefits from the Pennsylvania Office of Vocational Rehabilitation, or supply a physician's documentation regarding their visual impairment, hearing impairment, or both
- 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

Award Amount

The maximum annual award is \$500.

For additional information, visit pheaa.org/BlindDeaf, call 1-800-692-7392, or email bdbg@pheaa.org.

PA Internship Program

The PA Internship Program provides scholarships to Pennsylvania students who participate in The Washington Center for Internships and Academic Seminars (TWC), located in Washington, D.C. Students who benefit from this program must be enrolled in a Pennsylvania public or private institution and complete an internship or seminar experience that complies with all eligibility requirements of their college and TWC.

The General Assembly has appropriated \$468,000 for the 2023-24 program year to fund awards for eligible students.

TWC receives the student applications and determines initial student eligibility. PHEAA then verifies the TWC students are Pennsylvania residents and are attending a Pennsylvania institution. PHEAA acts as the disbursing agent for this program and disburses funds upon receipt of an invoice request from TWC.

For 2023-24, eligible students may receive a scholarship for the internship program in the amount of \$7,250 if attending a public institution (or \$8,500 if attending a state-related or PASSHE institution and using TWC housing), or \$4,000 if attending a private school. Students attending an academic seminar can receive a scholarship for up to \$4,000.

For additional information, visit [TWC.edu](https://www.twc.edu).

PA Targeted Industry Program

The PA Targeted Industry Program (PA-TIP), established pursuant to Act 82 of 2012, provides need-based awards to students enrolled in courses of study in the energy, health, advanced materials and diversified manufacturing, and agriculture and food production fields.

From program inception through 2018-19, PHEAA committed \$40 million of its business earnings to fund this program. Beginning in 2019-20, PA-TIP is now funded by a Commonwealth appropriation.

For 2022-23, the program had approximately 35 approved courses of study at 67 Pennsylvania institutions. Two examples of these programs include Licensed Practical/Vocational Nurse Training and Heating, Ventilation, Air Conditioning and Refrigeration Engineering Technology/Technician.

Eligibility Requirements

- Be a Pennsylvania resident
- Have a high school diploma, GED, or recognized homeschool certificate
- File a FAFSA for the award year for which PA-TIP funds are requested
- Complete and return to PHEAA the PA-TIP Student Application
- Not be in default or pending default on an educational loan or owe a PA State Grant refund
- Not be receiving a PA State Grant for the program of study
- Have an EFC that does not exceed 12,000
- 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, nonprofit institution
- Be enrolled in an 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

Award Amount

The amount of the PA-TIP award is up to the maximum PA-TIP award of \$6,000 or the allowable program cost, whichever is less. Awards can cover tuition, fees, books, supplies, and specific living expenses.

For additional information, visit pheaa.org/pa-tip, call 1-800-692-7392, or email patip@pheaa.org.

PHEAA-Administered Programs



PA National Guard Educational Assistance Program

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers the PA National Guard Educational Assistance Program (EAP) 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.

For purposes of this program, the National Guard:

- Disseminates information about the program
- Verifies all application data
- Determines which applicants are approved to participate in the program

PHEAA disburses awards to schools on behalf of recipients.

Eligibility Requirements

- Be a member of the Pennsylvania National Guard
- Be enrolled in a degree-granting or certificate-granting curriculum, course of study, or training program required for entrance into a specific career at an approved Pennsylvania institution of higher learning as determined by PHEAA

Award Amount

Every year, the maximum EAP awards are based upon the tuition plus technology fee charged at a state-owned institution.

EAP served 2,097 recipients with grants in 2022-23, totaling nearly \$13.0 million.

The maximum 2023-24 EAP award values are as follows:

- Full-time undergraduate students are eligible for an award that is 100% of the tuition plus technology fee of the institution of the student or the annual tuition rate and technology fee charged to a Pennsylvania resident at a state-owned university, whichever is less.
- Part-time undergraduate students and graduate students are eligible for an award that is 100% of the tuition plus technology fee for the part-time course of study at the institution of the student or the per credit tuition rate plus technology fee charged to a Pennsylvania resident at a state-owned university, whichever is less.

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, plus interest. Questions regarding failure to meet the service commitment and loan repayment should be referred to the Pennsylvania National Guard.

For additional information, call the Pennsylvania National Guard at 1-800-GO-GUARD, or PHEAA at 1-800-692-7392.

PA National Guard Military Family Education Program

Together with the DMVA, PHEAA administers the PA National Guard Military Family Education Program (MFEP) to benefit the dependents (spouses and children) of members of the Pennsylvania National Guard who completed an initial service obligation and enter into an additional 6-year service obligation with the Pennsylvania National Guard.

For purposes of this program, the National Guard:

- Disseminates information about the program
- Verifies all application data
- Determines which applicants are approved to participate in the program

PHEAA disburses awards to schools on behalf of recipients.

Eligibility Requirements

A Guard Member:

- Someone who completed an initial service obligation, on or after July 1, 2019, in the Pennsylvania National Guard and reenlists 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-granting or certificate-granting program of study at an approved Pennsylvania institution

Award Amount

Every year, the maximum MFEP benefits are based upon the tuition plus technology fee charged at a state-owned institution.

MFEP served 271 recipients with grants in 2022-23, totaling nearly \$1.7 million.

The maximum 2023-24 MFEP award values are as follows:

- Full-time undergraduate and graduate students are eligible for an award that is 100% of the tuition plus technology fee of the institution of the student or the annual tuition rate and technology fee charged to a Pennsylvania resident at a state-owned university, whichever is less.
- Part-time undergraduate students are eligible for an award that is 100% of the tuition plus technology fee for the part-time course of study at the institution of the student or the per credit tuition plus technology fee charged to a student at a state-owned university, whichever is less.

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, plus interest. Questions regarding failure to meet the service commitment and loan repayment should be referred to the Pennsylvania National Guard.

For additional information, call the Pennsylvania National Guard at 1-800-GO-GUARD, or PHEAA at 1-800-692-7392.

PA Postsecondary Educational Gratuity Program

The PA Postsecondary Educational Gratuity Program (PEGP) assists the children of those who have given their lives in the line of duty with the cost of education, providing them with a waiver of tuition, fees, on-campus room and board as charged by Pennsylvania public postsecondary schools, after all grants (federal, state, and outside scholarships) have been applied to the student's account.

Established by the General Assembly in 1998 by Act 129 of 1998, the program assists the children of police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty after January 1, 1976.

In 2004, the program was amended to include sheriffs, deputy sheriffs, National Guard members, and certain other individuals who were on federal or state active military duty, who were Pennsylvania residents and who died in the line of duty after September 11, 2001.

Eligibility Requirements

- 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; **or**, 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, 2011, 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
- Have not previously received a waiver for 10 semesters (or the equivalent)

Award Amount

Eligible students receive waivers that cover institutional charges for tuition, fees, and on-campus room and board, less the amount of awarded scholarships and grants.

For additional information, visit pheaa.org/pegp, call 1-800-692-7392, or email pegp@pheaa.org.

Act 105 Program

Act 105 of 2006, which amended the Pennsylvania Military and Veterans Code, provides a waiver of tuition and fees at Pennsylvania state-owned colleges or universities, approved trade schools, state-related institutions of higher learning, and community colleges for unmarried surviving spouses up to 10 years after the Pennsylvania National Guard soldier and airman was killed or died as a result of injuries while in federal or state active duty.

To be eligible for Act 105 benefits, the student may be enrolled part-time, half-time, or full-time at an eligible institution and must 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.

Act 105 also provides for tuition and fees waivers at the same institutions for surviving children of Pennsylvania National Guard Members, but they are required to first apply for benefits under PEGP.

Eligibility Requirements

- Be a resident of Pennsylvania
- Student must be the spouse of a Pennsylvania National Guard soldier who died in the line of duty
- Submit a completed application by March 31 of the academic year for which enrollment is planned
- Submit a certified marriage license with a raised seal
- Submit a copy of the letter of admission to an eligible school
- Apply for state and federal grants by completing the FAFSA for the academic year in which the student wishes to receive the waiver, as well as applying for other available scholarship aid
- Be enrolled part-time, half-time or full-time at a Pennsylvania community college, state-owned institution, or state-related institution pursuing an associate, bachelor's, or graduate degree

Award Amount

Eligible students receive waivers that cover institutional charges for tuition and fees, less the amount of any awarded federal, state, or institutional scholarships, and grants (ex. gift aid).

This benefit is available for a maximum of 10 years after the date of death of the soldier or airmen or until remarriage, whichever occurs first.

For additional information, call PHEAA at 1-800-692-7392.

Chafee Education & Training Grant Program

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

In 2003, Congress appropriated \$42 million for payments to states to implement educational grant programs for foster youth to provide additional resources toward the cost of postsecondary education and vocational training. PHEAA administers the program on behalf of the Pennsylvania Department of Human Services.

In 2022-23, the program provided 444 awards totaling nearly \$1.9 million. The maximum award was \$5,000 with the average award totaling \$4,234.

Eligibility Requirements

- Be a current resident of Pennsylvania at the start and during the term for which the award is received
- Have not reached the age of 26 by July 1 of the upcoming academic year for which the award is received
- Have graduated from high school or have received a Commonwealth Secondary School Diploma
- 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 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 postsecondary institution that is approved by the ED for Title IV student assistance programs in PA
- Have unmet cost
- Maintain satisfactory academic progress as determined by the 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
- File an application for Chafee ETG
- Have not previously received an award for 5 years (consecutive or not), defined as 10 semesters or the equivalent, for undergraduate study

Award Amount

The maximum award under the program for 2023-24 is \$5,000.

If funding is not sufficient to provide Chafee ETG to all students who have applied by the application deadline and have been determined eligible to participate, awards will be given on a first-come, first-served basis.

For additional information, visit pheaa.org/chafee, call 1-800-692-7392, or email paetg@pheaa.org.

PA Fostering Independence Through Education Tuition Waiver Program

In 2019, the Commonwealth of Pennsylvania passed Act 16, creating the PA Fostering Independence Through Education Tuition Waiver Program (FosterEd), amended by Act 91.

FosterEd provides tuition waivers at postsecondary institutions for eligible youth who are or have been in foster care. The program is being administered collaboratively by PHEAA in conjunction with PDE, Human Services (DHS), and Labor & Industry (L&I).

In 2022-23, the program provided waivers to 140 recipients with a total waiver value of approximately \$856,000.

Eligibility Requirements

- Be a current resident of Pennsylvania at the start and during the term for which the waiver is awarded
- Have not reached the age of 26 by July 1 of the upcoming academic year for which the FosterEd waiver is received
- Have graduated from high school or have received a Commonwealth Secondary School Diploma
- 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 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 a half-time basis, in a postsecondary institution that is approved by the ED for Title IV student assistance programs in PA
- Have unmet cost for the Chafee ETG, as determined by the postsecondary institution
- Maintain satisfactory academic progress as determined by the 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 the waiver is being requested
- File an application for Chafee ETG
- Have not previously received a waiver for 5 years (consecutive or not), defined as 10 semesters or the equivalent, for undergraduate study

For additional information, visit pheaa.org/FosterEd, call 1-800-692-7392, or email fostered@pheaa.org.

Active Volunteer Tuition & Loan Assistance Program

Communities across Pennsylvania have been facing a growing crisis in attracting volunteer first responders. The reduction in volunteers has led to many fire and emergency medical service companies reducing available services. The Pennsylvania legislature established the Active Volunteer Tuition and Loan Assistance Program in 2022 to help emergency services recruit, retain, and provide educational assistance to those individuals willing to put their lives on the line for their fellow Pennsylvanians. This program provides tuition or loan assistance to active volunteers that qualify based on their service and other criteria.

Eligibility Requirements

A participant **must**:

- Reside in the Commonwealth of Pennsylvania
- Serve with a volunteer organization as an active volunteer in good standing for 1 year prior to applying
 - A **volunteer organization** is defined as a chartered, nonprofit volunteer fire company located in the Commonwealth or an emergency medical services agency providing vehicular-based emergency medical services outside of a hospital setting to patients in the Commonwealth
- **Meet the volunteer participation requirements:**
 - Participate in at least 30% of the volunteer organization's activities during the year prior to application submission
 - If an applicant was a high school student or enrolled at an educational institution offering postsecondary education located in the Commonwealth and approved by PHEAA within 1 year prior of applying, they must have participated in at least 15% of the volunteer organization's activities
 - Be enrolled as a student in an approved degree-granting or certificate-granting program of education, at an approved institution of higher learning
 - Complete a signed application accepting obligation to serve as an active volunteer for 5 years after completing the program of education

Participation activities include training, drills, emergency response calls, administrative or operational support, fundraising, and other events and projects that aid the financial viability of the volunteer organization.

Award Amount

This program provides tuition or loan assistance in the amount of \$1,000 per academic year to full-time students and \$500 per academic year to part-time students.

PA Mental Health Education Learning Program in Schools

PA Mental Health Education Learning Program in Schools (PA HELPS) is a state-funded program that encourages students to complete internships in school-based mental health fields in Pennsylvania and obtain their employment and certifications in a Pennsylvania Local Education Agency (LEA).

PHEAA administers the funding to support qualifying interns completing Educational Specialist Preparation Program requirements at a Pennsylvania postsecondary institution. The funds are awarded and disbursed to the LEA where the intern completes their internship.

Eligibility Requirements

Prior to August 1, 2026, an individual working as a school social worker in an LEA may also hold: A PA Home and School Visitor certificate, a current license as a licensed social worker (LSW), or a current license as a licensed clinical social worker (LCSW) issued by the PA Department of State.

As a result, an eligible site supervisor for a school social worker intern may hold a valid school social worker certificate, PA Home and School Visitor certificate, or be licensed as a LSW or LCSW.

An LEA **must**:

- Be located in Pennsylvania
- Be a school district, intermediate unit, area career and technical school, charter school, regional charter school, or cyber charter school
- Complete and execute a PA HELPS LEA Application and Agreement
- Provide PHEAA with a copy of the agreement establishing the internship between the LEA and the school the intern is attending for their Educational Specialist Preparation Program
- Employ a site supervisor for the intern that holds a certification in the same field that the intern is pursuing
- Use 100% of the awarded funds to compensate the intern for their internship

An intern **must**:

- Be a current resident of Pennsylvania
- Be enrolled in an Educational Specialist Preparation Program approved by the PA Department of Education that leads to educator certification as a:
 - School nurse
 - School psychologist
 - School counselor
 - School social worker
- Be accepted to an internship at an LEA in Pennsylvania
- Agree to work at an LEA located in Pennsylvania as a school nurse, school psychologist, school counselor, or school social worker for a minimum of 3 years following completion of the respective Educational Specialist Preparation Program

Award Amount

All funds disbursed to the LEA must be used to pay the intern during the internship. PA HELPS provides awards specific to each field, as detailed in the chart below. Additionally, interns must commit to work 3 years at a Pennsylvania LEA in their field upon completion of their respective Educational Specialist Preparation Program. After 3 years, the intern may be eligible to receive a commitment award.

Field	Award During Internship	Commitment Award
School Psychologist	\$25,000	\$5,000
School Nurse	\$2,500	\$5,000
School Counselor	\$10,000	\$5,000
School Social Worker	\$10,000	\$5,000

Major Federal Student Aid Grant Programs



Major Federal Student Aid Grant Programs

The Commonwealth's financial aid programs are offered to students in partnership with aid program resources from federal, institutional, and private funds. Federal programs represent the largest funding source of aid to Pennsylvania students.

Federal Pell Grant Program

The Federal Pell Grant Program is considered the foundation upon which all other federal, state, and institutional aid to undergraduate students is built or packaged. Established in 1972 as the Basic Educational Opportunity Grant (BEOG), this program provides grant funds to undergraduate students who demonstrate financial need.

The maximum Federal Pell Grant award is \$7,395 for the 2023-24 award year (July 1, 2023 to June 30, 2024).

Federal Supplemental Educational Opportunity Grant Program

The Federal Supplemental Educational Opportunity Grant (FSEOG) award is designed to assist students with exceptional financial need who are Federal Pell Grant eligible. Campus-based programs are ones in which federal appropriations are allocated by formulas to institutions whose aid administrators make awards to students under broad program guidelines.

Students can receive between \$100 and \$4,000 a year, depending on their financial need, the amount of other aid they receive, and the availability of funds at their school.

For 2021-22, approximately \$69.8 million in FSEOG awards went to Pennsylvania students enrolled in colleges and universities in the Commonwealth.

Teacher Education Assistance for College & Higher Education Grant Program

Through the College Cost Reduction and Access Act of 2007, Congress created the Teacher Education Assistance for College and Higher Education (TEACH) Grant Program that provides grants to students who intend to teach in a high-need field at eligible low-income elementary schools, secondary schools, or educational service agencies. The first TEACH Grants were awarded to eligible students beginning in the 2008-09 academic year.

Recipients are eligible for a maximum annual award of \$4,000 and up to \$16,000 for an undergraduate program of study, and \$4,000 annually and up to \$8,000 for a graduate program of study. Awards may be reduced due to sequestration.

Prior to receiving a TEACH Grant, the student must sign a TEACH Grant Agreement to Serve or Repay (Agreement) in which the student agrees to fulfill teaching service as follows:

- Teach full-time as a highly qualified teacher in a high-need field at an eligible low-income elementary school, secondary school, or educational service agency for at least 4 academic years
- Complete the required 4 years of teaching within 8 years from the time they cease enrollment at the school where they received their TEACH Grants
 - Qualifying reasons, such as active military service, may extend this time frame to complete the service obligation

- If the recipient later transfers to a different school and enrolled in another TEACH Grant-eligible program, their obligation begins from the date they ceased to be enrolled at the other school

If a student fails to meet these requirements, their TEACH Grant will be converted to a Federal Direct Unsubsidized Stafford Loan. Recipients must then repay this loan to the ED and will be charged interest from the date the grant was disbursed.

NOTE: TEACH Grant recipients are given a 6-month grace period prior to entering repayment if a TEACH Grant is converted to a Direct Unsubsidized Loan. Not all schools participate in the program, so students should contact the Financial Aid Office to inquire about participation in the TEACH Grant Program.

Iraq & Afghanistan Service Grant Program

Students whose parent or guardian was a member of the U.S. Armed Forces and died as a result of performing military service in Iraq or Afghanistan after the events of 9/11 may be eligible for a grant to cover educational expenses.

- For any 2022–23 Iraq and Afghanistan Service Grant first disbursed on or after Oct. 1, 2022, and before Oct. 1, 2023, the statutory maximum award amount of \$6,895 is reduced by 5.7% (\$393.01), resulting in a maximum award of \$6,501.99.
- For any 2023–24 Iraq and Afghanistan Service Grant first disbursed on or after Oct. 1, 2023, and before Oct. 1, 2024, the statutory maximum award amount of \$7,395 is reduced by 5.7% (\$421.51), resulting in a maximum award of \$6,973.49.

Students must be ineligible for a Federal Pell Grant, due to having less financial need than is required to receive Pell funds, and must have been less than 24 years old or enrolled at least part-time at an institution of higher education at the time of the parent's or guardian's death.

Federal Student Loans



Federal Direct Loan Program

The William D. Ford Federal Direct Loan Program is the largest federal student loan program. Under this program, the ED is the lender and loans are available to help students and parents pay for higher education. Typically, they have lower interest rates and more flexible repayment options.

The Direct Loan Program offers the following: Direct Subsidized Loans, Direct Unsubsidized Loans, Direct PLUS Loans, and Direct Consolidation Loans. To be eligible, students must be enrolled at least half-time and meet general eligibility requirements. To apply, visit [StudentAid.gov](https://studentaid.gov).

NOTE: To provide relief to student loan borrowers during the COVID-19 emergency, interest was temporarily set at 0% on ED-held federal student loans. In addition, ED-held federal student loan borrowers were automatically placed in an administrative forbearance, which allows borrowers to temporarily stop making monthly loan payments. This 0% interest and suspension of payments lasted through August 31, 2023. Visit [StudentAid.gov](https://studentaid.gov) for updates and information.

Direct Loans

Direct Loans are for undergraduate, graduate, professional degree students, and eligible parents. **This is the best way to pay for college after exhausting all possibility for scholarships, grants, and work-study.**

Direct Subsidized Loans

Who can get Direct Subsidized Loans?

Direct Subsidized Loans are available to undergraduate students with financial need.

How much can you borrow?

Your school determines the amount you can borrow, and the amount may not exceed your financial need.

Who will pay the interest?

ED pays the interest on a Direct Subsidized Loan:

- While you're in school at least half-time,
- For the first 6 months after you leave school (referred to as a grace period)
- During a period of deferment (a postponement of loan payments)

NOTE: If you received a Direct Subsidized Loan that was first disbursed on or after July 1, 2012, and before July 1, 2014, you will be responsible for paying any interest that accrues during your grace period. If you choose not to pay the interest that accrues during your grace period, the interest will be added to your principal balance.

Direct Unsubsidized Loans

Who can get Direct Unsubsidized Loans?

Direct Unsubsidized Loans are available to undergraduate and graduate students; there is no requirement to demonstrate financial need.

How much can you borrow?

Your school determines the amount you can borrow based on your cost of attendance and other financial aid you receive.

Who will pay the interest?

You are responsible for paying the interest on a Direct Unsubsidized Loan during all periods.

Good to Know

If you choose not to pay the interest while you are in school, during your grace period, and deferment or forbearance periods, your interest will accrue (accumulate) and be capitalized (added to the principal balance).

How much can I borrow?

Your school determines the loan types, if any, and the actual loan amount you are eligible to receive each academic year. However, there are limits on the amount in subsidized and unsubsidized loans that you may be eligible to receive each academic year (annual loan limits) and the total amounts that you may borrow for undergraduate and graduate study (aggregate loan limits). The actual loan amount you are eligible to receive each academic year may be less than the annual loan limit. These limits vary depending on what year you are in school and whether you are a dependent or independent student.

If you are a dependent student whose parents are not eligible for a Direct PLUS Loan, you may be able to receive additional Direct Unsubsidized Loan funds.

The following chart shows the annual and aggregate limits for subsidized and unsubsidized loans.

Dependent Undergraduates (Does not include students whose parents are unable to borrow under the PLUS Program)	Annual Loan Limits
1 st year	\$5,500 of which no more than \$3,500 may be subsidized
2 nd year	\$6,500 of which no more than \$4,500 may be subsidized
3 rd year and beyond	\$7,500 of which no more than \$5,500 may be subsidized

Independent Undergraduates (And dependent students whose parents are unable to borrow under the PLUS Program)	Annual Loan Limits
1 st year	\$9,500 of which no more than \$3,500 may be subsidized
2 nd year	\$10,500 of which no more than \$4,500 may be subsidized
3 rd year and beyond	\$12,500 of which no more than \$5,500 may be subsidized

Graduates	Annual Loan Limits
Graduate and Professional Students	\$20,500 all of which is unsubsidized

Aggregate Loan Limits	Annual Loan Limits
Dependent Undergraduates	\$31,000 of which no more than \$23,000 may be subsidized
Independent Undergraduates (And dependent students whose parents are unable to borrow under the PLUS Program)	\$57,500 of which no more than \$23,000 may be subsidized
Graduate and Professional Students	\$138,500 of which no more than \$65,500 may be subsidized ¹

- 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.

Eligibility

- Must be enrolled at least half-time at a school that participates in the Direct Loan Program
- Must be enrolled in a program that leads to a degree or certificate awarded by the school
- Direct Subsidized Loans are available only to undergraduate students who have financial need
- Direct Unsubsidized Loans are available to both undergraduates and graduate or professional degree students; you are not required to show financial need to receive a Direct Unsubsidized Loan

Interest Rates

The interest rates for Direct Subsidized Loans and Direct Unsubsidized Loans first disbursed on or after July 1, 2023, and before July 1, 2024 are shown in the chart below. The interest rates shown are fixed rates for the life of the loan.

Undergraduate Borrowers	Graduate or Professional Borrowers
5.50%	7.05%
Direct Subsidized Loans and Direct Unsubsidized Loans	Direct Unsubsidized Loans

Direct PLUS Loans

ED makes Direct PLUS Loans to eligible parents and graduate or professional students through schools participating in the Direct Loan Program.

NOTE: A Direct PLUS Loan is commonly referred to as a parent PLUS loan when made to a parent, and as a grad PLUS loan when made to a graduate or professional student.

Direct PLUS Loans for Parents

A Direct PLUS Loan for parents is generally the best loan for parents who want to help pay for the education of their dependent, undergraduate students.

¹ Graduate or Professional students are no longer able to receive subsidized loans.

Parent Eligibility Requirements

- Be the student's biological parent, adoptive parent, or a stepparent whose data would be required on the FAFSA
- Be a U.S. citizen or eligible non-citizen
- Have no education loans in default or owe an overpayment on an educational grant
- Have no adverse credit history (a credit check will be conducted)
 - If the parent does not pass the credit check, the parent may still receive a loan if someone (such as a relative or friend who is able to pass the credit check) agrees to endorse the loan. The endorser promises to repay the loan if the parent fails to do so. The parent may also still receive a loan if they can demonstrate extenuating circumstances.

NOTE: Grandparents (unless they have legally adopted the dependent student) and legal guardians are not eligible to receive parent PLUS loans, even if they have had primary responsibility for raising the student.

Student Eligibility Requirements

For a parent to borrow a Direct PLUS Loan, the student **must**:

- Be a dependent student (Parents of independent students are not eligible)

NOTE: Dependency criteria for federal financial aid purposes are different from dependency criteria used by the Internal Revenue Service (IRS).

- Be enrolled in an eligible undergraduate certificate or degree-granting program, making satisfactory academic progress
- Complete the FAFSA
- Be a U.S. citizen or eligible non-citizen
- Be enrolled at least half-time while working toward a degree or certificate
- Have no education loans in default or owe educational grant refunds

Direct PLUS Loans for Graduate Students

A Direct PLUS Loan is generally the best way for graduate students to fill the gap between financial aid and school costs.

NOTE: The Direct PLUS Loan may not exceed the cost of attendance minus the student's estimated financial assistance for the loan period.

Eligibility Requirements

- Complete the FAFSA
- Be enrolled in an eligible certificate or degree-granting program, making satisfactory academic progress
- Be enrolled at least half-time
- Be enrolled in an eligible program of study beyond a bachelor's degree, taking graduate-level courses leading to a master's, doctorate degree, or professional certification (excluding teacher certification)

- Have no federal education loans in default
- Have no adverse credit history (a credit check will be conducted)
 - If the graduate student does not pass the credit check, the graduate student may still receive a loan if someone (such as a relative or friend who is able to pass the credit check) agrees to endorse the loan. The endorser promises to repay the loan if the graduate student fails to do so. The graduate student may also still receive a loan if they can demonstrate extenuating circumstances.

Direct PLUS Loan Interest Rates

For Direct PLUS Loans first disbursed on or after July 1, 2023, and before July 1, 2024, the interest rate is 8.05%. This is a fixed interest rate for the life of the loan.

Direct Consolidation Loans

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

Most federal student loans are eligible for consolidation, including subsidized and unsubsidized Direct and Federal Family Education Loan Program (FFELP) Stafford Loans, Direct and FFELP PLUS Loans, Supplemental Loans for Students (SLS), Federal Perkins Loans, Federal Nursing Loans, Health Education Assistance Loans (HEAL), and some existing consolidation loans. Private education loans are not eligible for federal loan consolidation. If a borrower is in default, they must meet certain requirements before they can consolidate their loans. A PLUS Loan made to the parent of a dependent student cannot be transferred to the student. Therefore, a student who is applying for loan consolidation cannot include their parent's PLUS Loan.

A Direct Consolidation Loan has a fixed interest rate for the life of the loan. The fixed rate is based on the weighted average of the interest rates on the loans being consolidated, rounded up to the nearest one-eighth of one percent. There is no cap on the interest rate of a Direct Consolidation Loan.

For a complete list of the federal student loans that can be consolidated, contact the Loan Consolidation Information Call Center by calling 1-800-557-7392 or visit [StudentAid.gov](https://studentaid.gov). TTY users may call 1-800-557-7395.

PA Forward Student Loans



PA Forward Student Loans

The PA Forward Student Loan Program is a borrower-friendly suite of low-cost private education student loans that is available to Pennsylvania borrowers.

PHEAA is the lender and servicer, with tax-exempt financing provided by the Pennsylvania Department of Community and Economic Development (DCED), making PA Forward Pennsylvania's student loan program.

For the 2022-23 Academic Year, over 7,100 families benefitted from PA Forward Student Loans.

Meet Your PA Forward Account Executive



Dan Wray

Account Executive

814-889-1056

daniel.wray@pheaa.org

Dan has worked in higher education finance for more than 30 years. Firsthand experience as a postsecondary school financial aid administrator, a PHEAA Higher Education Access Partner, a PA Forward Account Executive, and a father of five college graduates gives Dan a comprehensive skill set and a unique outlook.

Interested in hosting a financial aid event for your constituents?

Partner with PHEAA's PA Forward Student Loan Team to offer free webinars and live events covering a variety of higher education related topics that are important to the families in your district.

Popular Topics

- Understanding Award Letter Balances
- Borrowing for Education
- The Financial Aid Timeline
- Covering the Gap
- Searching for Scholarships & Affording the Balance

Contact Dan to schedule your event today!

We Listen...

PA Forward Advisory Committee

Before launching the PA Forward Student Loan Program, PHEAA partnered with several businesses, organizations, and institutions to create our new student loan program. The committee included representatives from:

- PA Association of Community Bankers (PACB)
- Independent Consultant
- 4-Year Private Colleges
- PA State System Schools
- PA State-Related Schools
- 2-Year Private Colleges
- PA Community Colleges
- Nursing Schools
- Business, Trade, and Technical Schools

Undergraduate & Graduate Student Loans

Loan Information

The PA Forward Student Loan Program was established to help students cover the cost of college.

- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.) up to an aggregate amount of \$150,000 for undergraduate or \$300,000 undergraduate and graduate combined
- Minimum loan amount: \$1,500
- No pre-payment penalty
- No origination or application fees

Loan Eligibility

The PA Forward Student Loan is a loan designed specifically for students enrolled in a degree, certificate, or diploma-granting program. This loan is meant for:

- PA residents attending an approved school (federally-approved educational institution under Title IV of the Higher Education Act of 1965) in or out of PA
- Students from an approved state (DE, MD, NJ, NY, OH, VA, and WV) attending an approved PA school
- U.S. citizens or eligible non-citizens of the U.S.
- Students regardless of enrollment status, including those enrolled less than half-time
- Students and co-signers who meet minimum credit requirements

NOTE: PA Forward Student Loans are separate from the PA State Grant. Eligibility for a PA State Grant does not mean you will be approved for a credit-based PA Forward Student Loan.

Repayment Plan Options

Immediate Repayment

This option allows borrowers to begin repayment immediately. They will:

- Be eligible for the lowest interest rate available for their FICO score range
- Pay their loan off earlier by making principal and interest payments while in school
- Pay the least amount of interest over the life of the loan, compared to the other repayment plan options

NOTE: The first payment will be due within 30 to 60 days after the date of the final disbursement.

Interest Only

Borrowers can avoid interest capitalization with this repayment option. They will:

- Be responsible for paying the accrued interest during school
- Enter repayment with the starting principal balance of the original amount they borrowed

NOTE: Interest payments will begin 30 to 60 days after the loan's first disbursement. Full payments, payments made toward principal and interest, will not begin until 30 to 60 days after the expiration of the grace period.

Partial Interest Payment

Borrowers who want to start paying on the interest that accrues on their loan will select this option. They will:

- Be required to pay a fixed \$25 monthly payment that is applied toward their loan while they are in school and in their grace period
- Have less interest capitalize when they enter repayment

NOTE: Payments will begin 30 to 60 days after the loan's first disbursement. Full payments, payments made toward principal and interest, will not begin until after the expiration of the grace period.

Full Deferral

This option is for borrowers who are enrolled at least half-time, but do not want to make payments while in school and during their grace period. They will not have to make payments while enrolled in school at least half-time; however, they will end up paying the most amount of money over the life of the loan compared to the other repayment plan options because of the interest capitalization after a deferral period.

NOTE: Payments will not be due until after the borrower separates from school, drops below half-time, or after any applicable grace period has expired.

Payments & Terms

The minimum monthly payment for a PA Forward Student Loan is \$50, unless the Interest Only or Partial Interest Payment repayment plans are selected. Borrowers have the option to choose between 5, 10, or 15 years to make repayment fit their needs.

NOTE: The longer the term, the more interest the borrower could pay over the life of the loan.

Co-signer Information

The PA Forward Student Loan Program does not require borrowers to have a co-signer unless the borrower has not met the age of majority based on the law of their state of residence or they do not meet the minimum credit requirements. However, the borrower may benefit from a creditworthy co-signer. Having a co-signer may increase the borrower's chances that the loan will be approved and, perhaps, earn them a better interest rate.

Co-signer Release

The PA Forward Student Loan Program allows for co-signers to be released from their responsibilities after meeting certain requirements.

Co-signer release requirements include:

- 48 consecutive on-time payments of principal and interest have been made while in repayment, excluding deferment and forbearance time.
 - Payments are considered on-time if they are received no later than 15 days after the due date.
 - A lump sum payment counts as one qualifying payment.
- Upon completion of making 48 consecutive on-time payments, the borrower must provide proof of income and meet minimum credit requirements.
- Must be in repayment making their full billed monthly amount.
- The use of any deferment or forbearance will not count towards the co-signer release payment counter. The payment counter will resume once the deferment or forbearance ends.

NOTE: The pandemic period disaster forbearance (March 13, 2020–September 30, 2020) does count toward the co-signer release payment counter.

Once the co-signer is released, they will no longer be held responsible for the repayment of loan. This responsibility will remain solely with the original borrower of the loan.

Interest Rate Rewards

With our great interest rate rewards, borrowers could save a total of 0.75% (0.50% Graduation and 0.25% Direct Debit interest rate rewards) off their fixed interest rate!

Lower Interest Rate for Graduating

We are invested in student's futures and with that comes a 0.50% interest rate reduction for graduating!

Save Time & Money with Direct Debit

Direct Debit is a free service that sets up an electronic deduction from the borrower's checking or savings account each month. They will qualify for a 0.25% interest rate reduction when their application is approved.

Lower Interest Rate for State Employees

PHEAA proudly offers a 0.25% interest rate discount on any new PA Forward Loan that is disbursed after December 1, 2023. This offer is available to state employees who are either the borrower or co-signer working at an approved state organization or PHEAA.

For more information on this benefit and to see the approved state organizations, please visit pheaa.org/PASStateEmployeeDiscount.

Parent Loan

Loan Information

Helping parents or guardians cover the costs of college is exactly why the PA Forward Student Loan Program was established.

- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.), up to an aggregate amount of \$150,000
- Minimum loan amount: \$1,500
- No pre-payment penalty
- No origination or application fees

Loan Eligibility

The PA Forward Parent Loan is designed specifically for parents or guardians of dependent undergraduate students enrolled or who plan to be enrolled at least half-time in a degree, certificate, or diploma-granting program. This loan is meant for:

- PA residents with students attending an approved school (federally approved educational institution under Title IV of the Higher Education Act of 1965) in or out of PA
- Residents from an approved state (DE, MD, NJ, NY, OH, VA, and WV) with students attending an approved PA school
- U.S. citizens or eligible non-citizens of the U.S.
- Parents or guardians who meet minimum credit requirements

Repayment Plan Options

Immediate Repayment

If the parents or guardians want to get a head start on paying back their loan right away, they will select this option. They will:

- Be eligible for the lowest interest rate available for their FICO Score range
- Pay their loan off earlier by making principal and interest payments while the student is in school

- Pay the least amount of interest over the life of the loan compared to the other repayment plan options

NOTE: The first payment will be due within 30 to 60 days after the date of the final disbursement.

Interest Only

Parents or guardians can avoid interest capitalization with this repayment option. They will:

- Be responsible for paying the accrued interest while their student is enrolled in school
- Enter into repayment with the starting principal balance of the original amount they borrowed

NOTE: Interest payments will begin 30 to 60 days after the loan's first disbursement. Full payments of principal and interest will not begin until the student leaves school or drops below half-time.

Payments & Terms

The minimum monthly payment for a PA Forward Student Loan is \$50 a month, unless the Interest Only repayment plan is selected. Parents or guardians have the option to choose between 5, 10, or 15 years to make repayment fit their needs.

NOTE: The longer the term, the more interest the borrower could pay over the life of the loan.

Save Time & Money with Direct Debit

Direct Debit is a free service that sets up an electronic deduction from the borrower's checking or savings account each month. They will qualify for a 0.25% interest rate reduction when their application is approved.

Lower Interest Rate for State Employees

PHEAA proudly offers a 0.25% interest rate discount on any new PA Forward Parent Loan that is disbursed after December 1, 2023. This offer is available to state employees who are the borrower or student working at an approved state organization or PHEAA.

For more information on this benefit and to see the approved state organizations, please visit pheaa.org/PASStateEmployeeDiscount.

Refinance Loan

Refinancing allows borrowers to combine one or more existing student loans into one convenient new loan with one monthly payment to help borrowers navigate successful student loan repayment.

Loan Information

The PA Forward Refinance Loan Program was established to help students manage their student loans.

- Borrow up to \$300,000 (including capitalized interest)
- Minimum loan amount: \$5,000

- No pre-payment penalty
- No origination or application fees

Loan Eligibility

The PA Forward Refinance Loan is specifically designed for those who are in repayment and want assistance with managing their student debt. This loan is meant for:

- Any PA resident or resident of an approved state (DE, MD, NJ, NY, OH, VA, and WV) who is the borrower or co-signer for the student loans
- Borrowers who are currently in repayment
- U.S. citizens or eligible non-citizens of the U.S.
- Borrowers or co-signers who meet the minimum credit requirements

Immediate Repayment Plan

With the Immediate Repayment Plan, borrowers will start making their payments once their loan is fully disbursed. More specifically, their first payment will be due 30 to 60 days after disbursement.

Payments & Terms

- The minimum monthly payment for a PA Forward Refinance Loan is \$50 a month.
- The borrower has the option to choose between five loan terms, based on their balance, to make repayment fit their needs.

Loan Term & Minimum Loan Amount

- 5 Years: \$5,000
- 7 Years: \$5,000
- 10 Years: \$5,000
- 15 Years: \$10,000
- 20 Years: \$20,000

NOTE: The longer the term, the more interest the borrower could pay over the life of the loan.

Co-signer Information

The PA Forward Refinance Loan does not require borrowers to have a co-signer; however, they may benefit from a creditworthy co-signer if they do not meet the minimum credit requirements.

Co-signer release requirements include:

- 48 consecutive on-time payments of principal and interest have been made while in repayment, excluding deferment and forbearance time.
 - Payments are considered on-time if they are received no later than 15 days after the due date.
 - A lump sum payment counts as one qualifying payment.
- Upon completion of making 48 consecutive on-time payments, the borrower must provide proof of income and meet minimum credit requirements.

- Must be in repayment making their full billed monthly payment amount.
- The use of any deferment or forbearance will not count towards the co-signer release payment counter. The payment counter will resume once the deferment or forbearance ends.

NOTE: The pandemic period disaster forbearance (March 13, 2020 – September 30, 2020) does count toward the co-signer release payment counter.

Interest Rate Rewards

We offer several interest rate rewards that can help new and existing customers reduce their interest rate!

Loyalty Benefit

Existing PA Forward borrowers can reduce their final interest rate by 0.35% when they choose to consolidate at least one PA Forward loan into a new PA Forward Refinance Loan.

Direct Debit

Borrowers that sign up for automatic payments can reduce their final interest rate by 0.25% upon Direct Debit approval.

State Employee Benefit

PHEAA proudly offers a 0.25% interest rate discount on any new PA Forward Loan that is disbursed after December 1, 2023. This offer is available to state employees who are either the borrower or co-signer working at an approved state organization or PHEAA.

For more information on this benefit and to see the approved state organizations, please visit pheaa.org/PASStateEmployeeDiscount.

Biweekly Payments

Making biweekly payments can help borrowers pay off their student loans faster, while saving them money! By paying half of their monthly payment every 2 weeks, they end up making an extra payment every year.

The example below details the time and money they could save by making biweekly payments while enrolled in Direct Debit.

Example

\$35,000 Loan With a 10-year Repayment Term and a 7.15% APR

Payment Frequency	Interest Savings	Time to Payoff
Monthly	\$0.00	10 Years
Biweekly	\$1,690.50	8 Years 11 Months (13 Months Sooner!)

NOTE: This is an estimate based on the loan balance, term, and interest rate referenced above. All payments in this example have been made on time. The savings could increase or decrease depending on loan balance, term, and interest rate.

Because student loans must be paid back, PHEAA always encourages students and families to borrow only what is needed to cover costs. If additional funds are needed after obtaining financial aid through grants, scholarships, and federal loan programs, consider a PA Forward Student Loan.

Referral Program

Flexible solutions for lenders to help students and families pay for higher education.



The PA Forward Student Loan Program offers

- Undergraduate Student Loans
- Graduate Student Loans
- Parent Loans
- Refinance Loans for Student Loans in Pennsylvania

The PA Forward Student Loan Program offers

- Co-branded PA Forward Student Loan product, featuring competitive interest rates and multiple repayment options
- Financial literacy materials provided, including web-based financial education tools
- A stronger relationship with current—and new—customers
- Additional revenue generation without capital investment
- Enhanced overall consumer product offerings

Lender Compensation



PHEAA will pay for each funded and disbursed loan referred by a lender.

PHEAA always encourages students and families to exhaust opportunities for grants, scholarships, and federal student loans before applying for private student loans.



For more information, contact

Leon Gagliardo

Assistant Vice President, PA Forward Student Loans

717-421-4762 | leon.gagliardo@pheaa.org

Loan Forgiveness Programs



PA Student Loan Relief for Nurses Program

The PA Student Loan Relief for Nurses (SLRN) Program provides a financial incentive, in the form of student loan relief, for nurses who have worked tirelessly fighting the COVID-19 pandemic to continue within the nursing profession. Under this one-time program, qualified SLRN applicants could be selected to receive student loan relief of up to \$2,500 for each year of work (beginning with 2020) for no more than 3 years, with a maximum benefit of \$7,500.

Eligibility Requirements

To be eligible for the SLRN Program, nurses must meet the following criteria:

- Submitted an initial application on or before the application deadline of March 1, 2022
- Be licensed through the PA Department of State
- Be a resident of PA (as of the date of application and annual loan relief payments)
- Work in a PA qualifying nursing facility (employment must have begun prior to December 31, 2021)
- Performed job-related duties that were impacted by the COVID-19 pandemic
- Worked at least a combined 1,250 hours across the qualifying 12-month calendar year
- Have outstanding qualifying student loan debt (as of the date of application and the annual loan relief payments)

Award Amount

Nurses can receive student loan relief of up to \$2,500 for each year of work for no more than 3 years, with a maximum benefit of \$7,500. More than 6,900 applicants were selected for participation in this program.

For additional information, call PHEAA at 1-800-692-7392.

Public Service Loan Forgiveness Program

The Public Service Loan Forgiveness Program (PSLF) was established to encourage individuals to enter and continue in full-time public service employment. The program allows you to receive forgiveness of the remaining balance of your Direct Loans after you have made 120 qualifying monthly payments while working full time for a qualifying employer. To be eligible for forgiveness, you must remain employed with a qualifying employer at the time you apply.

Borrowers may access the PSLF Form on [StudentAid.gov/PSLF](https://studentaid.gov/PSLF) and use ED's PSLF Help Tool to complete the form.

Important: Commercially held Federal Family Education Loan Program (FFELP) loans may qualify, but only if you consolidate them into a Direct Consolidation Loan. For more information visit [StudentAid.gov/loan-consolidation](https://studentaid.gov/loan-consolidation).

For additional information, visit [StudentAid.gov/PSLF](https://studentaid.gov/PSLF).

Temporary Expanded Public Service Loan Forgiveness

The Consolidated Appropriation Act, 2018 provided limited, additional conditions under which a borrower may become eligible for loan forgiveness if some or all of the payments made on William D. Ford Federal Direct Loan Program loans were under a non-qualifying repayment plan for PSLF. This reconsideration is being referred to as the TEPSLF opportunity.

This opportunity is temporary, has limited funding, and must be on a first come, first served basis. Once all of the funds are used, the TEPSLF opportunity will end.

Borrowers may access the PSLF Form on [StudentAid.gov/PSLF](https://studentaid.gov/PSLF) and use ED's PSLF Help Tool to complete the form.

Federal Teacher Loan Forgiveness Program

The Federal Teacher Loan Forgiveness (TLF) Program is intended to encourage individuals to enter and continue in the teaching profession. Borrowers may qualify for loan forgiveness if they teach full-time at a low-income school or educational service agency and meet other qualifications.

Under this program, individuals who have taught full-time for 5 consecutive, complete academic years in certain elementary and secondary schools or educational service agency that serve low-income families, and who meet other qualifications, may be eligible for forgiveness of up to a combined total of \$5,000 (\$17,500 for certain highly qualified mathematics, science, and special education teachers) of their eligible Direct Loan, FFELP Loan, or both.

Eligibility Requirements

- A borrower must have been employed as a full-time teacher for 5 consecutive, complete academic years (at least one of which was after the 1997-98 academic year) in an elementary or secondary school or educational service agency that is designated as a low-income school by ED. All elementary and secondary schools operated by the Bureau of Indian Education (BIE) qualify as eligible low-income schools for this purpose. A borrower must not have an outstanding balance on a Direct or FFELP Loan as of October 1, 1998, or on the date that they obtained a Direct or FFELP Loan after October 1, 1998.
- The loans for which a borrower is seeking forgiveness must have been made prior to the end of the borrower's 5th year of qualifying teaching service.
- A borrower must not have received a benefit through the AmeriCorps Program under subtitle D of Title 1 of the National and Community Service Act of 1990 for the same teaching service that the borrower is using to seek qualification for forgiveness under this program. Likewise, the borrower cannot use the same period of teaching service to qualify for PSLF that the borrower is using to seek qualification for forgiveness under this program.

NOTE: The Annual Directory of Designated Low-income Schools for Teacher Cancellation Benefits is available at [StudentAid.gov](https://studentaid.gov).

Eligible Loans

Loans that are eligible for forgiveness are subsidized and unsubsidized Direct and FFELP Stafford Loans disbursed on or after October 1, 1998, where the borrower did not have an outstanding balance on a Direct or FFELP Loan on the date the loan was made; and the portion of a Direct or FFELP Consolidation Loan that was used to pay off an eligible subsidized or unsubsidized Direct or FFELP Stafford Loan.

NOTE: A borrower is not eligible for forgiveness on a subsidized or unsubsidized Direct or FFELP Loan if that loan is in default, unless satisfactory repayment arrangements have been made with the holder of those loans.

Application

- As of December 2022, PHEAA is no longer a Federal Student Loan Servicer; please consult the following website for eligibility requirements and other program information: [StudentAid.gov/manage-loans/forgiveness-cancellation/teacher](https://studentaid.gov/manage-loans/forgiveness-cancellation/teacher).
- AES borrowers can obtain a TLF application by visiting aesSuccess.org or by calling 1-800-233-0557.

Services & Communications



American Education Services

PHEAA conducts our student loan servicing activities nationally as American Education Services (AES). AES is a third-party loan service provider, servicing FFELP and private education loans for approximately 300 lenders and secondary markets.

AES provides loan servicing features to new and existing borrowers on behalf of the holders of their loans, including:

Outstanding Digital Resources

- **Account Access**–Borrowers can make payments, check loan balances, obtain loan repayment assistance, upload documentation, and manage their account online
- **Mobile App**–Borrowers can conveniently make payments and manage their student loan account on-the-go
- **Interactive Voice Response (IVR)**–Borrowers can make payments or self-service 24/7

Top-Tier Customer Care

- **Call Centers**–Highly trained and experienced loan counselors
- **Social Media**–AES Facebook and X channels providing social customer care as well as publishing informative, engaging content to empower students throughout their higher education journey
- **Live Chat**–Offering borrowers a quick and instant way to communicate with a loan counselor

Unparalleled Industry Experience

- 40+ years experience as a successful loan servicer
- Tenured staff with a wealth of industry insight and strong partnerships
- 50+ years of practical financial aid experience

Trustworthy Online Resources

- aesSuccess.org
- pheaa.org
- MySmartBorrowing.org–An interactive tool for student borrowers, focused on delivering compelling content and real-life scenarios. Use MySmartBorrowing to encourage students to use critical thinking skills in relation to making choices about their financial future
- YouCanDealWithIt.com–Practical and easy-to-understand guidance on how to deal with common financial situations facing today's college students and recent graduates. Provides the information you need to create a default prevention plan and educate your students about student loans and debt management
- EducationPlanner.org–Helps students prepare for higher education by learning about themselves, exploring careers, and developing an appreciation for the importance of good character and strong study skills

AES Contact List

Please reference the table below for all contacts regarding American Education Services:

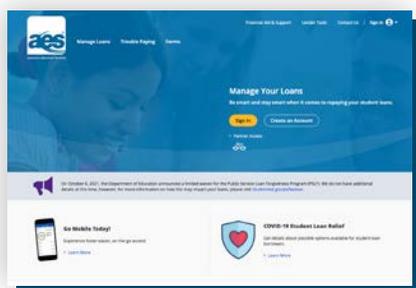
Phone (Toll-Free)	1-800-233-0557 Monday–Friday, 7:30 AM to 9:00 PM (ET)
Fax	717-720-3916
Letters & Correspondence	American Education Services P.O. Box 2461 Harrisburg, PA 17105-2461
Express & Overnight Deliveries	American Education Services 1200 North 7th Street Harrisburg, PA 17102
Payments (except payoffs)	American Education Services P.O. Box 65093 Baltimore, MD 21264-5093
Payoffs (payments in full)	American Education Services–Paid in Full P.O. Box 2251 Harrisburg, PA 17105-2251
Credit Disputes	American Education Services Credit P.O. Box 61047 Harrisburg, PA 17106-1047
Office of Consumer Advocacy	Pennsylvania Higher Education Assistance Agency 1200 North 7th Street Harrisburg, PA 17102

Online Resources



pheaa.org

pheaa.org offers college-planning tools and financial aid information for Pennsylvania's students and their families and for our postsecondary school and college partners. The site focuses on Pennsylvania-specific programs, such as the PA State Grant Program and the PA SWSP. It also provides information and resources to help schools in their efforts to create access to higher education. The Account Access feature offers students online access to their grant and loan information in a secure environment. This area houses award information, permits updates to selected application elements, and maintains a repository of student correspondence.



aesSuccess.org

aesSuccess.org is the website for AES, which services FFELP and private education loans for borrowers nationwide. This site offers online tools to help borrowers easily manage their student loan debt, and general information on student loan options such as repayment plans, loan forgiveness, and postponing payments. In addition to assisting borrowers, the site provides products and solutions for schools and lenders. Schools have the ability to process private education loans and generate default aversion reports via ALEC, while lenders can utilize their online portal to help them manage their loan volume and strengthen their own products.



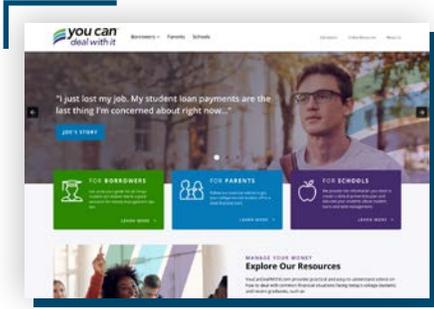
MySmartBorrowing.org

MySmartBorrowing.org is a unique interactive online tool that assists users in identifying their possible cost of a higher education at different schools, future salary expectations for a particular degree, availability of related employment opportunities, and their potential ability to repay student loans while also affording an independent lifestyle after graduation.



EducationPlanner.org

EducationPlanner.org is our career and college-planning website for college-bound, returning and non-traditional students. The site provides everything needed to prepare for higher education, including guidance on choosing a career and major, selecting a school, applying for admission, and funding tuition. Features include checklists, assessments for identifying a student’s strengths and weaknesses, career videos, savings and loan payment calculators. Designated sections also provide valuable information and assistance for parents and school counselors.



YouCanDealWithIt.com

YouCanDealWithIt.com provides practical and easy-to-understand advice on how to deal with common financial situations facing today’s college students and recent graduates, such as:

- Understanding student aid, including the repayment of student loans
- Learning effective money management, including setting a budget
- Dealing with the dangers of credit cards—unless we highlight some of these benefits

In addition to being a resource for students, this website provides information and tools for parents and college financial aid administrators to help them communicate accurate and effective financial advice to their prospective students, current students, and graduates.

Social Media

You can also find our brands on social media. Follow us online and get your questions answered by our Social Customer Care Team, weekdays 9:00 AM–5:00 PM (ET).

Like us on Facebook:



Follow us on X:



Follow us on LinkedIn:



PHEAA

@PHEAAid

PHEAA

American Education Services

@AesSuccessOrg

Appendix



Student Financial Aid Deadlines

Students should be careful to meet application deadlines to ensure full consideration for all types of aid. Students should also check with the Financial Aid Office of the college or university they plan to attend since some institutions have different deadlines than those listed.

Financial Aid Deadlines for PA Students 2023-24 Academic Year & 2023 Summer	
May 1, 2023	The FAFSA for PA State Grant consideration for applicants who plan to enroll in degree programs including those enrolled in college transfer programs at community or junior colleges and all renewal applicants (a PA State Grant recipient during the previous year)
June 30, 2023	SWSP for 2023 summer term EAP and MFEP student application deadline for the 2023-24 award year
August 1, 2023	FAFSA for PA State Grant consideration for first-time applicants who plan to enroll in BTT schools; Hospital Schools of Nursing, community colleges, a Pennsylvania Open Admission institution or 2-year non-transferable or career programs at junior or 4-year colleges
August 15, 2023	Summer PA State Grant application for 2023 summer term
November 1, 2023	SWSP for 2023 fall term and for the full 2023-24 academic year
December 31, 2023	Chafee ETG Program student application deadline for the 2023-24 award year
March 1, 2023	SWSP for 2024 spring term
March 31, 2024	BDBG Program student application deadline for the 2023-24 award year First-time PEGP student application deadline for the 2023-24 award year
May 1, 2024	PA-TIP student application deadline for the 2023-24 award year FosterEd Program student application deadline for the 2023-24 award year

Glossary of Student Aid Terms

Accrued Interest

The accumulated interest not yet paid by the borrower or capitalized in accordance with regulations. Interest accrues daily on the unpaid principal balance of the loan using the Simple Interest method.

Capitalization

The addition of unpaid accrued interest to the principal balance of a loan increases the outstanding principal amount due on the loan. Since interest accrues on the capitalized interest, it adds an expense to the loan.

Consolidation

The act of combining numerous student loans into a single loan with new repayment terms and a new interest rate.

Default

The failure to repay a loan according to the terms the borrower agreed to when signing the promissory note for the loan. Default occurs after a predetermined number of days of nonpayment that depends on the type of loan.

Deferment

A period of time during repayment in which the borrower, upon meeting certain conditions, is not required to make installment payments.

Delinquency

The failure to make scheduled monthly loan payments when they are due.

Direct Loan

A loan that is part of the William D. Ford Federal Direct Loan Program. Eligible students and parents borrow Direct Loans directly from the U.S. Department of Education (ED).

Disbursement

The transfer of loan proceeds by individual check, master check, or electronic funds transfer (EFT) from a lender to a borrower, school, or escrow agent. For a Consolidation Loan, disbursement is the transfer of borrower loan proceeds from the consolidating lender to the current holder of the loans being consolidated.

Expected Family Contribution (EFC)

The amount a student and the student's spouse or family is expected to pay toward the student's cost of attendance. The EFC is a dollar amount calculated using a formula established by the federal government and data from the FAFSA. The amount is used to determine eligibility for federal student financial aid. For PA State Grant applicants, the EFC determined is calculated in accordance with the federal Need Analysis Formula and PHEAA policies; it may not always match the EFC used by ED or by the school. 2023-24 is the last award year during which the EFC will be used. Beginning in 2024-25 it is being replaced by the Student Aid Index (SAI).

Financial Need

An eligible student's COA minus EFC minus estimated financial assistance (EFA) not received under Title IV.

Forbearance

A period during which a borrower may temporarily stop making loan payments, temporarily make smaller payments, or extend the time for making payments. A borrower who does not meet the eligibility requirements for a deferment may, at the discretion of the loan holder, receive forbearance if the borrower does not meet the eligibility requirements for a deferment but is temporarily unable to make loan payments for reasons including, but not limited to, financial hardship or illness. Borrowers are also entitled to receive forbearance if they meet certain regulatory eligibility criteria. For both subsidized and unsubsidized federal loans, the borrower is responsible for paying the interest that accrues during forbearance.

Free Application for Federal Student Aid (FAFSA®)

The FAFSA is the form students must complete to apply for federal financial aid and for most state grants, scholarships, student loans (including Stafford Loans), work-study programs, and many school-based student financial aid programs. Students will need to include household financial information—such as income, taxes, and assets—to determine an index of student need (EFC or SAI). This application may be completed online at fafsa.ed.gov.

Grace Period

The grace period begins the day after the borrower ceases to be enrolled at least half-time at an eligible school and ends the day before repayment begins. During the grace period, the borrower is not required to make payment. Not all loans include a grace period.

Graduate Plus Loan

A PLUS Loan made to graduate or professional students to pay for their education.

Grants

Financial aid awards that may not have to be paid back and are generally awarded based on financial need. Grants are available through the federal government, state agencies, colleges, communities, and other organizations.

Guarantor

A state or private nonprofit organization that has an agreement with ED to administer a loan guaranty program under the Higher Education Act. As of July 1, 2010, guarantors are no longer needed for any federal student loans.

Interest

The finance charge for borrowing the principal dollar amount of a loan from a lender or ED. The interest that accumulates on a student loan becomes payable on the loan's unpaid principal balance. The rate at which interest accrues on a loan may be fixed or variable, as determined by the lender or federal law.

Lender

Any institution that lends money to a borrower for the purpose of postsecondary education. In the case of federal Direct Loans, the lender is ED.

Parent Plus Loan

This type of federal loan is available to parents of dependent undergraduate students. Parent PLUS Loans are disbursed only through ED.

Scholarships

This type of financial award usually does not have to be paid back. It is given to students who demonstrate high achievement in areas such as academics, athletics, music, art, or other disciplines.

Servicer

An entity that enters into a contract with a school or lender to administer any aspect of its participation in a Title IV Program. The servicer is the party who communicates most with the borrower and oversees all loan administration, including processing payments and managing deferments, etc. A servicer can be the original lender, a new lender who has purchased the loan from the original lender, or a third party who administers the loan program on behalf of a lender.

Simple Interest

A method of computing interest and allocating monthly loan payments between interest and principal. The amount of a payment allocated to interest is calculated as $([\text{interest rate} \times \text{current principal balance}] / \text{number of days in the year}) \times \text{the number of days elapsed since interest was last satisfied}$, often when the last payment was credited, divided by the number of days in the year.

Student Aid Index (SAI)

Beginning with the 2024-25 award year, the SAI is the amount a student and the student's spouse or family is expected to be able to provide toward the student's cost of attendance. The SAI is an amount calculated using a formula established by the federal government and data from the FAFSA. The amount is used to determine eligibility for federal student financial aid. For PA State Grant applicants, the SAI determined is calculated in accordance with the federal Need Analysis Formula and PHEAA policies; it may not always match the SAI used by ED or by the school.

Student Aid Report (SAR)

The report provided to the student by ED containing information provided on the FAFSA. This is used by the schools to determine federal grant and loan eligibility.

Subsidized Loans

A type of loan for which the government pays the interest during in-school, grace, and authorized deferment periods. The amount of interest subsidized and the periods in which interest is subsidized may vary depending on the disbursement date.

Undergraduate Student

A student enrolled in a course of study that will result in a bachelor's degree, associate degree, or certification upon completion.

Unsubsidized Loans

A non-need-based loan (such as unsubsidized Federal Stafford Loan or Federal PLUS Loans) on which the borrower is responsible for paying the interest during in-school, grace, and deferment periods, in addition to repayment periods.

Work-Study

A program in which payment is earned by college students who work for approved employers.

Use this form to apply free for federal and state student grants, work-study, and loans. Or apply free online at fafsa.gov.

Apply by the Deadlines

For federal aid, submit your application as early as possible, but no earlier than December 2023. We must receive your application no later than June 30, 2025. Your college must have your correct, complete information by your last day of enrollment in the 2024–25 school year.

For state or college aid, the deadline may be as early as December 2023, and you may need to complete additional forms. Check with your high school counselor or a financial aid administrator at your college. See the state deadlines on page 2. If you are applying close to a deadline, we recommend you submit your FAFSA form online at fafsa.gov. It's the fastest and easiest way to apply for aid.

Fill Out the FAFSA[®] Form

The FAFSA form has five sections: Student, Student Spouse, Parent, Parent Spouse or Partner, and Preparer. To determine who needs to provide their information, consult “Who must provide information on the FAFSA form?”, on page 3.

You may fill the answer fields electronically and then print the form, or print the form first and complete it by hand. If you complete the form by hand, use dark ink and write clearly, as shown below. A computer will process this form; therefore:

- Fill in both circle and square answer fields completely:

Correct ● ■ Incorrect ⊗ ⊖ ⊗ ⊖

- For circle answer fields, choose only one response; for square answer fields, choose all that apply:

○ ● ○ ■ □ ■

- Print in BLOCK CAPITAL letters and skip a box between words; for multi-line responses, wrap any incomplete words onto next line:

1	4	1	6		P	L	U	M	S
T		A	P	T	4				

Continue on next line.

- Report dollar amounts such as \$12,356.41 without cents; if negative, completely fill the circle (⊖) before the answer box:

⊖ \$

				1	2	3	5	6
--	--	--	--	---	---	---	---	---

Refer to the notes on pages 21–22 as instructed.

For help in filling out the FAFSA form, go to StudentAid.gov/fafsa/help or call 1-800-4-FED-AID (1-800-433-3243). If you need assistance in another language, visit StudentAid.gov/apply-for-aid/fafsa/filling-out/request-interpreter.

Special Circumstances

If you or your family experienced significant changes to your financial situation (such as loss of employment or pay cuts), or other special circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete and submit this form as instructed. Once you submit the form, discuss your special circumstances with the financial aid office at the college(s) you applied to or plan to attend.

Mail Your FAFSA[®] Form

After you complete this application, make a copy of pages 7 through 20 for your records. Then mail the original of pages 7 through 20 to:

Federal Student Aid Programs, P.O. Box 70204, London, KY 40742-0204

Extra postage will be required. After your application is processed, you will receive a summary of your information in your FAFSA Submission Summary. If you provide an email address, your summary will be sent by email within three to five days. If you do not provide an email address, your summary will be mailed to you within three weeks. If you would like to check the status of your application, go to StudentAid.gov or call 1-800-433-3243.

2024–25 FAFSA® Deadlines

For federal aid, submit your FAFSA form as early as possible, but no earlier than December 2023. For state or college aid, you may need to submit your FAFSA form as early as December 2023, and you may need to fill out separate forms. See the list below. If you are filing close to a deadline, we recommend you file online at fafsa.gov. It's the fastest and easiest way to apply for aid.

► Unless otherwise noted, the dates below refer to when the form must be received.

Alabama (AL) Check with your financial aid office.	Montana (MT) For priority consideration, submit as soon as possible after December 2023. Check with your financial aid office. More forms may be required.
Alaska (AK) Alaska Education Grant: As soon as possible after December 2023. Awards made while funds exist. Alaska Performance Scholarship: For priority consideration, submit by June 30, 2024. Awards made while funds exist.	N. Mariana Islands (MP) For priority consideration, submit by April 30, 2024. More forms may be required.
American Samoa (AS) Check with your financial aid office. More forms may be required.	Nebraska (NE) Check with your financial aid office.
Arizona (AZ) Check with your financial aid office.	Nevada (NV) Silver State Opportunity Grant: As soon as possible after December 2023. Awards made while funds exist. Nevada Promise Scholarship: March 1, 2024. More forms may be required. Awards made while funds exist. All other aid, check with your financial aid office. More forms may be required.
Arkansas (AR) Academic Challenge: July 1, 2024. ArFuture Grant: fall term, July 1, 2024; spring term, Jan. 10, 2025.	New Hampshire (NH) Check with your financial aid office. More forms may be required.
California (CA) For many state financial aid programs: April 2, 2024 (<i>date postmarked</i>). Cal Grant also requires submission of a school-certified GPA by April 2, 2024. For additional community college Cal Grants: Sept. 2, 2024 (<i>date postmarked</i>). For noncitizens without a Social Security card or with one issued through the federal Deferred Action for Childhood Arrivals (DACA) program, fill out the California Dream Act Application. Contact the California Student Aid Commission or your financial aid office for more information.	New Jersey (NJ) Renewal applicants (2023–24 Tuition Aid Grant recipients): April 15, 2024. All other applicants: fall and spring terms, Sept. 15, 2024; spring term only, Feb. 15, 2025.
Colorado (CO) Check with your financial aid office.	New Mexico (NM) Check with your financial aid office.
Connecticut (CT) For priority consideration, submit by Feb. 15, 2024. Check with your financial aid office. More forms may be required.	New York (NY) June 30, 2025. More forms may be required.
Delaware (DE) April 15, 2024	North Carolina (NC) For priority consideration, submit by June 1, 2024, if attending a UNC System institution, or by Aug. 15, 2024, if attending a community college. Awards made while funds exist.
District of Columbia (DC) For priority consideration, submit by July 1, 2024. DC Tuition Assistance Grant: For priority consideration, submit the DC OneApp and supporting documents by Aug. 1, 2024.	North Dakota (ND) As soon as possible after December 2023. Awards made while funds exist.
Federated States of Micronesia (FM) Check with your financial aid office. More forms may be required.	Ohio (OH) Oct. 1, 2024
Florida (FL) May 15, 2024 (<i>date processed</i>)	Oklahoma (OK) Check with your financial aid office.
Georgia (GA) Refer to Georgia Student Finance Commission's website for more information. As soon as possible after December 2023. Check with your financial aid office. More forms may be required.	Oregon (OR) Oregon Opportunity Grant: As soon as possible after December 2023. Awards made while funds exist. OSAC Private Scholarships: March 1, 2024. More forms may be required. Oregon Promise Grant: Contact state agency. More forms may be required.
Guam (GU) Check with your financial aid office. More forms may be required.	Palau (PW) Check with your financial aid office. More forms may be required.
Hawaii (HI) Check with your financial aid office. More forms may be required.	Pennsylvania (PA) All first-time applicants enrolled in a community college; business/trade/technical school; hospital school of nursing; designated Pennsylvania open-admission institution; or nontransferable two-year program: Aug. 1, 2024. All other applicants: May 1, 2024. More forms may be required.
Idaho (ID) Opportunity Scholarship: For priority consideration, submit by March 1, 2024. Check with your financial aid office. More forms may be required.	Puerto Rico (PR) Check with your financial aid office.
Illinois (IL) Refer to the Illinois Student Assistance Commission's website for the current Monetary Award Program (MAP) deadline dates. As soon as possible after December 2023. Awards made while funds exist.	Rhode Island (RI) Check with your financial aid office. More forms may be required.
Indiana (IN) Adult Student Grant: As soon as possible after December 2023. Awards made while funds exist. New applicants must submit additional form. Workforce Ready Grant: As soon as possible after December 2023. Frank O'Bannon Grant: April 15, 2024. 21st Century Scholarship: April 15, 2024	South Carolina (SC) SC Commission on Higher Education Need-based Grants: As soon as possible after December 2023. Awards made while funds exist. Tuition Grants: June 30, 2024
Iowa (IA) July 1, 2024; earlier priority deadlines may exist for certain programs. More forms may be required.	South Dakota (SD) Check with your financial aid office. More forms may be required.
Kansas (KS) For priority consideration, submit by April 1, 2024. Check with your financial aid office. More forms may be required.	Tennessee (TN) State Grant: Prior-year recipients receive award if eligible and apply by April 15, 2024; all other awards made to neediest applicants. Awards made while funds exist. Tennessee Promise: April 15, 2024. State Lottery: fall term, Sept. 1, 2024; spring and summer terms, Feb. 1, 2025.
Kentucky (KY) As soon as possible after December 2023. Awards made while funds exist.	Texas (TX) For priority consideration, submit by March 15, 2024. More forms may be required. Private and two-year institutions may have different deadlines; check with your financial aid office.
Louisiana (LA) July 1, 2025 (Feb. 1, 2024, recommended)	U.S. Virgin Islands (VI) Check with your financial aid office. More forms may be required.
Maine (ME) May 1, 2024	Utah (UT) Check with your financial aid office. Awards made while funds exist. More forms may be required.
Marshall Islands (MH) Check with your financial aid office. More forms may be required.	Vermont (VT) As soon as possible after December 2023. Awards made while funds exist. More forms may be required.
Maryland (MD) March 1, 2024	Virginia (VA) Check with your financial aid office. More forms may be required.
Massachusetts (MA) For priority consideration, submit by May 1, 2024.	Washington (WA) As soon as possible after December 2023. Check with your financial aid office.
Michigan (MI) May 1, 2024	West Virginia (WV) Promise Scholarship: March 1, 2024. New applicants must submit additional form. Contact your financial aid office or state agency. WV Higher Education Grant: April 15, 2024. WV Invests Grant: For priority consideration, submit by April 15, 2024.
Minnesota (MN) June 30, 2025	Wisconsin (WI) Check with your financial aid office.
Mississippi (MS) MTAG and MESH Grants: Oct. 15, 2024. HELP Grant: April 30, 2024	Wyoming (WY) Check with your financial aid office. More forms may be required.
Missouri (MO) For priority consideration, submit by Feb. 1, 2024. Applications accepted through April 1, 2024.	

What is the FAFSA® Form?

Why fill out a FAFSA form?

The *Free Application for Federal Student Aid* (FAFSA) is the first step in the financial aid process. You use the FAFSA form to apply for federal student aid, such as grants, work-study, and loans. In addition, most states and colleges use information from the FAFSA form to award nonfederal aid.

Why all the questions?

Most of the questions on the FAFSA form are required to calculate your Student Aid Index (SAI). The SAI measures your family's financial strength and is used to determine your eligibility for federal student aid. The state and the colleges you list may also use some of your responses to determine if you may be eligible for state or school aid, in addition to federal aid.

How do I find out my Student Aid Index (SAI)?

Your SAI will be listed on your FAFSA Submission Summary. This summary shows the information you submitted on your FAFSA form. It is important to review the summary to make sure all of your information is correct and complete. Make corrections or provide additional information, as necessary.

How much student financial aid will I receive?

Using the information on your FAFSA form and your SAI, the financial aid office at your college will determine the amount of aid you will receive. The college will use your SAI to prepare a financial aid package to help you meet your financial need. Financial need is the difference between the cost of attendance (which can include living expenses), as determined by your college, and your SAI. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your college. Typically, your college will first use the aid to pay tuition, fees, and housing and food (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges get my FAFSA information?

If you are completing a paper FAFSA form, you can list ten colleges in question 23. You may add more colleges by doing one of the following:

- After your FAFSA form has been processed, go to [StudentAid.gov](https://studentaid.gov), log in to the site, and follow the instructions for adding or changing schools.
- Use the FAFSA Submission Summary, which you will receive after your FAFSA form is processed. Your Data Release Number (DRN) verifies your identity and will be listed on the first page of the summary. You can call 1-800-433-3243 and provide your DRN to a customer service representative, who will add more school codes for you.
- Provide your DRN to the financial aid administrator at the college you want added, and they can add their school code to your FAFSA form.

Note: If there are twenty school codes on your record, each new code will need to replace one of the original school codes listed.

Where can I get more information on student financial aid?

The best place for information about student aid is the financial aid office at the college you plan to attend. The financial aid administrator can tell you about student aid available from your state, the college itself, and other sources.

- You can also visit our website [StudentAid.gov](https://studentaid.gov).
- For information by phone, you can call our Federal Student Aid Information Center at 1-800-433-3243.
- You can also check with your high school counselor, your state aid agency, or your local library's reference section.

Information about other nonfederal assistance may be available from foundations, faith-based organizations, community organizations, and civic groups, as well as organizations related to your field of interest, such as the American Medical Association or American Bar Association. Check with your parents' employers or unions to see if they award scholarships or have tuition assistance plans.

Completing the FAFSA® Form

Who must provide information on the FAFSA form?

The FAFSA form has five sections: Student, Student Spouse, Parent, Parent Spouse or Partner, and Preparer.

Student

The student must always complete the Student section.

Student Spouse

If the student's current marital status, as indicated in question 3, is married or remarried, the student's spouse must complete questions 25 and 26 of the Student Spouse section. The spouse must also complete questions 27–29 if the student answered "No" to "Did or will the student file a 2022 joint tax return with their current spouse?", in question 19.

Parent

The student's parent must complete the Parent section if **all** of the following statements are true:

- The student was born after the year 2000.
- The student's current marital status, as indicated in question 3, is single (never married), divorced, separated, or widowed.
- The student's college grade level, as indicated in question 4, will be first-year, second-year, or other undergraduate.
- The student selected "None of these apply" in question 5, and answered "No" in questions 6 and 7.

If all the above statements are true, the student is considered to be *dependent*, and the student's parent must complete the Parent section,

even if the student does not live with a parent (see "Who is considered a legal parent on the FAFSA form?" and "Which parent should include information?", on page 4).

If any of the above statements are *not* true, the student is considered to be *independent*, and parent information should not be provided.

If all the above statements are true, but the student answered "Yes" **and** selected "None of these apply" in question 6, or else answered "Yes" in question 7, the student is considered to be *provisionally independent*. In this case, the student should submit the FAFSA form with the Parent and Parent Spouse or Partner sections left blank and then contact the college's financial aid administrator for further guidance.

Parent Spouse or Partner

If the student's parent is required to provide information in the Parent section, and that parent's current marital status, as indicated in question 32, is married, remarried, or unmarried and both legal parents living together, the parent's spouse or partner must complete questions 42 and 43 of the Parent Spouse or Partner section. The parent's spouse or partner must also complete questions 44–46 if the parent answered "No" to "Did or will the parent file a 2022 joint tax return with their current spouse?", in question 37.

Preparer

If someone other than the student, student spouse, parent, or parent spouse or partner completed this form on the applicant's behalf, that person must complete the Preparer section. *Paid preparers are prohibited.*

Completing the FAFSA® Form [continued]

Who is considered a legal parent on the FAFSA form?

Legal parents are biological or adoptive (regardless of gender), or as determined by the state (for example, if the parent is listed on the birth certificate). Grandparents, foster parents, legal guardians, widowed stepparents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted the student.

Which parent should include information?

- If the student's parent was never married and does not live with the student's other legal parent, or if the parent is widowed and not remarried, that parent should only provide their own information in the Parent section, and the Parent Spouse or Partner section should be skipped.
- If the parents are divorced or separated, answer the questions about the parent who provides the greater portion of the student's financial support, even if the student does not live with them. If both parents provided an exactly equal amount of financial support during the past 12 months, or if they don't support the student financially, answer the questions about the parent with the greater income and assets. If this parent is remarried as of today, answer the questions about that parent and the stepparent.
- If the student's widowed parent is remarried as of today, answer the questions about that parent and the stepparent.
- Contact 1-800-433-3243 for assistance completing questions 30–46 or visit StudentAid.gov/fafsa-parent.

Can I skip any questions?

Some questions can be skipped in certain circumstances:

Student

Skip questions 7 and 8 if **any** of the following are true:

- The student was born prior to the year 2001.
- The student's current marital status is married (not separated) or remarried, as indicated by question 3.

- The student's college grade level in 2024–25 will be “Master's, doctorate, or graduate certificate program,” as indicated in question 4.
- The student selected something other than “None of these apply” in question 5.

- The student answered “Yes” in question 6.

Skip questions 9, 10, 18, and 21 if **all** of the following are true:

- The student was born after the year 2000.
- The student's current marital status is single (never married), divorced, separated, or widowed.
- The student's college grade level, as indicated in question 4, will be first-year, second-year, or other undergraduate.
- The student selected “None of these apply” in question 5, and answered “No” in questions 6 and 7.

*For students whose FAFSA form does **not** require parent information:*

Skip questions 21 and 22 if the student answered anything other than “None of these apply” on question 18.

*For students whose FAFSA form **does** require parent information:*

Skip questions 21 and 22 if the parent answered anything other than “None of these apply” on question 36.

Student Spouse

If student spouse information must be provided, skip questions 27–29 if the student answered “Yes” to “Did or will the student file a 2022 joint tax return with their current spouse?”, in question 19.

Parent

If parent information must be provided, then all questions in the Parent section must be answered.

Parent Spouse or Partner

If the information of the parent's spouse or partner must be provided, skip questions 44–46 if the parent answered “Yes” to “Did or will the parent file a 2022 joint tax return with their current spouse?”, in question 37.

FAFSA® Privacy Act Statement

Authority: *Title IV of the Higher Education Act of 1965*, as amended (*HEA*) (20 U.S.C. 1070 et seq.), authorizes the Department of Education (Department) to ask the questions set forth in this *Free Application for Federal Student Aid* (FAFSA®) form, including those collecting Social Security numbers (SSNs) from the aid applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant. The collection of the SSNs is also authorized by Executive Order 9397, as amended by Executive Order 13478 (November 18, 2008).

Purpose: We use the information provided on the FAFSA form to determine eligibility for, and benefits under, federal student financial assistance programs authorized by *Title IV* of the *HEA*. We use the SSNs of an aid applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant to verify their identity and to retrieve their records from the Social Security Administration (SSA) for determining the applicant's eligibility for federal student aid. With the authorization of the applicant and, where applicable, a participating parent(s) or spouse, state higher education agencies and institutions of higher education (IHEs) may also use FAFSA information to determine whether the applicant is eligible to receive state and institutional financial aid. Pursuant to section 483 of the *HEA* (20 U.S.C. 1090), state higher education agencies and IHEs that participate in *HEA Title IV* programs have entered into agreements with the Department to receive information about the applicant, and, where applicable, a participating parent(s) or

spouse, to determine need for financial aid programs provided by the state and IHEs. We also use FAFSA information to promote the application for *HEA Title IV* program assistance (including FAFSA form completion efforts), state assistance, and aid awarded by eligible IHEs or by other entities that the Secretary of Education has designated pursuant to section 483(a)(3)(E) of the *HEA* (20 U.S.C. 1090(a)(3)(E)) prior to July 1, 2024. We also may verify the accuracy of the information provided to the Department.

Routine Uses: The information provided on the FAFSA form will only be disclosed outside of the Department with prior written consent or as otherwise allowed by the *Privacy Act of 1974*, as amended (*Privacy Act*) (5 U.S.C. 552a). The *Privacy Act's* requirement for prior written consent has an exception for the “routine uses” that the Department publishes in our System of Records Notices (SORNs). The Department may, without consent, disclose FAFSA information pursuant to the routine uses identified in the “Aid Awareness and Application Processing” (18-11-21) SORN, which is available on the Department's “Privacy Act System of Record Notice Issuances (SORN)” webpage located at <https://www2.ed.gov/notices/ed-pia.html>.

These routine uses include the following:

- To verify the identity of the applicant, the spouse of a married applicant, and the parent(s) of a dependent applicant; determine the accuracy of the information contained in the record; support compliance with *HEA Title IV* statutory and regulatory requirements;

FAFSA® Privacy Act Statement *[continued]*

- and assist with the determination, correction, processing, tracking, and reporting of program eligibility and benefits, the Department may disclose FAFSA information to guaranty agencies, lenders and loan holders participating in the Federal Family Education Loan (FFEL) Program, IHEs, third-party servicers, and federal, state, local, or tribal agencies;
- Through June 30, 2024, disclosures may be made to state higher education agencies, eligible IHEs, and other designated entities that award and administer aid to students, to determine an applicant's eligibility for aid awarded by those parties. Effective July 1, 2024, under amendments to the *HEA* made by the *FAFSA Simplification Act* (Public Law 116-260) and the *FAFSA Simplification Technical Corrections Act* (Public Law 117-103), and pursuant to section 483(a)(2)(D)(i) of the *HEA* (20 U.S.C. 1090(a)(2)(D)(i)), and with the authorization of the applicant and, if necessary, the parents or spouse of the applicant, disclosures may be made to state higher education agencies, eligible IHEs, and scholarship organizations designated by the Secretary of Education prior to December 19, 2019 (the enactment date of the *FUTURE Act* [Public Law 116-91]), as specified by the applicant and in accordance with section 494 of the *HEA* (20 U.S.C. 1098h), to determine an applicant's eligibility for federal, state, and institutional financial aid programs, as well as for scholarship programs at designated organizations. Effective July 1, 2024, under amendments to the *HEA* made by the *FAFSA Simplification Act* and the *FAFSA Simplification Technical Corrections Act*, and pursuant to section 483(a)(3)(B) (state higher education agency) and 483(a)(3)(C) (IHE) of the *HEA* (20 U.S.C. 1090(a)(3)(B) and 1090(a)(3)(C)), disclosures may be made to state higher education agencies and eligible IHEs for the administration of federal, state, or institutional financial or scholarship aid awards;
 - To encourage an applicant to complete a FAFSA form or to assist an applicant with doing so, the Department may disclose an applicant's FAFSA filing status to a local educational agency; a secondary school where the applicant is or was enrolled; a state, local, or tribal agency; or an entity that awards aid to students and that the Secretary of Education has designated prior to the amendments of the *HEA* made by the *FAFSA Simplification Act* and the *FAFSA Simplification Technical Corrections Act*, which are effective July 1, 2024;
 - If the Department determines that the disclosure of FAFSA information is relevant and necessary to judicial or administrative litigation or alternative dispute resolution (ADR), the Department may, in certain circumstances and provided certain conditions are satisfied, disclose such information to the U.S. Department of Justice (DOJ); certain adjudicative bodies, persons, or entities; and parties, counsel, representatives, or witnesses;
 - In the event the FAFSA information indicates, either on its face or in connection with other information, a violation or potential violation of any applicable statute, regulations, or order of a competent authority, the Department may disclose the relevant information to the appropriate agency, whether federal, state, tribal, or local, charged with the responsibility of investigating or prosecuting that violation or charged with enforcing or implementing the statute, Executive Order, rule, regulation, or order issued pursuant thereto;
 - The Department may disclose FAFSA information to the Office of Management and Budget (OMB) or the Congressional Budget Office as necessary to fulfill *Federal Credit Reform Act* requirements in accordance with 2 U.S.C. 661b;
 - The Department may disclose FAFSA information to appropriate agencies, entities, and persons when (a) the Department suspects or has confirmed that there has been a breach of the "Aid Awareness and Application Processing" (18-11-21) system of records; (b) the Department has determined that, as a result of the suspected or confirmed breach, there is a risk of harm to individuals, the Department (including its information systems, programs, and operations), the federal government, or national security; and (c) the disclosure made to such agencies, entities, and persons is reasonably necessary to assist the Department's efforts to respond to the suspected or confirmed breach or to prevent, minimize, or remedy such harm;
 - The Department may disclose FAFSA information to another federal agency or entity when the Department determines that information from the "Aid Awareness and Application Processing" (18-11-21) system of records is reasonably necessary to assist the recipient agency or entity in (a) responding to a suspected or confirmed breach or (b) preventing, minimizing, or remedying the risk of harm to individuals, the recipient agency or entity (including its information systems, programs, and operations), the federal government, or national security, resulting from a suspected or confirmed breach; and
 - If the Department contracts with an entity to perform any function that requires disclosing FAFSA information to the contractor's employees, the Department may disclose the information to those employees. As part of such a contract, the Department shall require the contractor to agree to establish and maintain safeguards to protect the security and confidentiality of the disclosed information.
- Effects of Not Providing Information:** Providing information on the FAFSA form, including an applicant's SSN, is voluntary; however, if not enough information is provided to process an applicant's FAFSA form, aid may be delayed or denied.
- Opportunity to Access or Contest Tax Information:** If you have questions about or need to access your federal tax information used on this application, contact a financial aid administrator at your postsecondary institution. If your postsecondary institution does not provide you access to your federal tax information, contact the Ombudsman Office at ombudsman@ed.gov.
- The Paperwork Reduction Act of 1995:** According to the *Paperwork Reduction Act of 1995*, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. For comments or concerns regarding the status of an individual's submission of this form, write directly to the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044. (Note: Do not return the completed form to this address.)

Federal Tax Information (FTI) Consent and Approval

I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my Federal tax information (FTI) and to the U.S. Department of Education's redisclosure of my FTI, as described below. By accepting within the FAFSA form, I consent to and affirmatively approve of, as applicable, the following:

1. The U.S. Department of Education may disclose my Social Security number (SSN)/Taxpayer Identification Number (TIN), last name, date of birth, unique identifier, the tax year for which FTI is required, and the date and timestamp of my approval for the use of my FTI in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from the U.S. Department of Education, the IRS shall then disclose my FTI to "authorized persons" (i.e., specifically designated officers and employees of the U.S. Department of Education and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) for the purpose of determining eligibility for, and the amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV of the Higher Education Act of 1965*, as amended, for myself or an applicant for Federal student aid who has requested that I share my FTI on their *Free Application for Federal Student Aid (FAFSA®)* form.
2. Authorized persons at the U.S. Department of Education and its contractors (as defined in 26 U.S.C. § 6103(l)(13)(E)) may use my FTI for the purpose of determining the eligibility for, and amount of, Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV of the Higher Education Act of 1965*, as amended, for myself or a FAFSA applicant who has requested that I share my FTI on the FAFSA form.
3. The U.S. Department of Education may redisclose my FTI received from the IRS pursuant to 26 U.S.C. § 6103(l)(13)(D)(iii) to the following entities solely for the use in the application, award, and administration of financial aid:
 - Institutions of higher education participating in the Federal student aid programs authorized under subpart 1 of part A, part C, or part D of *title IV of the Higher Education Act of 1965*, as amended;
 - State higher education agencies;
 - Scholarship organizations designated prior to December 19, 2019, by the Secretary of Education; and
 - Contractors of institutions of higher education and State higher education agencies to administer aspects of the institution's or State agency's activities for the application, award, and administration of such financial aid.
4. The U.S. Department of Education may redisclose my FTI to another FAFSA applicant's FAFSA form(s) for which I elect to participate. By accepting an invitation and affirmation to participate in another individual's FAFSA form, my FTI will be redisclosed to the additional application. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

By consenting and providing my affirmative approval, I further understand that:

1. My consent and affirmative approval are required, as a condition of my eligibility or the eligibility of a FAFSA applicant who has requested that I share my FTI on their FAFSA form, for Federal student aid under a program authorized under subpart 1 of part A, part C, or part D of *title IV of the Higher Education Act of 1965*, as amended, even if I did not file a U.S. Federal tax return.
2. I am providing my written consent for the redisclosure of my FTI by the U.S. Department of Education to include, but not limited to, institutions of higher education, State higher education agencies, designated scholarship organizations, their respective contractors and auditors, other family members participating in the FAFSA form, Office of Inspector General, under 26 U.S.C. § 6103(l)(13)(D), and with my further express written consent obtained by an institution of higher education, the redisclosure of FAFSA information pursuant to the terms and conditions of 20 U.S.C. § 1098h(c).
3. Any FTI received from the IRS at a later date shall supersede any manually entered financial or income information on the FAFSA form.
4. The U.S. Department of Education may request updated FTI from the IRS once my consent is provided. If FTI has changed (e.g., amended tax return filed with revised information), then eligibility for, and amounts of, Federal, State, and institutional financial aid may change.
5. If I do not consent to the redisclosure of my FTI to institutions of higher education, State higher education agencies, designated scholarship organizations, and their respective contractors, the U.S. Department of Education will be unable to calculate my eligibility for Federal student aid or the eligibility of a FAFSA applicant who has requested that I share my FTI on their FAFSA form.

Signatures

I consent and certify under penalty of perjury under the laws of the United States of America, that the information I provide on the FAFSA form is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(i)(3)). By accepting and submitting my part of the FAFSA, my execution date of consent and approval will be logged in the U.S. Department of Education's Person Authentication Service (PAS) System of Record (18-11-12).

If you sign this application, you certify that you are the person identified. If you purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Student

By signing this application, YOU, THE STUDENT, certify that you:

- will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education,
- are not in default on a federal student loan or have made satisfactory arrangements to repay it,
- do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
- will notify your school if you default on a federal student loan, and
- will not receive a Federal Pell Grant from more than one school for the same period of time.

Student, Student Spouse, Parent, Parent Spouse or Partner, Preparer

By signing this application, you certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked, to provide:

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

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

July 1, 2024 – June 30, 2025

Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA[®] Form
Free Application for Federal Student Aid

OMB No. 1845-0001

For help in filling out the FAFSA form, go to StudentAid.gov/fafsa/help or call 1-800-4-FED-AID (1-800-433-3243).Student ▶ **The student must complete this section.**Questions 1–24 apply to the **student**. Leave blank any questions that don't apply to the student.

1 Student Identity Information

[\[See Notes page 21.\]](#)

The student's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /

MM / DD / YYYY

Social Security number (SSN)

 - -

Individual Taxpayer Identification Number (ITIN)

 - -

If the student does not have an ITIN, leave this field blank.

2 Student Contact Information

[\[See Notes page 21.\]](#)

Mobile phone number

 - -

Email address

▶ Continue on next line.

Permanent mailing address

▶ Continue on next line.

Include apt. number.

City

State

ZIP code

 -

Country

3 Student Current Marital Status

[\[See Notes page 21.\]](#) Single

(never married)

 Married

(not separated)

 Remarried Separated Divorced Widowed

4 Student College or Career School Plans

When the student begins the 2024–25 school year, what will their college grade level be?

- First year undergraduate (freshman)
 Second year undergraduate (sophomore)
 Other undergraduate (junior year and beyond)
 Master's, doctorate, or graduate certificate program (MA, MBA, MD, JD, PhD, EdD, etc.)

When the student begins the 2024–25 school year, will they already have their first bachelor's degree? Yes No

Will the student be pursuing an initial teaching certification at the elementary or secondary level? Yes No

5 Student Personal Circumstances

[See Notes page 21.]

Select all that apply.

- | | |
|--|--|
| <input type="checkbox"/> The student is currently serving on active duty in the U.S. armed forces for purposes other than training. | <input type="checkbox"/> At any time since the student turned 13, they were a ward of the court. |
| <input type="checkbox"/> The student is a veteran of the U.S. armed forces. | <input type="checkbox"/> At any time since the student turned 13, they were in foster care. |
| <input type="checkbox"/> The student has children or other people (excluding their spouse) who live with the student and receive more than half of their support from the student now and between July 1, 2024, and June 30, 2025. | <input type="checkbox"/> The student is or was a legally emancipated minor, as determined by a court in their state of residence. |
| <input type="checkbox"/> At any time since the student turned 13, they were an orphan (no living biological or adoptive parent). | <input type="checkbox"/> The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence. |
| | <input type="checkbox"/> None of these apply. |

6 Student Other Circumstances

[See Notes page 21.]

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless? Yes No

If the answer is "Yes," did any of the following determine the student was homeless or at risk of becoming homeless?

Select all that apply.

- | | | | | |
|---|--|---|--|---|
| <input type="checkbox"/> Director or designee of an emergency or transitional shelter, street outreach program, homeless youth drop-in center, or other program serving those experiencing homelessness | <input type="checkbox"/> The student's high school or school district homeless liaison or designee | <input type="checkbox"/> Director or designee of a project supported by a federal TRIO or GEAR UP program grant | <input type="checkbox"/> Financial aid administrator (FAA) | <input type="checkbox"/> None of these apply. |
|---|--|---|--|---|

7 Student Unusual Circumstances

► See "Can I skip any questions?", on page 4.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student? *This information will help us evaluate the student's ability to pay for school.* Yes No

A student may be experiencing unusual circumstances if they:

- Left home due to an abusive or threatening environment;
- Are abandoned by or estranged from their parents;
- Have refugee or asylee status and are separated from their parents, or their parents are displaced in a foreign country;
- Are a victim of human trafficking;
- Are incarcerated, or their parents are incarcerated, and contact with the parents would pose a risk to the student; or
- Are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in their not having a safe, stable place to live, they may be considered a homeless youth and should review the answer to question 6 about being unaccompanied and homeless.

8 Apply for a Direct Unsubsidized Loan Only

► See "Can I skip any questions?", on page 4.

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance, such as those listed in question 7, that prevents them from contacting the parents or obtaining their information? Yes No

If the answer is "Yes," a financial aid administrator at the student's school will determine their eligibility for a Direct Unsubsidized Loan **only**. If the student is approved for this option, they will not qualify to receive other types of federal student loans (including Direct Subsidized Loans), federal grants, or Federal Work-Study programs.

23 Colleges

[See Notes page 22.]

Enter the schools that should receive the student's FAFSA information.

College 1 Federal School Code <input type="text"/>	OR	College 1 name <input type="text"/>	State 1 <input type="text"/>
		Address and city <input type="text"/>	
College 2 Federal School Code <input type="text"/>	OR	College 2 name <input type="text"/>	State 2 <input type="text"/>
		Address and city <input type="text"/>	
College 3 Federal School Code <input type="text"/>	OR	College 3 name <input type="text"/>	State 3 <input type="text"/>
		Address and city <input type="text"/>	
College 4 Federal School Code <input type="text"/>	OR	College 4 name <input type="text"/>	State 4 <input type="text"/>
		Address and city <input type="text"/>	
College 5 Federal School Code <input type="text"/>	OR	College 5 name <input type="text"/>	State 5 <input type="text"/>
		Address and city <input type="text"/>	
College 6 Federal School Code <input type="text"/>	OR	College 6 name <input type="text"/>	State 6 <input type="text"/>
		Address and city <input type="text"/>	
College 7 Federal School Code <input type="text"/>	OR	College 7 name <input type="text"/>	State 7 <input type="text"/>
		Address and city <input type="text"/>	
College 8 Federal School Code <input type="text"/>	OR	College 8 name <input type="text"/>	State 8 <input type="text"/>
		Address and city <input type="text"/>	
College 9 Federal School Code <input type="text"/>	OR	College 9 name <input type="text"/>	State 9 <input type="text"/>
		Address and city <input type="text"/>	
College 10 Federal School Code <input type="text"/>	OR	College 10 name <input type="text"/>	State 10 <input type="text"/>
		Address and city <input type="text"/>	

24 Student Consent, Approval, and Signature

[See page 6.]

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the student) agree to the terms set forth on page 6. If you do not provide approval by filling in the circle below and providing your signature, you will not be eligible for federal student aid.

Approval to transfer federal tax information from the Internal Revenue Service (IRS)

Student signature

Date signed

/ /
MM / DD / YYYY

Student Spouse +

► See “Who must provide information on the FAFSA form?”, on page 3, to determine if a spouse must complete this section.

Questions 25–29 apply to the **student’s spouse**. Leave blank any questions that don’t apply to the student’s spouse.

25 Student Spouse Identity Information

The student spouse’s full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /

MM / DD / YYYY

Social Security number (SSN)

 - -

If the student spouse does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

 - -

If the student spouse does not have an ITIN, leave this field blank.

26 Student Spouse Contact Information

[See Notes page 21.]

Mobile phone number

 - -

Email address

↪ Continue on next line.

Permanent mailing address

↪ Continue on next line.

Include apt. number.

City

State

ZIP code

 -

Country

27 Student Spouse Tax Filing Status

[See Notes page 22.]

► See “Can I skip any questions?”, on page 4.

Did or will the student spouse file a 2022 IRS Form 1040 or 1040-NR?

Yes

No

Did the student spouse either (1) earn income in a foreign country in 2022, (2) work for an international organization in 2022 without being required to report income on any tax return, or (3) file a 2022 tax return with Puerto Rico or another U.S. territory?

Yes

No

International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.

► If the answer is “No” to both of the questions above, question 28 can be skipped.

Parent

► See **“Who must provide information on the FAFSA form?”**, on page 3, to determine if a parent must complete this section.

Questions 30–41 apply to the **student’s parent**. Leave blank any questions that don’t apply to the parent.

30 Parent Identity Information

The parent’s full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /

MM / DD / YYYY

Social Security number (SSN)

 - -

If the parent does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

 - -

If the parent does not have an ITIN, leave this field blank.

31 Parent Contact Information

[See Notes page 21.]

Mobile phone number

 - -

Email address

Continue on next line.

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

 -

Country

32 Parent Current Marital Status

[See Notes page 21.]

- Single (never married)
 Unmarried and both legal parents living together
 Married (not separated)
 Remarried
 Separated
 Divorced
 Widowed

33 Parent State of Legal Residence

State

Date the parent became a legal resident

 /

MM / YYYY

38 Parent 2022 Tax Return Information *[continued]*

Adjusted gross income

⊖ \$

IRS Form 1040 (or 1040-NR): line 11

Income tax paid

\$

IRS Form 1040: line 22 minus Schedule 2: line 2. If negative, enter a zero.

Did the parent receive the earned income credit (EIC)?

IRS Form 1040: line 27

Yes No Don't know

IRA deductions and payments to self-employed
SEP, SIMPLE, and qualified plans

\$

IRS Form 1040 Schedule 1: total of lines 16 + 20

Education credits

(American Opportunity and Lifetime Learning credits)

\$

IRS Form 1040 Schedule 3: line 3

Did the parent file a Schedule A, B, D, E, F, or H
with their 2022 IRS Form 1040?

Yes No Don't know

[See Notes page 22.]

Net profit or loss from IRS Form
1040 Schedule C

⊖ \$

IRS Form 1040 Schedule C: line 31

Amount of college grants, scholarships, or AmeriCorps
benefits reported as income to the IRS

\$

The parent paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their FAFSA form, not to first-time applicants. If the parent is married, include the amount their spouse reported.

Foreign earned income exclusion

⊖ \$

IRS Form 1040 Schedule 1: line 8d

39 Annual Child Support Received

Enter total amount the parent received in child support for the last complete calendar year. If the answer to question 32 was "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amount the parent and their spouse received. If the answer is zero or the question does not apply, enter 0.

\$

40 Parent Assets

[See Notes page 22.]

If the answer to question 32 was "Married," "Remarried," or "Unmarried and both legal parents living together," enter the combined amounts held by the parent and their spouse. If the answer is zero or the question does not apply, enter 0.

Current total of cash, savings,
and checking accounts

\$

Don't include student financial aid.

Current net worth of investments,
including real estate

\$

Don't include the home the parent lives in. Net worth is the value of the investments minus any debts owed against them.

Current net worth of businesses
and investment farms

\$

Enter the net worth of the parent's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.

41 Parent Consent, Approval, and Signature

[See page 6.]

Refer to the terms on page 6. By filling in the answer circle below and signing this form, you (the parent) agree to the terms set forth on page 6. If you do not provide approval by filling in the circle below and providing your signature, the student will not be eligible for federal student aid.

Approval to transfer federal tax information from the Internal Revenue Service (IRS)

Parent signature

Date signed

/ /

MM / DD / YYYY

Parent Spouse or Partner + 

▶ **Do not complete this section if you are not the student's legal parent or stepparent. See "Who must provide information on the FAFSA form?", on page 3, to determine if the parent spouse or partner must complete this section.**

Questions 42-46 apply to the **parent spouse or partner**. Leave blank any questions that don't apply to the parent spouse or partner.

42 Parent Spouse or Partner Identity Information

The parent spouse or partner's full legal name, for example, as it appears on their Social Security card.

First name

Middle name

Last name

Suffix (e.g., Jr. or III)

Date of birth

 / /

MM / DD / YYYY

Social Security number (SSN)

 - -

If the parent spouse or partner does not have an SSN, enter all zeros.

Individual Taxpayer Identification Number (ITIN)

 - -

If the parent spouse or partner does not have an ITIN, leave this field blank.

43 Parent Spouse or Partner Contact Information

[See Notes page 21.]

Mobile phone number

 - -

Email address

▶ Continue on next line.

Permanent mailing address

▶ Continue on next line.

City

Include apt. number.

State

ZIP code

 -

Country

44 Parent Spouse or Partner Tax Filing Status

[See Notes page 22.]

▶ See "Can I skip any questions?", on page 4.

Did or will the parent spouse or partner file a 2022 IRS Form 1040 or 1040-NR? Yes No

If the answer is "No," indicate which one of the following situations applies to the parent spouse or partner for 2022:

▶ If one of the options in the second column below is selected, question 45 can be skipped.

- | | |
|--|--|
| <input type="radio"/> The parent spouse or partner filed or will file a tax return with Puerto Rico or another U.S. territory. | <input type="radio"/> The parent spouse or partner, even though they earned income in the U.S., did not and will not file a U.S. tax return because their income was below the tax filing threshold. |
| <input type="radio"/> The parent spouse or partner filed or will file a foreign tax return. | <input type="radio"/> The parent spouse or partner did not and will not file a U.S. tax return for reasons other than low income. |
| <input type="radio"/> The parent spouse or partner either earned income in a foreign country but did not and will not file a foreign tax return, or worked for an international organization and was not required to report income on any tax return.
<i>International organizations include, for example, the United Nations, World Bank, and International Monetary Fund.</i> | <input type="radio"/> The parent spouse or partner did not and will not file any tax return because they did not earn any income. |

Preparer

► See **“Who must provide information on the FAFSA form?”**, on page 3, to determine if a preparer must complete this section. **Paid preparers are prohibited.**

Questions 47–49 apply to the **preparer**. Leave blank any questions that don't apply to the preparer.

47 Preparer Identity Information

First name

Last name

Social Security number (SSN)

Employer Identification Number (EIN)

48 Preparer Contact Information

Affiliation / Organization

Permanent mailing address

Continue on next line.

Include apt. number.

City

State

ZIP code

49 Preparer Signature

[See page 6.]

Refer to the terms on page 6. By signing this form, you (the preparer) agree to the terms set forth on page 6.

Preparer signature

Date signed

MM / DD / YYYY

Mail Your FAFSA® Form

Make a copy of pages 7 through 20 for your records. Then mail the original of pages 7 through 20 to:

Federal Student Aid Programs, P.O. Box 70204, London, KY 40742-0204

Extra postage will be required.

College Use Only

D/O

Federal school code

FAA signature

Data Entry Use Only

*

@

D

C

Notes

Identity Information – Question 1

Enter your Social Security number (SSN) as it appears on your Social Security card. Attention student residents of Freely Associated States (Republic of Palau, Republic of the Marshall Islands, or Federated States of Micronesia): If the student is a first-time applicant, enter “000” in the first three boxes of the field and leave the remaining six positions blank; we will create an identification number to be used for federal student aid purposes. If the student was issued an identification number beginning with “666” when previously submitting a FAFSA form, enter that number in the Social Security number field.

Contact Information – Questions 2, 26, 31, and 43

We will use your email address to communicate with you electronically. For example, when this FAFSA form has been processed, the student and parent will be notified by email. Your email address will also be shared with your state and the colleges listed on your FAFSA form to allow them to communicate with you.

If you are homeless or have no stable address, you can provide an address where you can reliably receive mail. If you secure a permanent address during the school year, we recommend that you update your address in your FAFSA form.

Common country codes: US (United States), CA (Canada), and MX (Mexico). For U.S. territories, use their state code as their country code (for example, PR for Puerto Rico).

Current Marital Status – Questions 3 and 32

Report your marital status as of the date you sign your FAFSA form. If your marital status changes after you sign your FAFSA form, check with the financial aid office at the college.

For parents: Do not include any person who is not married to the student's parent and who is not a legal parent. Contact 1-800-433-3243 for help.

If the student's legal parents are:

- married, select “Married” or “Remarried.”
- not married to each other and live together, select “Unmarried and both legal parents living together.”
- divorced but living together, select “Unmarried and both legal parents living together.”
- separated but living together, select “Married,” not “Divorced” or “Separated.”

Personal Circumstances – Question 5

Active Duty: Select this box if you are currently serving in the U.S. armed forces or are a National Guard or Reserves enlistee who is on active duty for other than state or training purposes. Do not check the box if you are a National Guard or Reserves enlistee who is on active duty for state or training purposes.

Veteran: Select this box if you (1) have engaged in active duty (including basic training) in the U.S. armed forces, or are a National Guard or Reserves enlistee who was called to active duty for other than state or training purposes, or were a cadet or midshipman at one of the service academies, and (2) were released under a condition other than dishonorable. Also select the box if you are not a veteran now but will be one by June 30, 2025.

Do not select the box if you (1) are currently serving in the U.S. armed forces and will continue to serve through June 30, 2025, (2) have never engaged in active duty (including basic training) in the U.S. armed forces, (3) are currently a ROTC student or a cadet or midshipman at a service academy, (4) are a National Guard or Reserves enlistee activated only for state or training purposes, or (5) were engaged in active duty in the U.S. armed forces but released under dishonorable conditions.

The term “active duty for training” means: (A) full-time duty in the armed forces performed by Reserves for training purposes; (B) full-time duty for training purposes performed as a commissioned officer of the Reserve Corps of the Public Health Service (i) on or after July 29, 1945, or (ii) before that date under circumstances affording entitlement to “full military benefits”, or (iii) at any time, for the purposes of chapter 13 of this title; (C) in the case of members of the Army National Guard or Air National Guard of any State, full-time duty under section 316 (duty as instructors at rifle ranges for the training of civilians in the use of military arms), 502 (Required drills and field exercises), 503 (Participation in field exercises), 504 (National Guard schools and small arms competitions), or 505 (Army and Air Force schools and field exercises) of title 32, or the prior corresponding provisions of law; (D) duty performed by a member of a Senior Reserve Officers' Training Corps program when ordered to such duty for the purpose of training or a practice cruise under chapter 103 of title 10 for a period

of not less than four weeks and which must be completed by the member before the member is commissioned; and (E) authorized travel to or from such duty. The term does not include duty performed as a temporary member of the Coast Guard Reserve.

The term “inactive duty training” means: (A) duty (other than full-time duty) prescribed for Reserves (including commissioned officers of the Reserve Corps of the Public Health Service) by the Secretary concerned under section 206 of title 37 or any other provision of law; (B) special additional duties authorized for Reserves (including commissioned officers of the Reserve Corps of the Public Health Service) by an authority designated by the Secretary concerned and performed by them on a voluntary basis in connection with the prescribed training or maintenance activities of the units to which they are assigned; and (C) training (other than active duty for training) by a member of, or applicant for membership (as defined in section 8140[g] of title 5) in, the Senior Reserve Officers' Training Corps prescribed under chapter 103 of title 10.

Orphan: Select this box if at any time since you turned 13, you had no living parent, even if you are now adopted.

Ward of the Court: Select this box if at any time since you turned 13, you were a dependent or ward of the court, even if you are no longer a dependent or ward of the court today. For federal student aid purposes, someone who is incarcerated is not considered a ward of the court.

Foster Care: Select this box if at any time since you turned 13, you were in foster care, even if you are no longer in foster care today. If you are not sure if you were in foster care, check with your state child welfare agency. You can find that agency's contact information at childwelfare.gov/nfcad.

Emancipation: Select this box if you can provide a copy of a court's decision that, as of today, you are an emancipated minor. Also select the box if you can provide a copy of a court's decision that you were an emancipated minor immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult.

Legal Guardianship: The definition of legal guardianship does not include your parents, even if they were appointed by a court to be your guardians. You are also not considered a legal guardian of yourself.

Select this box if you can provide a copy of a court's decision that, as of today, you are in legal guardianship. Also select the box if you can provide a copy of a court's decision that you were in legal guardianship immediately before you reached the age of being an adult in your state. The court must be located in your state of legal residence at the time the court's decision was issued. Do not select the box if you are still a minor and the court decision is no longer in effect or the court decision was not in effect at the time you became an adult. Also leave the box blank and contact your school if custody was awarded by the courts and the court papers say “custody” (not “guardianship”).

If you meet any of these conditions, the financial aid administrator at your school may require you to provide proof that you were in foster care, a dependent or ward of the court, an emancipated minor, or in legal guardianship.

Other Circumstances – Question 6

“Homeless” means lacking fixed, regular, and adequate housing. You may be homeless if you are living in shelters, parks, motels, hotels, public spaces, camping grounds, cars, abandoned buildings, or temporarily living with other people because you have nowhere else to go. Also, if you are living in any of these situations and fleeing an abusive parent, you may be considered homeless even if your parent would otherwise provide a place to live.

“Unaccompanied” means you are not living in the physical custody of your parent or guardian.

If you selected “Yes” to being unaccompanied and homeless (or unaccompanied, self-supporting, and at risk of being homeless) at any time on or after July 1, 2023, select the appropriate box if you received a determination to that effect. (The financial aid administrator at your college may ask you for a copy of the determination.) If you answered “Yes” but did *not* receive a determination from the persons listed, select “None of these apply” and contact the financial aid administrator at your college. This person can determine if you are “homeless” and, therefore, not required to provide parent information.

[Notes continue on next page.]

Citizenship – Question 13

If you are an eligible noncitizen, write in your eight- or nine-digit A-Number. Generally, you are an eligible noncitizen if you are (1) a permanent U.S. resident with a Permanent Resident Card (I-551); (2) a conditional permanent resident with a Conditional Green Card (I-551C); (3) the holder of an Arrival-Departure Record (I-94) from the Department of Homeland Security showing any one of the following designations: “Refugee,” “Asylum Granted,” “Parolee” (I-94 confirms that you were paroled for a minimum of one year and status has not expired), T-Visa holder (T-1, T-2, T-3, etc.) or “Cuban-Haitian Entrant;” or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of “Victim of human trafficking.”

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select “Neither citizen nor eligible noncitizen.” You will not be eligible for federal student aid. If you have a Social Security number but are not a citizen or an eligible noncitizen, including if you have been granted DACA, you should still complete the FAFSA form because you may be eligible for state or college aid.

Parent Killed in Line of Duty – Question 16

A public safety officer generally includes the following:

- Law enforcement officer, firefighter, or chaplain
- Federal Emergency Management Agency (FEMA) employee
- Emergency management or civil defense agency employee
- Member of a rescue squad or ambulance crew
- Others defined in the *Omnibus Crime Control and Safe Streets Act of 1968*.

High School Information – Question 17

State-recognized high school equivalents:

- GED®: General Educational Development Test
- HiSET®: High School Equivalency Test
- TASC™: Test Assessing Secondary Completion

Federal Benefits Received – Questions 18 and 36

Answer this question about you, your spouse, or anyone in your family. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state’s program.

Tax Filing Status – Questions 19, 27, 37, and 44

U.S. territories include Puerto Rico, Guam, American Samoa, the U.S. Virgin Islands, and the Northern Mariana Islands.

For more information about IRS tax filing thresholds, see IRS Publication 17.

If you filed or will file a foreign tax return or IRS 1040-NR, or a tax return with Puerto Rico, another U.S. territory, or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a non-U.S. tax return or earned income in a foreign country, visit [StudentAid.gov/2425/help/non-us-tax-information](https://studentaid.gov/2425/help/non-us-tax-information) for guidance on how to answer questions about tax return items.

2022 Tax Return Information – Questions 20, 28, 38, and 45

Questions 20 (Student) and 28 (Student Spouse): If the student filed jointly with a spouse in 2022 and is currently married to that person, the joint information of both should be entered in question 20, and the spouse should not complete question 28.

If the student filed jointly with a spouse in 2022 but is no longer married to that person, only the student’s information should be entered in question 20, and no information from the former spouse should be entered in questions 20 or 28.

If the student did not file jointly with a spouse in 2022 and is currently married, only the student’s information should be entered in question 20, and the spouse should complete question 28 with their own information.

Questions 38 (Parent) and 45 (Parent Spouse or Partner): If the parent filed jointly with a spouse or partner in 2022 and is currently married to or living together with that person, the joint information of both should be entered in question 38, and the spouse or partner should not complete question 45.

If the parent filed jointly with a spouse or partner in 2022 but is no longer married to or living with that person, only the parent’s information should be entered in question 38, and no information from the former spouse or partner should be entered in questions 38 or 45.

If the parent did not file jointly with a spouse or partner in 2022 and is currently

married or living together with a partner, only the parent’s information should be entered in question 38, and the spouse or partner should complete question 45 with their own information.

See also “Who must provide information on the FAFSA form?,” on page 3.

College Grants, Scholarships, or AmeriCorps Benefits Reported to the IRS: Taxable college grant and scholarship aid reported to the IRS as income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships.

Assets – Questions 22 and 40

Net worth means the current value, as of today, of investments, businesses, and/or investment farms, minus debts related to those same investments, businesses, and/or investment farms. When calculating net worth, use 0 for investments or properties with a negative value.

Investments include real estate (do not include the home in which you live), rental property (includes a unit within a family home that has its own entrance, kitchen, and bath rented to someone other than a family member), trust funds, UGMA and UTMA accounts, money market funds, mutual funds, certificates of deposit, stocks, stock options, bonds, other securities, installment and land sale contracts (including mortgages held), commodities, etc.

Investments also include qualified education benefits or education savings accounts such as Coverdell savings accounts, 529 college savings plans, and the refund value of 529 prepaid tuition plans. If the student is required to report parent information on the FAFSA form, parents should not report the value of education savings accounts for other children. Qualified education benefits or education savings accounts must be reported as an asset of the parent if the student is required to report parent information. If the student is not required to report parent information on the FAFSA form, the education benefit or savings account is reported as an asset of the student. UGMA and UTMA accounts are considered the assets of the student and must be reported as an asset of the student on the FAFSA form, regardless of whether the student is required to report parent information.

Investments do not include the home you live in, the value of life insurance, ABLE accounts, retirement plans (401[k] plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.), or cash, savings, and checking accounts reported in the previous question.

Investments also do not include UGMA/UTMA accounts for which the student is the custodian but not the owner or the value of qualified education benefits or education savings accounts that are for the benefit of the parent’s other children (not the student).

Investment value means the current balance or market value of these investments as of today. **Investment debt** means only those debts that are related to the investments.

Businesses and investment farms include businesses that you own (including a small or family-run business) or income-producing farms that you own (including the fair market value of land, buildings, livestock, unharvested crops, and machinery actively used in investment farms, agricultural, or commercial activities).

Businesses and investment farms do not include the value of crops that are grown solely for consumption by the student and their family or the home in which you live. If the home in which you live is also located on a farm that you own, do not include the net value of that principal residence in the net value of all farm assets. The principal residence may include the home, structures, and land that are adjacent to the home that are not being used, stored, or sold for farming or other commercial activities.

Colleges – Question 23

Indicate the schools that you want to receive your FAFSA information. You can find federal school codes at [StudentAid.gov/fafsa-app/FSCsearch](https://studentaid.gov/fafsa-app/FSCsearch) or by calling 1-800-433-3243. If you cannot obtain a code, write in the complete name, address, city, and state of the college. If you want more schools to receive your FAFSA information, read *What is the FAFSA form?*, on page 3. Most of the information you included on your FAFSA form, *except for the list of colleges*, will be sent to each of the colleges you listed. In addition, most of your FAFSA information, including the list of colleges, will be sent to your state grant agency.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Consult your state agency or [StudentAid.gov/order](https://studentaid.gov/order) for details.

FAFSA® Tip Sheet

Filing the FAFSA & Getting Financial Aid

\$ 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. Federal and state aid, local programs, private grants, and scholarships all use the FAFSA!



How to Apply

Visit StudentAid.gov/fafsa to complete and submit your application for **free**.



FAQs

Why complete a FAFSA?

The U.S. Department of Education (ED) uses the information provided on your FAFSA to determine your eligibility for aid from federal student financial assistance programs. In Pennsylvania, the FAFSA also helps determine your PA State Grant eligibility. Schools even 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. **File your FAFSA at the earliest application deadline** for any school you want to attend to ensure you're considered for all financial aid programs. Check with your school for details.

You must complete a new FAFSA 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, or a non-transferable 2-year program

What is the Federal Aid Direct Data Exchange Tool?

All students and contributors must provide consent to have their federal tax information transferred directly into the FAFSA form via the Federal Aid Direct Data Exchange. A contributor refers to anyone who is asked to provide information on a student's FAFSA form.

NOTE: Even if students or contributors don't have a Social Security number, didn't file taxes, or filed taxes outside of the U.S., they still need to provide consent.

What do I need to file my FAFSA?

- Your Federal Student Aid account (FSA ID)*
- Your Social Security number
- Your alien registration number, if you are not a U.S. citizen
- Your W-2 forms
- Records of child support payments, including the total amount received for the last complete calendar year
- Your federal income tax return and schedules from the prior-prior year (For example, if completing the 2024-25 FAFSA, use 2022 income tax return information.)
- Your current bank statements, 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 or spouse's (contributor's) Social Security number

NOTE: A contributor can be a student, student's spouse, biological or adoptive parent, or stepparent who provides information on the applicant's FAFSA.

- Your contributor's income and financial records (as listed above)

* What is a Federal Student Aid account username and password?

When you create an account at StudentAid.gov/fsa-id the username and password (FSA ID) you create will be used to log in to and sign the FAFSA. If you are a dependent student, both you and all contributors must have their own FSA ID with a username and password.

Remember to Use the Correct Tax Information

If you plan to attend college from	You can submit the FAFSA from	Using income & tax information from
July 1, 2023–June 30, 2024	October 1, 2022–June 30, 2024	2021
July 1, 2024–June 30, 2025	December 2023–June 30, 2025	2022
July 1, 2025–June 30, 2026	October 1, 2024–June 30, 2026	2023

Note the Schools You Have Applied To

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

1.	4.
2.	5.
3.	6.

To change the schools listed on the FAFSA, log in to [StudentAid.gov](https://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. 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 FAFSA Submission Summary 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](https://studentaid.gov/fafsa). Check your FAFSA Submission Summary for any errors. If you find mistakes, you will need to make necessary corrections online within My FAFSA at [StudentAid.gov/fafsa](https://studentaid.gov/fafsa), or by mail on your paper FAFSA Submission Summary.

Your FAFSA will be shared with any schools you listed on it and with PHEAA, to determine eligibility for the PA State Grant. Schools send out financial aid eligibility notifications to students once they're accepted. Your school may also require you to fill out additional forms for their school-specific programs. Contact your postsecondary schools for more information about financial aid eligibility.

Did Your Circumstances Change?

Contact the financial aid department at your school for help if your financial situation suddenly changed (such as high medical expenses not covered by insurance, divorce, or separation) or your family's income is less this year than what you reported on the FAFSA. **You can also contact PA State Grant staff for help reporting changes in your financial situation at 1-800-692-7392 (TTY: Dial 711, for hearing impaired).**

→ To learn more about the financial aid process, visit pheaa.org.

Release of Student Applicant Information to Public Officials

The PHEAA Office of Public Information will protect student aid applicants and families from the inappropriate release of confidential information regarding the status of grant, loan, or other records for programs administered by PHEAA.

Under Section 143.4 of the Legislative Code of Ethics, a legislator is prohibited from improperly disclosing confidential information obtained in the course of official duties. Similar restrictions apply to other government offices served by the PHEAA Office of Public Information. Executive Order No. 1980-18 prohibits employees, appointees, or officials in the Executive Branch from using, for personal gain or for the gain of others, information obtained as a result of service or employment with the Commonwealth. Accordingly, this gives the PHEAA Office of Public Information additional latitude in releasing certain data about applicants, once establishing that a public official is calling on behalf of and to assist a constituent. None of the applications for aid provide for the specific release of data to public officials and others served by this office and, accordingly, a specific written release will be required in many instances.

The following policies will be followed by the PHEAA Office of Public Information:

- **PA State Grant Records**—By signing the PA State Grant application, applicants authorize the Agency to “make public announcement of an applicant’s PA State Grant or rejection.” Accordingly, the office may advise public officials of the status of a PA State Grant application, including the amount of the PA State Grant or that an application is rejected. Inherent in the authorization to make public an applicant’s “PA State Grant or rejection” status is the authority for this office to release data concerning the incomplete status of a PA State Grant record, the completion being necessary for an applicant’s record to reach either a “PA State Grant or reject” status. Inherent also in the authorization is the authority for this office to advise a public official of the reject reason as long as confidential data from the record is not released in doing so.
- **Loan Records**—The federal loan application does not provide for any “public announcement” authorization and, therefore, no authority exists for release to the general public. However, PHEAA may release certain general information to public officials who are inquiring on behalf of and to assist applicants. This includes whether or not an applicant applied for a loan, the amount of the loan, the status of an incomplete application, or the general reason for rejection of a loan application, as long as confidential data from the record is not released in doing so.

Under what circumstances is a written release required?

Release of confidential loan or grant data not specifically authorized in this policy statement or other authorizations, requires a written release from the applicant (and parent, in the case of a dependent grant applicant). Examples of confidential data would include financial data, loan delinquency, and default information.

What constitutes authorization for the PHEAA Office of Public Information to release student information?

When an applicant writes to a public official asking for assistance in addressing a matter involving a PHEAA program, the forwarding of a copy of that letter to PHEAA by the public official shall be deemed to constitute authorization for PHEAA to provide necessary data from the student’s records in order to respond to the public official’s inquiry. In the case of a dependent grant applicant, the letter must be signed by the parent (guardian or custodian); in all other cases (loan and grant), the applicant’s signature is sufficient.

Except as noted above, the public official must submit to PHEAA a PHEAA-approved release form (attached) whereon the student specifically authorizes PHEAA to release information directly to the public official on the student’s behalf. Where PA State Grant information is requested and the student is being processed as a dependent student, one of the parents whose signature was required on the application must sign the release form.

Authorization for Release of PHEAA/AES-administered Student Aid Status Information

Complete this form and return it to the Pennsylvania Higher Education Assistance Agency/American Education Services (PHEAA/AES) to allow access to all data contained in your PHEAA/AES-administered student aid record by the person or party stated herein for the purpose of assisting you in resolving PHEAA/AES-related issues. This form must always be signed by the applicant. If you are a PHEAA/AES applicant, have a student aid record with PHEAA/AES, or have a higher-education aid relationship with PHEAA/AES and your parents were required to provide information on your application for aid, their signatures must also be provided.

Name of Aid Applicant/Recipient: (please print)
Social Security Number or PHEAA/AES Account Number of Aid Applicant/Recipient:

I hereby authorize PHEAA/AES to release information about my account, including personally identifying information and my relationship with PHEAA/AES to the individuals below. I understand and agree that by authorizing PHEAA/AES to release any and all information to the individuals named and listed below, I assume full responsibility for the named individuals having access to any information maintained by PHEAA/AES relating to me. It is my responsibility and not that of PHEAA/AES to revoke my authorizations if at any time I no longer wish to authorize PHEAA/AES to release information about me to the individuals designated below. I hereby expressly agree that PHEAA/AES shall not be responsible for any damages in any form so arising that I may incur related to my authorizations of PHEAA/AES to release information to the individuals listed below. This authorizations shall be limited only to the release of information and PHEAA/AES will not, based on this authorization alone, knowingly permit the individuals designated below to take action on my behalf related to or arising from my relationship with PHEAA/AES. This authorization does not apply to the release of information about me through PHEAA/AES's websites and online functionality.

Third Party Name: (please print)	Title:
Address:	
Signature of Aid Applicant/Recipient:	Date:
Signatures of Parents: (Only required for release of State Grant information for those processed as dependent students.)	Date:

Return completed form to PHEAA's Office of Public Information.

Mail: PHEAA Office of Public Information, 1200 North Seventh Street, Harrisburg, PA 17102 **Fax:** 717-720-3903

PHEAA/AES Use Only:

Logged:

Intials:

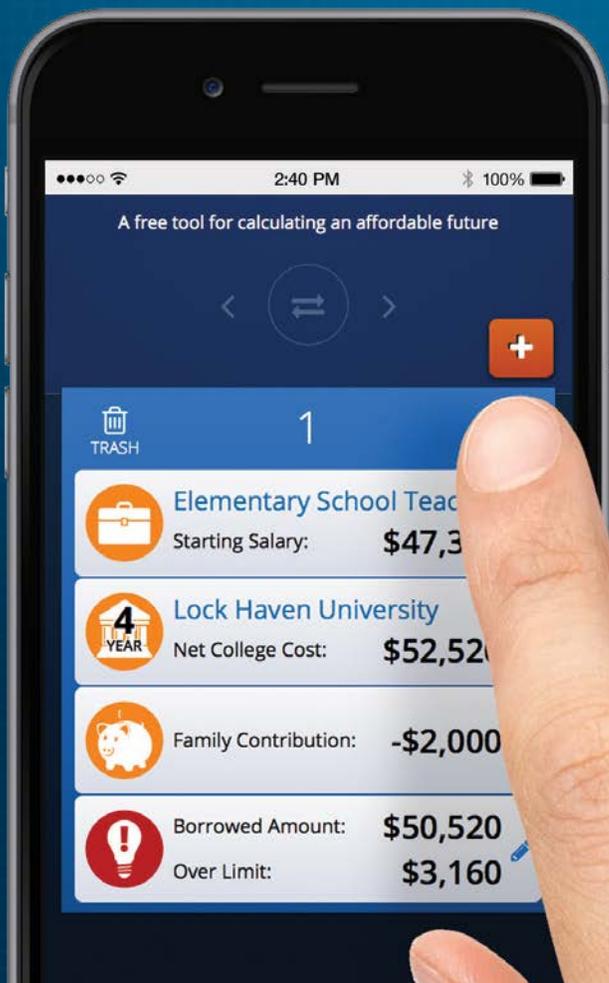


A free tool for calculating an affordable future

Help your constituents to be SMART borrowers with MySmartBorrowing.org

PHEAA's enhanced tool is the key to SMART borrowing!

Affording the cost of higher education is a concern among many families residing in your district. Encourage them to use this FREE tool to calculate an affordable future. The earlier, the better!



How It Works

MySmartBorrowing.org matches a student's anticipated college costs to their selected career's starting salary, then calculates average living expenses for the area in which the student plans to live. The final result is a complete look at the expected student loan debt based on their personal choices.

In order to provide this unique analysis, the new and improved, interactive design includes four easy sections:

-  **1 Select a Career**
Students will get an estimated starting salary in their chosen career based on state and federal employment data.
-  **2 Select a School**
Students will see how much their desired degree will cost at a specific school.
-  **3 Factor in Savings**
Families can view the impact of their savings on the overall cost.
-  **4 Get Results**
Students and families can see what their student loan debt may be based on their choices.



The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963 to provide affordable access to higher education for PA students and families. Through the years, PHEAA has evolved into one of the nation's leading providers of student financial aid services, including the Commonwealth's state-based student loan program—PA Forward. PHEAA also serves millions of students through guaranty, servicing, financial aid processing, and other programs.

PHEAA's earnings are used to support the Agency's public service mission and to pay operating costs, including the administration of the PA State Grant Program and other state-funded student aid programs. This contribution from PHEAA saves the Commonwealth millions of dollars each year. PHEAA continues to devote energy, resources, and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts student loan servicing operations nationally as American Education Services (AES).

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