2020 Student Aid Handbook for Legislators
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 is PHEAA’s Senior Vice President of Public Affairs. Prior to joining PHEAA in December of 2005, Mr. Hench was the Executive Director of the Pennsylvania House Finance Committee. He began his career with the Finance Committee as a Research Analyst in 1999.

Mr. Hench earned a B.A. degree in Business Administration from Lebanon Valley College and an MBA in Management from Penn 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, “Creating 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 approximately $11.7B for 7.3M awards since the program’s inception through the end of the 2019-20 Award Year

Today...

It comprises approximately 133,000 awards for the 2019-20 Academic Year and preceding summer, for a total of nearly $329.4M in projected expenditures. This includes the state appropriation, the PHEAA supplement, and carryover funding from previous years. Because PHEAA covers its own administrative expenses for the PA State Grant and Special Programs, and receives no appropriation from the General Assembly for administrative costs, taxpayers benefit from a $13.9M savings annually. Every dollar appropriated to PHEAA for Pennsylvania student aid programs goes directly to students.

For Fiscal Year 2019-20, PHEAA Committed A Total of...

$30M PA State Grant Program Supplement + $500K Cheyney Keystone Academy Program Supplement = $30.5M of our business earnings to improve access & choice to higher education.

The Governor’s approval of $310,733,000 — combined with PHEAA’s $30M PA State Grant Program supplement and $30M of federal stimulus funding from the Coronavirus Aid, Relief, and Economic Security (CARES) Act — provided for a maximum PA State Grant award of $4,525 for the 2020-21 Award Year.
Loan Servicing

PHEAA conducts 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 services loans owned by the federal government and is 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.

As of JUNE 30, 2020, we were servicing...

$355.1B of federally-owned loans, which includes the TEACH Grants

+ $29.3B of third-party and PHEAA-owned loans

Totaling $384.4B

$95.5B of Remote and Not-for-Profit using PHEAA systems

+ $21.7B of federally-guaranteed loans, including defaulted loans

Grand Total $501.6B of assets managed on PHEAA’s systems

Everything PHEAA has undertaken since its inception has been in fulfillment of its mandate: helping Pennsylvania students achieve affordable higher education. Working together, we can help future generations of Pennsylvania students afford higher education.
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.

Representative Michael Peifer  
Chairman, Pike/Wayne

Senator Wayne D. Fontana  
Vice Chairman, Allegheny

Senator Ryan Aument  
Lancaster

Senator John P. Blake  
Lackawanna/Luzerne/Monroe

Representative Mike Carroll  
Lackawanna/Luzerne

Representative Angel Cruz  
Philadelphia

Representative Sheryl M. Delozier  
Cumberland

Senator Arthur Haywood  
Montgomery/Philadelphia

Senator Vincent J. Hughes  
Montgomery/Philadelphia

Representative Anita Kulik  
Allegheny

Representative Steven C. Mentzer  
Lancaster

Senator Kristin Phillips-Hill  
York

Honorable Roy Reinard  
New Hope

Representative James R. Roebuck, Jr.  
Philadelphia

Senator Mario M. Scavello  
Monroe/Northampton

Representative Curtis G. Sonney  
Erie

Chancellor Timothy R. Thyreen  
Waynesburg

Secretary Robin L. Wiessmann,  
Executive Director & CEO  
PA Housing Finance Agency

Secretary of Education  
PA Dept. of Education

Senate Republican Appointee  
Vacant
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 2019-20 Academic Year, our Higher Education Access Partners conducted:

- 493 FAFSA Completion Sessions and 545 Financial Aid Nights to assist college-bound students and their families in correctly completing the FAFSA and finding the most effective financial aid package
- 40 training workshops for high school counselors and professionals
- Over 1,132 visits to Pennsylvania high schools, postsecondary schools, and other organizations

In total, the outreach activities conducted by PA School Services in 2019-20, including early awareness events, were funded by PHEAA at a cost of $1.8M.

Manager

William Lindsey
717-720-1529
wlindsey@pheaa.org
Higher Education Access Partners

**Western Pennsylvania**

1. **Amy Sloan**  
   (Crawford, Erie, McKean, Mercer, Potter, and Warren Counties)  
   724-977-3662  
   asloan@pheaa.org

2. **Marian Hargrave**  
   (Cameron, Centre, Clearfield, Crawford, Elk, Forest, Jefferson, McKean, and Venango Counties)  
   724-614-3823  
   mhargrav@pheaa.org

3. **Wendy Dunlap**  
   (Armstrong, Beaver, Butler, Clarion, and Lawrence Counties)  
   724-831-7317  
   wdunlap@pheaa.org

4. **Amy Sawdey**  
   (Allegheny County)  
   717-433-3847  
   asawdey@pheaa.org

5. **Jayeann Harr**  
   (Fayette, Greene, Washington, and Westmoreland Counties)  
   412-904-8545  
   jharr@pheaa.org

6. **Julie Fontana**  
   (Bedford, Blair, Cambria, Huntingdon, Indiana, and Somerset Counties)  
   814-322-2563  
   jfontana@pheaa.org

**Eastern Pennsylvania**

7. **Diona Brown**  
   (Adams, Cumberland, Franklin, Fulton, and York Counties)  
   717-678-9681  
   dbrown1@pheaa.org

8. **Tiffanie DeVan**  
   (Dauphin, Juniata, Mifflin, Northampton, Perry, Schuylkill, Snyder, and Union Counties)  
   717-720-2511  
   tdevan@pheaa.org

9. **Sonya Mann-McFarlane**  
   (Berks, Chester, Lancaster, and Lebanon Counties)  
   717-514-6043  
   smannmcf@pheaa.org

10. **Ronald Felder**  
    (Philadelphia)  
    267-294-8204  
    rfelder@pheaa.org

11. **Frances McKeown**  
    (Bucks, Delaware, and Montgomery Counties)  
    215-801-7097  
    fmckeown@pheaa.org

12. **Michael Burke**  
    (Carbon, Lehigh, Monroe, Montgomery, Northampton, and Pike Counties)  
    215-205-5451  
    mburke@pheaa.org

13. **Robin Walker**  
    (Bradford, Columbia, Lackawanna, Luzerne, Lycoming, Montour, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties)  
    717-956-8285  
    rwalker@pheaa.org
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, the 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, parents, 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.

 대하여 Nathan Hench
Senior Vice President,
Strategy & Public Affairs
nhench@pheaa.org

 대하여 Bethany Coleman
Director, Agency Communications
& Employee Engagement
bcoleman@pheaa.org

 대하여 Dana Hepner
Legislative Assistant
dhepner@pheaa.org

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

<table>
<thead>
<tr>
<th>Program</th>
<th>Website</th>
<th>Toll-Free Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>PA State Grant &amp; Special Programs</td>
<td>PHEAA.org</td>
<td>800-692-7392</td>
</tr>
<tr>
<td>FedLoan Servicing</td>
<td>MyFedLoan.org</td>
<td>800-699-2908</td>
</tr>
<tr>
<td>AES Loan Servicing</td>
<td>aesSuccess.org</td>
<td>800-233-0557</td>
</tr>
</tbody>
</table>
Commonwealth-Appropriated Programs
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 12.)

**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 is defined as enrollment of 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 basis (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-percent online and the student's online enrollment in a given term does not exceed 50 percent 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.

**Note:** During the COVID-19 pandemic the PHEAA Board of Directors has exercised its authority as administrator and servicer of the PA State Grant Program to provide relief to impacted students as they pursue their postsecondary education while the Governor’s disaster declaration remains in effect. For 2020-21, if a student's program of study is not structured to be more than 50-percent online, then a student enrolled more than 50 percent in online coursework will remain eligible for their PA State Grant award.

### High School Graduation

A student must be (1) the 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, or (2) the recipient of a Commonwealth Secondary School Diploma or the equivalency diploma of another state, or (3) the recipient of another diploma accepted by the Pennsylvania Department of Education (PDE) as fulfillment of the high school graduation requirement or have completed a program offered through a PDE-approved 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.

### 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**

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

**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) 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/MIA Dependents**

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

The PA State Grant Program requires the applicant to file the Free Application for Federal Student Aid (FAFSA®). The preferred FAFSA filing method is online at studentaid.gov.

Once the FAFSA has been completed, the student will be offered a link to the online PA State Grant Form (SGF) directly from the FAFSA confirmation page. This is a “one-stop shop” for the student to apply for both federal and state aid. The 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 Account Access, PHEAA’s secure portal for students.

In 2018, PHEAA launched a new initiative to provide an electronic signature (eSign) option for the SGF. This eliminates the need for most applicants to print and mail a wet-ink signature page, creating a much better customer experience. 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)
**Application Filing Deadlines**

**MAY 1** – Immediately preceding the academic year for: 1) all renewal applicants; 2) new applicants who plan to enroll in an undergraduate baccalaureate degree program; and 3) new applicants in a college transfer program at a 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: 1) a BTT school; 2) a Hospital School of Nursing; 3) a community college; 4) a Pennsylvania Open Admissions institution (visit [PHEAA.org](http://PHEAA.org) for a list of these schools); or 5) a 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 2020-21, awards are tied to allowable college cost levels at approved postsecondary institutions. The maximum awards are:

<table>
<thead>
<tr>
<th>2020-21 Cost Tiers</th>
<th>2020-21 Maximum Awards</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $12,000</td>
<td>$2,407</td>
</tr>
<tr>
<td>$12,001 - $19,000</td>
<td>$3,851</td>
</tr>
<tr>
<td>$19,001 - $29,000</td>
<td>$4,140</td>
</tr>
<tr>
<td>$29,001 - $32,000</td>
<td>$4,525</td>
</tr>
</tbody>
</table>

**Note:** The maximum award amounts for 2020-21 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](http://PHEAA.org) or call 800-692-7392.

* In response to COVID-19 disruptions, this deadline was extended to May 15, 2020 for the 2020-21 Academic Year only.
Horace Mann Bond-Leslie Pinckney Hill Scholarship Program (Bond-Hill)

This 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 2020-21, the final appropriation to the program was $800,000.

The PA Department of Education (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
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 the U.S. Department of Education'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 2020-21, the program received an appropriation of $3,500,000; 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.
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 percent. Institutions must provide at least 25 percent of a student’s total FWS wages from nonfederal sources. In addition, institutions must use at least 7 percent 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 2020-21, nearly $7.5M was allocated for FWS-ON matching purposes. Another $1.2M was allocated to assist institutions in supporting students carrying out a community service job.
The PA 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 2020-21, $3.4M 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 percent of every dollar earned up to a student’s SWSP award amount. An employer is required to pay the student 100 percent of any earnings above their SWSP award amount.

In 2019-20, employers provided SWSP employment to nearly 1,800 students who earned approximately $1.25M. 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 2020-21 is $5,000 during the academic year and up to an additional $5,000 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 800-443-0646, a number reserved for the use of financial aid administrators and employers, or they may email swsp@pheaa.org.
Partnerships for Access to Higher Education Program

The PHEAA 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 40 participating PATH partners. Through the Matching Funds appropriation, PHEAA may match the scholarships, dollar-for-dollar, up to $3,000.

In 2019-20, there were 1,547 student recipients of a PATH award, with the average award totaling $1,552. For 2019-20, $2.68M 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 $3,000 within an academic year.

For additional information, visit PHEAA.org/PATH, call 800-692-7392, or email path@pheaa.org.
Higher Education of the Disadvantaged (Act 101) Program

This 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 2020-21, the General Assembly appropriated $2.358M for Act 101; an additional $5M was received in CARES Act funding. There are 34 participating programs at 33 schools in the 2020-21 Award Year.

Eligibility Requirements

The institution MUST:

- Be approved for participation in the PA State Grant Program.
- 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 underserved.”
- Meet the definition of “educationally underserved.”
- Be enrolled in a program leading to an undergraduate credential (diploma, certificate, or degree).

For additional information, visit PHEAA.org/Act101, call 800-692-7392, or email act101@pheaa.org.
Institutional Assistance Grants Program

The 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 $26.521M in 2020-21 for this program; an additional $5M was received in CARES Act funding. A total of 89 independent, non-profit 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 2020-21, the estimated per capita payment is $870. The final per capita amount and payment will be calculated at the end of the academic year.

An advance payment of approximately 90 percent of the projected entitlement is disbursed to institutions in September in order 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 must also 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 800-692-7392 or email iag@pheaa.org.
The Ready to Succeed Scholarship (RTSS) Program was enacted pursuant to HB 278 of 2014 in order 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 $110,000.

The Pennsylvania General Assembly appropriated $5.55M in 2020-21 to fund the RTSS Program. RTSS awards, in combination with the PA State Grant Program, offer a total award up to $2,000 for full-time students and $1,000 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 $110,000.
- 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](http://PHEAA.org/RTSS), call 800-692-7392, or email [rtss@pheaa.org](mailto:rtss@pheaa.org).
The Blind or Deaf Higher Education Beneficiary Grant (BDBG) program helps blind or deaf students defray the necessary expenses of postsecondary education.

The grant program for blind and/or deaf students 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 his 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](http://PHEAA.org/blinddeaf), call 800-692-7392, or email [bdbg@pheaa.org](mailto:bdbg@pheaa.org).
The Pennsylvania Internship Program provides scholarships to Pennsylvania students who participate in The Washington Center for Internships and Academic Seminars (TWC) located in Washington, DC. Students that benefit from this program must be enrolled in a Pennsylvania public or private institution and complete an internship experience that complies with all requirements of their college.

The General Assembly has appropriated $450,000 for the 2020-21 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 2020-21, eligible students may receive a scholarship in the amount of $6,250 if attending a public college or university, or $3,500 if attending a private school.

For additional information, visit TWC.edu.
The Pennsylvania 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 $40M of its business earnings to fund this program. Starting with 2019-20, PA-TIP is now funded by a Commonwealth appropriation.

For 2019-20, the program had approximately 111 approved courses of study at 71 Pennsylvania institutions. Two examples of these programs include Medical/Clinical Assistant and Automobile/Automotive Mechanics 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 $4,123, or 75 percent of the allowable program cost, whichever is less, per award year. Awards can cover tuition, fees, books, supplies, and specific living expenses.

For additional information, visit [PHEAA.org/PA-TIP](http://PHEAA.org/PA-TIP), call 800-692-7392, or email patip@pheaa.org.
PHEAA-Administered Programs
Educational Assistance Program

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers the 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.
- Distributes and collects applications.
- 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 to a Pennsylvania State System of Higher Education (PASSHE) institution. EAP served nearly 2,000 recipients with grants in 2019-20, totaling almost $11.7M.

The maximum 2020-21 EAP award values are as follows:

- Full-time undergraduate students are eligible for an award that is the full-time tuition plus technology fee of institution of the student or the maximum of 100 percent of PASSHE tuition plus technology fee ($4,097 per semester), whichever is less.
- Part-time undergraduate students and graduate students are eligible for an award, that is the tuition of the part-time course of study plus technology fee (not to exceed $20 per credit) at the institution of the student or the per credit tuition rate plus technology fee charged to a student at a PASSHE institution ($342 per credit with a maximum of 11 credits per semester), 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 National Guard.

For additional information, call the NATIONAL GUARD at 800-GO-GUARD, or PHEAA at 800-692-7392.
Military Family Education Program

Together with the Pennsylvania Department of Military and Veterans Affairs (DMVA), PHEAA administers the 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.
- Distributes and collects applications.
- 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 be eligible to reenlist in the Pennsylvania National Guard for a period of 6 years.

A Family Member:

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

Award Amount

Every year the maximum MFEP benefits are based upon the tuition plus technology fee charged to a Pennsylvania State System of Higher Education (PASSHE) institution.

The maximum 2020-21 MFEP award values were as follows:

- Full-time undergraduate and graduate students are eligible for an award that is the full-time tuition plus technology fee of institution of the student or the maximum of 100 percent of PASSHE tuition plus technology fee ($4,097 per semester), whichever is less.
- Part-time undergraduate students are eligible for an award, that is the tuition of the part-time course of study plus technology fee (not to exceed $20 per credit) at the institution of the student or the per credit tuition rate plus technology fee charged to a student at a PASSHE institution ($342 per credit with a maximum of 11 credits per semester), 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 National Guard.

For additional information, call the NATIONAL GUARD at 800-GO-GUARD, or PHEAA at 800-692-7392.
Chafee Education & Training Grant Program

The Pennsylvania 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 $42M 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 2019-20, the program provided 366 awards totaling approximately $1.54M. The maximum award was $5,000 with the average award totaling $4,203.

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 U.S. Department of Education 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 2020-21 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](http://PHEAA.org/Chafee), call 800-692-7392, or email [paetg@phea.org](mailto:paetg@phea.org).
Fostering Independence Tuition Waiver Program

In 2019, the Commonwealth of Pennsylvania passed Act 16, creating the Fostering Independence 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 the Pennsylvania Higher Education Assistance Agency (PHEAA) in conjunction with the PA Departments of Education (PDE), Human Services (DHS), and Labor & Industry (L&I).

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 half-time, in a postsecondary institution that is approved by the U.S. Department of Education for Title IV student assistance programs in PA.
- Have unmet cost for the PA Chafee Education and Training Grant (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](http://PHEAA.org/FosterEd), call 800-692-7392, or email [FosterEd@pheaa.org](mailto:FosterEd@pheaa.org).
Postsecondary Educational Gratuity Program

The 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 while in the line of duty.

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 his or her official duties.
- Be a child by birth or adoption of a sheriff, deputy sheriff, National Guard member, or other individual who was on federal or state active military duty who died after September 11, 2011, as a direct result of performing his or her 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.

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. This benefit is available for a maximum of 5 years.

For additional information, visit PHEAA.org/PEGP, call 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 (i.e., 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 800-692-7392.
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 $6,345 for the 2020-21 award year (July 1, 2020, to June 30, 2021).

**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 2019-20, approximately $41.4M 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 (ATS) 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 of completing or otherwise leaving their TEACH Grant program of study. Qualifying reasons, such as active military service, may extend this time frame to complete the service obligation.
• Certify within 120 days of completing or otherwise leaving their TEACH Grant program of study, and each year thereafter, that they are meeting (or intend to meet) the requirements of the service obligation.

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 U.S. Department of Education 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 2020-21 Iraq and Afghanistan Service Grant first disbursed on or after Oct. 1, 2019, and before Oct. 1, 2020, the maximum award amount of $6,345 is reduced by 5.9 percent ($374.35), resulting in a maximum award of $5,970.65.

• For any 2020-21 Iraq and Afghanistan Service Grant first disbursed on or after Oct. 1, 2020, and before Oct. 1, 2021, the maximum award amount of $6,345 is reduced by 5.7 percent ($361.66), resulting in a maximum award of $5,983.34.

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

PHEAA has developed an interactive online tool to assist students and families with this process. Located at MySmartBorrowing.org, this tool allows students to see how decisions related to their career choice, college choice, and level of borrowing could affect them when it's time to repay their loans.

We are promoting the following five key points in helping students become smart borrowers:

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

2. Research job availability in your chosen field, before selecting your major. There are many paths to the same degree. Research every option, rather than focusing on one school and borrowing whatever is needed to afford that choice. Starting at a community college or commuting to a nearby 4-year school may offer substantial savings. Students should only attend a school that they can reasonably afford. You may still require some form of additional aid, but you should only borrow what you absolutely need.

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

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

5. Inconsistent or untimely loan repayment could affect your future. Unlike other forms of debt, student loans are difficult to discharge in bankruptcy. Inconsistent or untimely repayment of your student loans could affect your overall credit score. This in turn may prevent you from obtaining credit cards, buying a car, or purchasing a home. Deferment or forbearance are options if you are having trouble making payments—but these options may increase the total amount owed.
Federal Direct Loan Program

The William D. Ford Federal Direct Loan Program is the largest federal student loan program. Under this program, the U.S. Department of Education 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.

Direct Loans

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

Direct Subsidized Loans

- The federal government will pay the interest for undergraduate study while the borrower is in school, during the grace period, and during any authorized periods of deferment after repayment has begun.
- Borrower must meet the criteria for financial need to qualify for the interest subsidy benefits.
- School determines the amount student can borrow, but cannot exceed the annual loan limit or financial need.

Note: As a result of legislation enacted in July 2012, eligibility for the Direct Loan interest subsidy will be limited for new borrowers on or after July 1, 2013. The law restricts the period of time for which a borrower may receive subsidized loans, in the aggregate, to 150 percent of the published length of the student’s current educational program. If a borrower does not complete their program of study within 150 percent of the published program length, they may not receive any additional subsidized loans; and, under certain conditions, may lose the interest subsidy on their previously disbursed Direct Subsidized Loan.

Direct Unsubsidized Loans

- Borrower is responsible for the interest from the date the loan is disbursed, including interest that accrues during periods of deferment and forbearance. Borrower may pay the interest while they are in school and during their grace period, or they may have the interest capitalized (added to the principal loan balance).
- Financial need is not required. Eligibility is limited to the difference of total Cost of Attendance (COA) determined by the school, minus other student aid received, including a Direct Subsidized Loan, not to exceed the applicable annual loan limit.

* Borrowers whose Direct Loans were first disbursed between July 1, 2012 and July 1, 2014 are responsible for the interest during their grace period. They may pay the interest that accrues during their grace period, or they may have the interest capitalized (added to the principal loan balance).
Eligibility Requirements

- Complete a FAFSA for the appropriate award year.
- Be a U.S. citizen or eligible non-citizen.
- Be accepted for enrollment at a participating school or enrolled in an eligible program at a participating school and be making satisfactory academic progress.
- Maintain at least a half-time enrollment status in a degree or certificate program.
- Not be in default on any education loan.
- Register with the Selective Service, if the student is a male 18-25 years old. (Failure to register by age 26 may result in a permanent loss of federal student aid eligibility. For additional information, visit www.sss.gov)

For additional requirements, visit studentaid.gov.

Direct Loan Interest Rates*

The interest rate varies depending on the loan type and (for most types of federal student loans) the first disbursement date of the loan. The table below provides interest rates for Direct Loans first disbursed on or after July 1, 2020 and before July 1, 2021.

<table>
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<tr>
<th>Loan Type</th>
<th>Borrower Type</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans</td>
<td>Undergraduate</td>
<td>2.75%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Undergraduate</td>
<td>2.75%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Graduate or Professional</td>
<td>4.3%</td>
</tr>
<tr>
<td>Direct PLUS Loans</td>
<td>Parents and Graduate or Professional Students</td>
<td>5.3%</td>
</tr>
</tbody>
</table>

Note: Automatic Temporary 0% Interest and Administrative Forbearance as a result of the COVID-19 Emergency. To provide relief to student loan borrowers during the COVID-19 emergency, interest is being temporarily set at 0% on Department of Education (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 will last from March 13, 2020, through Dec. 31, 2020, but borrowers can still make payments if they choose.

What is a Grace Period?

A grace period is the amount of time during which the borrower is not required to make loan payments, typically 6 months. The grace period begins the day after the student drops below half-time status and ends the day before repayment begins; however, not all loans have a grace period.

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

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

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

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

<table>
<thead>
<tr>
<th>Aggregate Loan Limits</th>
<th>Annual Loan Limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Undergraduates</td>
<td>$31,000 of which no more than $23,000 may be subsidized</td>
</tr>
<tr>
<td>Independent Undergraduates (And dependent students whose parents are unable to borrow under the PLUS Program)</td>
<td>$57,500 of which no more than $23,000 may be subsidized</td>
</tr>
<tr>
<td>Graduate and Professional Students</td>
<td>$138,500 of which no more than $65,500 may be subsidized</td>
</tr>
</tbody>
</table>

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

* Graduate/Professional students are no longer able to receive subsidized loans.
Direct PLUS Loans

Parents of dependent students, as well as students pursuing a graduate or professional degree, can borrow from the Direct PLUS Loan Program.

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.

☑️ 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.

☑️ 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.
- Register with the Selective Service, if the dependent student is a male 18-25 years old. (Failure to register by age 26 may result in a permanent loss of federal student aid eligibility. Visit www.sss.gov.)

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 a U.S. citizen or eligible non-citizen.
- 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 or 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.
- Register with the Selective Service, if the student is a male 18-25 years old. (Failure to register by age 26 may result in a permanent loss of federal student aid eligibility. Visit www.sss.gov.)

Direct PLUS Loan Interest Rates

For Direct PLUS Loans first disbursed on or after July 1, 2020, and before July 1, 2021, the interest rate is 5.3 percent. These are fixed interest rates 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, 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 1 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 800-557-7392 or visit studentaid.gov. TTY users may call 800-557-7395.
PA Forward Student Loans

The PA Forward Student Loan Program is a borrower-friendly suite of low-cost private alternative 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 2019-20 Academic Year, over 2,700 families have benefitted from PA Forward Student Loans.

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.)
- 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 or plan to be enrolled at least half-time 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 (MD, NJ, DE, NY, VA, and OH) attending an approved PA school
- U.S. citizens or eligible non-citizens of the U.S.
- Students and/or co-signers who meet minimum credit requirements

Note: PA Forward Student Loans are separate from the PHEAA Pennsylvania State Grant. Eligibility for a PA State Grant does not mean you will be approved for a 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
- 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 $25.00 a month payment that is applied toward their loan while they are in school
- 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 do not want to make payments until they leave school. They will:

- Not have to make payments while in school; however, will end up paying the most amount of money over the life of the loan compared to the other repayment plan options

**Note:** Payments will not be due until after the borrower separates from school and any applicable grace period has expired.

**Payments & Terms**

The minimum monthly payment for a PA Forward Student Loan is $50.00, unless the Interest Only or Partial Interest Payment repayment plans are selected.

Borrowers have the option to choose between two terms to make repayment fit their needs:

- 10 years
- 15 years

**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 requirement. 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, may get 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:

- Making 48 consecutive on-time payments of principal and interest 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, as well as pass a debt-to-income calculation and credit check.
- 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 (3/13/20-9/30/20) 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 0.75% (0.50% Graduation and 0.25% Direct Debit interest rate rewards) off of their fixed interest rate!

![Lower Interest Rate for Graduating](image)

*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](image)

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

**Note:** If they choose the Interest Only or Partial Interest Repayment Plans, the borrower will not be initially eligible for Direct Debit or the 0.25% rate reduction until their loan enters repayment and they start paying toward both principal and interest.
Parent Loan

Loan Information
Helping parents or guardians help to 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.)
- Minimum loan amount: $1,500
- No pre-payment penalty
- No origination or application fees

Loan Eligibility
The PA Forward Parent Loan is a loan 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 (MD, NJ, DE, NY, VA, and OH) 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
- 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 to pay 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, payments made toward 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 $50.00 a month, unless the Interest Only repayment plan is selected.

Parents or guardians have the option to choose between the two terms to make repayment fit their needs:

- 10 years
- 15 years

**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 may qualify for a 0.25% interest rate reduction when their application is approved.

**Note:** If they choose Interest Only or Partial Interest Repayment Plans, the borrower will not be initially eligible for *Direct Debit* or the 0.25% rate reduction until their loan enters repayment and they start paying toward both principal and interest.

Refinance Loan

Refinancing allows borrowers to combine one or more existing student loans into a single new loan with one monthly payment which can help borrowers navigate successful student loan repayment much more conveniently.

Loan Information

The PA Forward Refinance Loan Program was established to help students manage their students loans as easy as possible.

- 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 a loan designed specifically 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 (MD, NJ, DE, NY, VA, and OH) who is the borrower for the student loans
- Borrowers who are currently in repayment
- U.S. citizens or eligible non-citizens of the U.S.
- Borrowers and/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 $50.00/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:

- Making 48 consecutive on-time payments of principal and interest 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, as well as pass a debt-to-income calculation and credit check.
- Must be in repayment making your 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 (3/13/20-9/30/20) does count toward the co-signer release payment counter.

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.
**Bi-weekly Payments**

Making bi-weekly 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 bi-weekly payments while being enrolled in *Direct Debit*.

<table>
<thead>
<tr>
<th>$35,000 LOAN WITH A 10-YEAR REPAYMENT TERM AND A 5.03% INTEREST RATE TABLE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Frequency</td>
</tr>
<tr>
<td>-------------------</td>
</tr>
<tr>
<td>Monthly</td>
</tr>
<tr>
<td>Bi-weekly</td>
</tr>
</tbody>
</table>

*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.
Loan Forgiveness Programs
The Public Service Loan Forgiveness (PSLF) Program was created by Congress in 2007 to encourage individuals to enter and continue to work full-time in public service jobs. The PSLF Program forgives the remaining balance on Direct Loans after the borrower has met the eligibility requirements.

PHEAA conducts its student loan servicing operations for federally-owned loans as FedLoan Servicing. In this capacity, it serves as the exclusive servicer for the PSLF Program.

Borrowers may qualify for forgiveness of the remaining balance due on their eligible Direct Loans after they have made 120 qualifying payments on those loans under an eligible repayment plan while employed full time by a qualifying public service organization. Only payments made after October 1, 2007 qualify. The first borrowers became eligible for forgiveness in September 2017.

Applicants should submit a Public Service Loan Forgiveness (PSLF) and Temporary Expanded PSLF (TEPSLF) Certification & Application on an annual basis for any months during which they were employed with a public service organization and believe eligibility requirements were met. FedLoan Servicing will process the PSLF form and advise the applicant how many qualifying payments were made in that period.

**Note:** Although loan forgiveness under the PSLF Program is available only for loans made and repaid under the Direct Loan Program, loans made under other federal student loan programs may qualify for forgiveness if they are consolidated into a Direct Consolidation Loan. Only payments made on the Direct Consolidation Loan will count toward the required 120 monthly payments.

### Eligibility Requirements

- Consolidate any non-Direct Loans, if necessary.
- Be on an eligible repayment plan, preferably an Income-Driven Repayment (IDR) plan.
- Be employed full time by a public service organization while making each of the required 120 qualifying payments on Direct Loans, at the time of application for loan forgiveness after making the last of those 120 payments, and at the time loan forgiveness is received.

### Application Procedure

1. Submit the PSLF form for any periods of time in the past for which employment should be considered under the program eligibility requirements.

2. After making the 120th qualifying payment, submit the PSLF form to receive loan forgiveness.

**Note:** Once FedLoan Servicing determines the borrower is employed by an eligible public service organization, all of the borrower’s federally-owned loans (the borrower’s loans that are owned by the U.S. Department of Education) will be transferred to FedLoan Servicing, making it easier for the borrower to track his or her progression in the PSLF Program.

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 Public Service Loan Forgiveness (PSLF). This reconsideration is being referred to as the Temporary Expanded Public Service Loan Forgiveness (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.

Eligibility Requirements

- Submitted the Public Service Loan Forgiveness Application for Forgiveness and had that application denied because some or all of the payments were not made under a qualifying repayment plan for PSLF.
- Have only Direct Loans, and consolidate any non-Direct Loans if necessary.
- All repayment plans qualify except alternative plan types.
- Be employed full-time by a public service organization while making each of the required 120 qualifying payments on Direct Loans, at the time of application for loan forgiveness after making the last of those 120 payments, and at the time loan forgiveness is received.

Application Procedure

- Submit the Public Service Loan Forgiveness (PSLF) and Temporary Expanded PSLF (TEPSLF) Certification & Application the same as you would for PSLF.
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 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 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 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 1997-1998 academic year) in an elementary or secondary school that is designated as a low-income school by the USDE. 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 he or she 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.

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

- FedLoan Servicing borrowers can obtain a TLF application by visiting MyFedLoan.org/TLF or by calling 800-699-2908.
- AES borrowers can obtain a TLF application by visiting aesSuccess.org or by calling 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 Alternative Loan Products 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, and manage their account online
  - Mobile App – Borrowers can conveniently 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 Twitter 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 advice 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:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Phone (Toll-Free)</strong></td>
<td>1-800-233-0557</td>
</tr>
<tr>
<td></td>
<td>Monday through Friday, 7:30 AM to 9:00 PM (ET)</td>
</tr>
<tr>
<td><strong>Fax</strong></td>
<td>717-720-3916</td>
</tr>
<tr>
<td><strong>Letters &amp; Correspondence</strong></td>
<td>American Education Services</td>
</tr>
<tr>
<td></td>
<td>P.O. Box 2461</td>
</tr>
<tr>
<td></td>
<td>Harrisburg, PA 17105-2461</td>
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<tr>
<td><strong>Express/Overnight Deliveries</strong></td>
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</tr>
<tr>
<td></td>
<td>1200 North 7th Street</td>
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<tr>
<td></td>
<td>Harrisburg, PA 17102</td>
</tr>
<tr>
<td><strong>Payments (except payoffs)</strong></td>
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</tr>
<tr>
<td></td>
<td>P.O. Box 65093</td>
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<tr>
<td></td>
<td>Baltimore, MD 21264-5093</td>
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<tr>
<td><strong>Payoffs (payments in full)</strong></td>
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<td>P.O. Box 2251</td>
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<tr>
<td><strong>Credit Disputes</strong></td>
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<tr>
<td></td>
<td>P.O. Box 61047</td>
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<tr>
<td></td>
<td>Harrisburg, PA 17106-1047</td>
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<tr>
<td><strong>Office of Consumer Advocacy</strong></td>
<td>Pennsylvania Higher Education Assistance Agency</td>
</tr>
<tr>
<td></td>
<td>1200 North 7th Street</td>
</tr>
<tr>
<td></td>
<td>Harrisburg, PA 17102</td>
</tr>
</tbody>
</table>
FedLoan Servicing

Building on PHEAA's 50-plus years of student aid experience, FedLoan Servicing was established by PHEAA to support the Department's ability to service student loans owned by the federal government.

FedLoan Servicing is one of a limited number of organizations approved by the Department to service these loans and is dedicated to supporting borrowers with easy and convenient ways to manage their student loans.

FedLoan Servicing provides loan servicing features to new and existing borrowers, including:

- **Outstanding Digital Resources**
  - Account Access – Borrowers can make payments, check loan balances, and manage their account online
  - Mobile App – Borrowers can conveniently 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 – FLS Facebook and Twitter channels providing social customer care as well as publishing informative, engaging content to empower students throughout their higher education journey

- **Unparalleled Industry Experience**
  - 40+ years of 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**
  - MyFedLoan.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 advice 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.

Contact FedLoan Servicing by calling 800-699-2908, Monday through Friday, 8:00 AM to 9:00 PM (ET).
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 State Work-Study Program (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 American Education Services (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.

MyFedLoan.org

MyFedLoan.org is the website for PHEAA's federal line of business, FedLoan Servicing. This site offers tools for borrowers who have Direct Loans and those who have FFELP Loans that are owned by the federal government and serviced by FedLoan Servicing. The site allows borrowers the ability to manage their account, understand their bill, make online payments, and obtain general information on student loan options, such as repayment plans, loan forgiveness, including the PSLF Program, and postponing payments. MyFedLoan.org has targeted content and online portals for both postsecondary schools and partners, such as The Department. Information about the Public Service Loan Forgiveness (PSLF) and the TEACH Grant program are also found on MyFedLoan.org.

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 comfortably 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, and an “Ask a Counselor” section for submitting questions and receiving expert advice. 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 while enjoying the benefits

In addition to being a resource for students, this website also 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 Twitter:

Follow us on LinkedIn:
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.

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MAY 1, 2020</strong></td>
<td>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)</td>
</tr>
<tr>
<td><strong>JUNE 30, 2020</strong></td>
<td>SWSP for 2020 Summer term \ EAP and MFEP student application deadline for the 2020-21 Award Year</td>
</tr>
<tr>
<td><strong>AUGUST 1, 2020</strong></td>
<td>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/career programs at junior or 4-year colleges</td>
</tr>
<tr>
<td><strong>AUGUST 15, 2020</strong></td>
<td>Summer PA State Grant application for 2020 Summer term</td>
</tr>
<tr>
<td><strong>NOVEMBER 1, 2020</strong></td>
<td>SWSP for 2020 Fall term and for the full 2020-21 Academic year</td>
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<tr>
<td><strong>DECEMBER 31, 2020</strong></td>
<td>Chafee student application deadline for the 2020-21 Award Year</td>
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<tr>
<td><strong>MARCH 1, 2021</strong></td>
<td>SWSP for 2021 Spring term</td>
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<tr>
<td><strong>MARCH 31, 2021</strong></td>
<td>BDBG student application deadline for the 2020-21 Award Year \ PEGP student application deadline for the 2020-21 Award Year</td>
</tr>
<tr>
<td><strong>MAY 1, 2021</strong></td>
<td>PA-TIP student application deadline for the 2020-21 Award Year \ FosterEd student application deadline for the 2020-21 Award Year</td>
</tr>
</tbody>
</table>

*Note:* In response to COVID-19 disruptions, this deadline was extended to May 15, 2020 for the 2020-21 Academic Year only.
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 Department.

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 The Department or by the school.

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 EFC. 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 the USDE to administer a loan guarantee 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 the USDE. 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 post-secondary education. In the case of federal Direct Loans, the lender is the USDE.

**Parent Plus Loan**
This type of federal loan is available to parents of dependent undergraduate students. Parent PLUS Loans are disbursed only through the USDE.

**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 \( \left( \frac{\text{interest rate} \times \text{current principal balance}}{\text{number of days in the year}} \right) \times \frac{\text{number of days elapsed since interest was last satisfied, often when the last payment was credited, divided by the number of days in the year}}{\text{number of days in the year}} \).

**Student Aid Report (SAR)**
The report provided to the student by the USDE 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 October 1, 2020. We must receive your application no later than June 30, 2022. Your college must have your correct, complete information by your last day of enrollment in the 2021-2022 school year.

For state or college aid, the deadline may be as early as October 2020. See the table to the right for state deadlines. You may also need to complete additional forms. Check with your high school counselor or a financial aid administrator at your college about state and college sources of student aid and deadlines.

If you are filing close to one of these deadlines, we recommend you file either online at fafsa.gov or via the myStudentAid mobile app. These are the fastest and easiest ways to apply for aid.

Use Your Tax Return
We recommend that you complete and submit your FAFSA form as soon as possible on or after October 1, 2020. The easiest way to complete or correct your FAFSA form with accurate tax information is by using the IRS Data Retrieval Tool either through fafsa.gov or the myStudentAid mobile app. In a few simple steps, most students and parents who filed a 2019 tax return can transfer their tax return information directly into their FAFSA form.

If you (or your parents) have missed the 2019 tax filing deadline that was extended due to Covid-19, and still need to file a 2019 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA form now using estimated tax information, and then you must correct that information after you file your return.

Note: Both parents or both the student and spouse may need to report income on the FAFSA form if they did not file a joint tax return for 2019. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Fill out the FAFSA® Form
If you or your family experienced significant changes to your financial situation (such as loss of employment), or other unusual circumstances (such as tuition expenses at an elementary or secondary school or high unreimbursed medical or dental expenses), complete this form to the extent you can and submit it as instructed. Consult with the financial aid office at the college(s) you applied to or plan to attend.

For help in filling out the FAFSA form, go to StudentAid.gov/completafasa or call 1-800-4-FED-AID (1-800-433-3243). TTY users (for the hearing impaired) may call 1-800-730-8913.

Fill the answer fields directly on your screen or print the form and complete it by hand. Your answers will be read electronically; therefore, if you complete the form by hand:

- use black ink and fill in circles completely;
- print clearly in CAPITAL letters and skip a box between words;
- report dollar amounts (such as $12,356.41) like this: $12,356.41

Mail Your FAFSA® Form
After you complete this application, make a copy of pages 3 through 8 for your records. Then mail the original of pages 3 through 8 to:

Federal Student Aid Programs, P.O. Box 7654, London, KY 40742-7654.

After your application is processed, you will receive a summary of your information in your Student Aid Report (SAR). If you provide an e-mail address, your SAR will be sent by e-mail within three to five days. If you do not provide an e-mail address, your SAR will be mailed to you within three weeks. If you would like to check the status of your application, go to fafsa.gov or call 1-800-433-3243.

Let’s Get Started!
Now go to page 3 of the FAFSA form and begin filling it out. Refer to the notes on pages 9 and 10 as instructed.
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 fill out a FAFSA form?

The FAFSA®形式

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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 Expected Family Contribution (EFC). The EFC measures your family's financial strength and is used to determine your eligibility for federal student aid. Your state and the colleges you list may also use some of your responses. They will determine if you may be eligible for school or state aid, in addition to federal aid.

How do I find out what my Expected Family Contribution (EFC) is?

Your EFC will be listed on your Student Aid Report (SAR). Your SAR summarizes the information you submitted on your FAFSA form. It is important to review your SAR 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 EFC, the financial aid office at your college will determine the amount of aid you will receive. The college will use your EFC 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 EFC. If you are eligible for a Federal Pell Grant, you may receive it from only one college for the same period of enrollment. If you or your family have unusual circumstances that should be taken into account, contact your college's financial aid office. Some examples of unusual circumstances are: unusual medical or dental expenses or a large change in income from 2019 to this year.

When will I receive the student financial aid?

Any financial aid you are eligible to receive will be paid to you through your bank account or credited to your college account. If you have designated a 529 plan, your financial aid will be paid to the plan sponsor. You may also be eligible for school or state aid, in addition to federal aid.

How can I find out more colleges receive my FAFSA form information?

If you are completing a paper FAFSA form, you can only list four colleges in the school code step. You may add more colleges by doing one of the following:

- After your FAFSA form has been processed, go to fafsa.gov, log in to the site, and follow the instructions for correcting your FAFSA form.
- Use the Student Aid Report (SAR), 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 your SAR. 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 he or she can add their school code to your FAFSA form.

Note: Your FAFSA record can only list up to ten school codes. If there are ten school codes on your record, each new code will need to replace one of the school codes listed.

Where can I receive more information on student financial aid?
The best place for information about student financial 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 web site StudentAid.gov.
- For information by phone you can call our Federal Student Aid Information Center at 1-800-433-3243. TTY users (for the hearing impaired) may call 1-800-730-8913.
- 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.

FAFSA® Privacy Act Statement

Authority: Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask these questions, and to collect Social Security numbers (SSN), from both you and your parents.

Purpose: We use the information provided on your Free Application for Federal Student Aid (FAFSA®) form to determine if you are eligible to receive federal student aid and the amount that you are eligible to receive. Your SSN is used to verify your identity and retrieve your records. We may request your SSN again for these purposes. State and institutional student financial aid programs also may use the information provided on your FAFSA® form to determine if you are eligible to receive state and institutional aid and the financial need that you have for such aid.

Routine Uses: The information you provide will not be disclosed outside of the U.S. Department of Education (Department), except with your consent, and as otherwise allowed by the Privacy Act of 1974, S.U.C.C. 552a, as amended, pursuant to the routine uses identified in the Federal Student Aid Application User's Guide System of Records Notice. Section 484 (Privacy Act) of the Higher Education Act of 1965, as amended, may also authorize the Department to disclose information on your FAFSA® form to determine if you are eligible to receive state and institutional aid and the financial need that you have for such aid.

Routine Uses: The information you provide will not be disclosed outside of the U.S. Department of Education (Department), except with your consent, and as otherwise allowed by the Privacy Act of 1974, S.U.C.C. 552a, as amended, pursuant to the routine uses identified in the Federal Student Aid Application User's Guide System of Records Notice. Section 484 (Privacy Act) of the Higher Education Act of 1965, as amended, may also authorize the Department to disclose information on your FAFSA® form to determine if you are eligible to receive state and institutional aid and the financial need that you have for such aid.

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Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank.

1. Last name 
2. First name 
3. Middle initial 

Your full name (exactly as it appears on your Social Security card) If your name has a suffix, such as Jr. or III, include a space between your last name and suffix.

Your permanent mailing address
4. Number and street (include apt. number) 
5. City (and country if not U.S.) 
6. State 
7. ZIP code 

9. Your date of birth MONTH DAY YEAR 
10. Your telephone number 

Your driver's license number and driver's license state (if you have one) 
11. Driver's license number 
12. Driver's license state 

13. Your e-mail address. If you provide your e-mail address, we will communicate with you electronically. For example, when your FAFSA form has been processed, you will be notified by e-mail. Your e-mail 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 do not have an e-mail address, leave this field blank.

Yes, I am a U.S. citizen (U.S. national). Skip to question 16. 
No, but I am an eligible noncitizen. Fill in question 15. 
No, I am not a citizen or eligible noncitizen. Skip to question 16. 

15. Alien Registration Number 

I am single. 
I am separated. 
I am married/remarried. 
I am divorced or widowed. 

17. Month and year you were married, remarried, separated, divorced or widowed. See Notes page 9. 
MONTH YEAR 

18. What is your state of legal residence? 
STATE 

19. Did you become a legal resident of this state before January 1, 2016? 
Yes 
No 

20. If the answer to question 19 is “No,” give month and year you became a legal resident of that state. 
MONTH YEAR 

Male 
Female 

22. If female, skip to question 23. Most male students must register with the Selective Service System to receive federal aid. If you are male, are age 18-25, and have not registered, fill in the circle and we will register you. See Notes page 9. 
Register me 

23. Have you been convicted for the possession or sale of illegal drugs for an offense that occurred while you were receiving federal student aid (such as grants, work-study, or loans)? Answer “No” if you have never received federal student aid or if you have never had a drug conviction for an offense that occurred while receiving federal student aid. If you have a drug conviction for an offense that occurred while you were receiving federal student aid, answer “Yes,” but complete and submit this application, and we will mail you a worksheet to help you determine if your conviction affects your eligibility for aid. If you are unsure how to answer this question, call 1-800-433-3243 for help.

24. Highest school completed by Parent 1 
Middle school/Jr. high 
High school 
College or beyond 
Other/unknown 

25. Highest school completed by Parent 2 
Middle school/Jr. high 
High school 
College or beyond 
Other/unknown 

26. What will your high school completion status be when you begin college in the 2021-2022 school year? 
High school diploma. Answer question 27. 
General Educational Development (GED) certificate or state certificate. 
Homeschooled. Skip to question 28. 
None of the above. 

For Help — StudentAid.gov/completefafsa Page 3
27. What is the name of the high school where you received or will receive your high school diploma? Enter the complete high school name, and the city and state where the high school is located.

<table>
<thead>
<tr>
<th>High School Name</th>
<th>High School City</th>
</tr>
</thead>
</table>

28. Will you have your first bachelor’s degree before you begin the 2021-2022 school year?

- Yes [ ]
- No [ ]

29. What will your college grade level be when you begin the 2021-2022 school year?

<table>
<thead>
<tr>
<th>Grade Level</th>
<th>Code</th>
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<tbody>
<tr>
<td>Never attended college and 1st year undergraduate</td>
<td>0</td>
</tr>
<tr>
<td>Attended college before and 1st year undergraduate</td>
<td>1</td>
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<tr>
<td>2nd year undergraduate/sophomore</td>
<td>2</td>
</tr>
<tr>
<td>3rd year undergraduate/junior</td>
<td>3</td>
</tr>
<tr>
<td>4th year undergraduate/senior</td>
<td>4</td>
</tr>
<tr>
<td>5th year/other undergraduate</td>
<td>5</td>
</tr>
<tr>
<td>1st year college graduate/professional (MBA, MD, PhD, etc.)</td>
<td>6</td>
</tr>
<tr>
<td>Continuing graduate/professional or beyond (MBA, MD, PhD, etc.)</td>
<td>7</td>
</tr>
</tbody>
</table>

30. What college degree or certificate will you be working on when you begin the 2021-2022 school year?

<table>
<thead>
<tr>
<th>Degree/Certificate</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st bachelor’s degree</td>
<td>1</td>
</tr>
<tr>
<td>2nd bachelor’s degree</td>
<td>2</td>
</tr>
<tr>
<td>Associate degree (occupational or technical program)</td>
<td>3</td>
</tr>
<tr>
<td>Associate degree (general education or transfer program)</td>
<td>4</td>
</tr>
<tr>
<td>Certificate or diploma (occupational, technical or education program of less than two years)</td>
<td>5</td>
</tr>
<tr>
<td>Certificate or diploma (occupational, technical or education program of two or more years)</td>
<td>6</td>
</tr>
<tr>
<td>Teaching credential (nondegree program)</td>
<td>7</td>
</tr>
<tr>
<td>College graduate or professional degree (MBA, MD, PhD, etc.)</td>
<td>8</td>
</tr>
<tr>
<td>Other/undecided</td>
<td>9</td>
</tr>
</tbody>
</table>

31. Are you interested in being considered for work-study?

- Yes [ ]
- No [ ]
- Don’t know [ ]

**Step Two (Student):**

Answer questions 32–57 about yourself (the student). If you were never married, or are separated, divorced or widowed and are not remarried, answer only about yourself. If you are married or remarried as of today, include information about your spouse.

32. For 2019, have you (the student) completed your IRS income tax return or another tax return listed in question 33?

- I have already completed my return [ ]
- I will file but have not yet completed my return [ ]
- I’m not going to file. Skip to question 38. [ ]

33. What income tax return did you file or will you file for 2019?

<table>
<thead>
<tr>
<th>Income Tax Return</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRS 1040</td>
<td>1</td>
</tr>
<tr>
<td>A foreign tax return, IRS 1040NR or IRS 1040NR-EZ. See Notes page 9.</td>
<td>2</td>
</tr>
<tr>
<td>A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. See Notes page 9.</td>
<td>3</td>
</tr>
</tbody>
</table>

34. For 2019, what is or will be your tax filing status according to your tax return?

- Single [ ]
- Head of household [ ]
- Married—filed joint return [ ]
- Married—filed separate return [ ]
- Qualifying widow(er) [ ]
- Don’t know [ ]

35. Did (or will) you file a Schedule 1 with your 2019 tax return? Answer “No” if you did not file a Schedule 1 or only filed a Schedule 1 to report: unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, Alaska Permanent Fund dividend, or virtual currency. See Notes page 9.

- Yes [ ]
- No [ ]
- Don’t know [ ]

For questions 36–44, if the answer is zero or the question does not apply to you, enter 0. Report whole dollar amounts with no cents.

36. What was your (and spouse’s) adjusted gross income for 2019? Adjusted gross income is on IRS Form 1040—line 8b.

37. Enter your (and spouse’s) income tax for 2019. Income tax amount is the total of IRS Form 1040—line 14 minus Schedule 2—line 2. If negative, enter a zero here.

Questions 38 and 39 ask about earnings (wages, salaries, tips, etc.) in 2019. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 33: IRS Form 1040—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation.

38. How much did you earn from working in 2019?

39. How much did your spouse earn from working in 2019?

40. As of today, what is your (and spouse’s) total current balance of cash, savings, and checking accounts? Don’t include student financial aid.

41. As of today, what is the net worth of your (and spouse’s) investments, including real estate? Don’t include the home you live in. See Notes page 9.

42. As of today, what is the net worth of your (and spouse’s) current businesses and/or investment farms? Don’t include a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 9.
Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer “Yes” to any of the questions in this step, skip Step Four and go to Step Five on page 8.

43. Student’s 2019 Additional Financial Information (Enter the combined amounts for you and your spouse.)
   a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3—line 3.
   b. Child support paid because of divorce or separation or as a result of a legal requirement. Do not include support for children in your household, as reported in question 93.
   c. Taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.
   d. 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.
   e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Do not include untaxed combat pay.
   f. Earnings from work under a cooperative education program offered by a college.

44. Student’s 2019 Untaxed Income (Enter the combined amounts for you and your spouse.)
   a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. Do not include amounts reported in code DD (employer contributions toward employee health benefits).
   b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 15 + 19.
   c. Child support received for any of your children. Do not include foster care or adoption payments.
   d. Tax exempt interest income from IRS Form 1040—line 2a.
   e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 4c) minus (lines 4b + 4d). Exclude rollovers. If negative, enter a zero here.
   f. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military allowance for housing.
   g. Veterans noneconomic benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
   h. Other untaxed income not reported in items 44a through 44g, such as workers’ compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12. Do not include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing, or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.
   i. Money received, or paid on your behalf (e.g., bills), not reported elsewhere on this form. This includes money that you received from a parent or other person whose financial information is not reported on this form and that is not part of a legal child support agreement. See Notes page 9.
**Step Four (Parent):** Complete this step if you (the student) answered “No” to all questions in Step Three.

Answer all the questions in Step Four even if you do not live with your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]). Grandparents, foster parents, legal guardians, widowed step-parents, aunts, uncles, and siblings are not considered parents on this form unless they have legally adopted you. If your legal parents are married to each other, or are not married to each other and live together, answer the questions about both of them. If your parent was never married or is remarried, divorced, separated or widowed, see StudentAid.gov/fafsa-parent and/or Notes page 10 for additional instructions.

**58. As of today, what is the marital status of your parents?**

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married or remarried</td>
<td>2</td>
</tr>
<tr>
<td>Divorced or separated</td>
<td>1</td>
</tr>
<tr>
<td>Unmarried and both legal parents living together</td>
<td>4</td>
</tr>
<tr>
<td>Widowed</td>
<td>3</td>
</tr>
</tbody>
</table>

**59. Month and year they were married, remarried, separated, divorced or widowed.**

<table>
<thead>
<tr>
<th>Month</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

What are the Social Security Numbers, names and dates of birth of the parents reporting information on this form? If your parent does not have a Social Security Number, you must enter 000-00-0000. Don’t enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field. If the name includes a suffix, such as Jr. or III, include a space between the last name and suffix. Enter two digits for each day and month (e.g., for May 31, enter 05 31).

**60. SOCIAL SECURITY NUMBER**

**61. LAST NAME, AND**

**62. FIRST INITIAL**

**63. DATE OF BIRTH**

**64. SOCIAL SECURITY NUMBER**

**65. LAST NAME, AND**

**66. FIRST INITIAL**

**67. DATE OF BIRTH**

**68. Your parents’ e-mail address.** If you provide your parents’ e-mail address, we will let them know your FAFSA form has been processed. This e-mail address will also be shared with your state and the colleges listed on your FAFSA form to allow them to electronically communicate with your parents.

**69. What is your parents’ state of legal residence?**

**70. Did your parents become legal residents of this state before January 1, 2016?**

Yes [ ] No [ ]

**71. If the answer to question 70 is “No,” give the month and year legal residency began for the parent who has lived in the state the longest.**

<table>
<thead>
<tr>
<th>Month</th>
<th>Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**72. How many people are in your parents’ household?**

Include:
- yourself, even if you don’t live with your parents,
- your parents,
- your parents’ other children (even if they do not live with your parents) if (a) your parents will provide more than half of their support between July 1, 2021 and June 30, 2022, or (b) the children could answer “No” to every question in Step Three on page 5 of this form, and
- other people if they now live with your parents, your parents provide more than half of their support and your parents will continue to provide more than half of their support between July 1, 2021 and June 30, 2022.

**73. How many people in your parents’ household (from question 72) will be college students between July 1, 2021 and June 30, 2022?**

Always count yourself as a college student. Do not include your parents. Do not include siblings who are in U.S. military service academies. You may include others only if they will attend, at least half-time in 2021-2022, a program that leads to a college degree or certificate.

If your answer to question 58 was “Unmarried and both legal parents living together,” contact 1-800-433-3243 for help with questions 79-92.

**74. Medicaid or Supplemental Security Income (SSI) [ ] 75. Supplemental Nutrition Assistance Program (SNAP) [ ]**

**76. Free or Reduced Price School Lunch [ ] 77. Temporary Assistance for Needy Families (TANF) [ ] 78. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) [ ]**

**79. For 2019, have your parents completed their IRS income tax return or another tax return listed in question 80?**

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>My parents have already completed their return.</td>
<td>1</td>
</tr>
<tr>
<td>My parents will file but have not yet completed their return.</td>
<td>2</td>
</tr>
<tr>
<td>My parents are not going to file.</td>
<td>3</td>
</tr>
</tbody>
</table>

**80. What income tax return did your parents file or will they file for 2019?**

<table>
<thead>
<tr>
<th>Return Type</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRS 1040</td>
<td>1</td>
</tr>
<tr>
<td>A foreign tax return, IRS 1040NR or IRS 1040NR-EZ. See Notes page 9.</td>
<td>2</td>
</tr>
<tr>
<td>A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 9.</td>
<td>3</td>
</tr>
</tbody>
</table>

If your parents did not file a tax return, answer “No” to question 81.

**81. For 2019, what is or will be your parents’ tax filing status according to their tax return?**

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>1</td>
</tr>
<tr>
<td>Head of household</td>
<td>2</td>
</tr>
<tr>
<td>Married—filed joint return</td>
<td>3</td>
</tr>
<tr>
<td>Married—filed separate return</td>
<td>4</td>
</tr>
<tr>
<td>Qualifying widow(er)</td>
<td>5</td>
</tr>
<tr>
<td>Don’t know</td>
<td>6</td>
</tr>
</tbody>
</table>

**82. Did (or will) your parents file a Schedule 1 with their 2019 tax return? Answer “No” if they did not file a Schedule 1 or only filed a Schedule 1 to report unemployment compensation, educator expenses, IRA deduction, student loan interest deduction, Alaska Permanent Fund dividend, or virtual currency. See Notes page 9.**

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3</td>
</tr>
</tbody>
</table>

**83. As of today, is either of your parents a dislocated worker?**

<table>
<thead>
<tr>
<th>Status</th>
<th>Code</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>2</td>
</tr>
<tr>
<td>Don’t know</td>
<td>3</td>
</tr>
</tbody>
</table>
84. What was your parents’ adjusted gross income for 2019? Adjusted gross income is on IRS Form 1040—line 8b.

85. Enter your parents’ income tax for 2019. Income tax amount is the total of IRS Form 1040—line 14 minus Schedule 2—line 2. If negative, enter a zero here.

Questions 86 and 87 ask about earnings (wages, salaries, tips, etc.) in 2019. Answer the questions whether or not a tax return was filed. This information may be on the W-2 forms or on the tax return selected in question 80: IRS Form 1040—line 1 + Schedule 1—lines 3 + 6 + Schedule K-1 (IRS Form 1065)—Box 14 (Code A). If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 60-63 in question 86 and the information for the parent listed in questions 64-67 in question 87.

86. How much did Parent 1 (father/mother/stepparent) earn from working in 2019?

87. How much did Parent 2 (father/mother/stepparent) earn from working in 2019?

88. As of today, what is your parents’ total current balance of cash, savings, and checking accounts? Don’t include student financial aid.

89. As of today, what is the net worth of your parents’ investments, including real estate? Don’t include the home in which your parents live. See Notes page 9.

90. As of today, what is the net worth of your parents’ current businesses and/or investment farms? Don’t include a family farm or family business with 100 or fewer full-time or full-time equivalent employees. See Notes page 9.

91. Parents’ 2019 Additional Financial Information (Enter the amounts for your parent(s).)

   a. Education credits (American Opportunity Tax Credit and Lifetime Learning Tax Credit) from IRS Form 1040 Schedule 3—line 3.
   b. Child support paid because of divorce or separation or as a result of a legal requirement. Don’t include support for children in your parents’ household, as reported in question 72.
   c. Your parents’ taxable earnings from need-based employment programs, such as Federal Work-Study and need-based employment portions of fellowships and assistantships.
   d. Your parents’ 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.
   e. Combat pay or special combat pay. Only enter the amount that was taxable and included in your parents’ adjusted gross income. Don’t include untaxed combat pay.
   f. Earnings from work under a cooperative education program offered by a college.

92. Parents’ 2019 Untaxed Income (Enter the amounts for your parent(s).)

   a. Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 forms in Boxes 12a through 12d, codes D, E, F, G, H and S. Don’t include amounts reported in code DD (employer contributions toward employee health benefits).
   b. IRA deductions and payments to self-employed SEP, SIMPLE, Keogh and other qualified plans from IRS Form 1040 Schedule 1—total of lines 15 + 19.
   c. Child support received for any of your parents’ children. Don’t include foster care or adoption payments.
   d. Tax exempt interest income from IRS Form 1040—line 2a.
   e. Untaxed portions of IRA distributions and pensions from IRS Form 1040—(lines 4a + 4c) minus (lines 4b + 4d). Exclude rollovers. If negative, enter a zero here.
   f. Housing, food and other living allowances paid to members of the military, clergy and others (including cash payments and cash value of benefits). Don’t include the value of on-base military housing or the value of a basic military allowance for housing.
   g. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
   h. Other untaxed income not reported in items 92a through 92g, such as workers’ compensation, disability benefits, untaxed foreign income, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040 Schedule 1—line 12. Don’t include extended foster care benefits, student aid, earned income credit, additional child tax credit, welfare payments, untaxed Social Security benefits, Supplemental Security Income, Workforce Innovation and Opportunity Act educational benefits, on-base military housing or a military housing allowance, combat pay, benefits from flexible spending arrangements (e.g., cafeteria plans), foreign income exclusion or credit for federal tax on special fuels.
Step Five (Student): Complete this step only if you (the student) answered “Yes” to any questions in Step Three.

93. How many people are in your household?
   Include:
   • yourself (and your spouse),
   • your children, if you will provide more than half of their support between July 1, 2021 and June 30, 2022, even if they do not live with you, and
   • other people if they now live with you, you provide more than half of their support and you will continue to provide more than half of their support between July 1, 2021 and June 30, 2022.

94. How many people in your (and your spouse’s) household (from question 93) will be college students between July 1, 2021 and June 30, 2022? Always count yourself as a college student. Do not include family members who are in U.S. military service academies. Include others only if they will attend, at least half-time in 2021-2022, a program that leads to a college degree or certificate.

Step Six (Student): Indicate which colleges you want to receive your FAFSA information.

Enter the six-digit federal school code and your housing plans for each college or school you want to receive your FAFSA information. You can find the school codes at fafsa.gov/schoolsearch 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 2. All of the information you included on your FAFSA form, with the exception of the list of colleges, will be sent to each of the colleges you listed. In addition, all 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 for details.

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.

If you are the parent or the student, 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. This information may include U.S. or state income tax forms that you filed or are required to file. Also, you certify that you understand that the Secretary of Education has the authority to verify information reported on this application with the Internal Revenue Service and other federal agencies. If you electronically sign any document related to the federal student aid programs using an FSA ID (username and password) and/or any other credential, you certify that you are the person identified by that username and password and/or any other credential, and have not disclosed that username and password and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to $20,000, sent to prison, or both.

If a fee was paid to someone for advice or for completing this form, that person must complete this section.

Step Seven (Student and Parent): Read, sign and date.

Parent (A parent from Step Four sign below.)

If you are the student, by signing this application you certify that you (1) will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education, (2) are not in default on a federal student loan or have made satisfactory arrangements to repay it, (3) do not owe money back on a federal student grant or have made satisfactory arrangements to repay it, (4) will notify your college if you default on a federal student loan and (5) will not receive a Federal Pell Grant from more than one college for the same period of time.
Notes for question 8 (page 3)
Enter your Social Security Number (SSN) as it appears on your Social Security card. If you are a resident of one of the Freely Associated States (i.e., the Republic of Palau, the Republic of the Marshall Islands, or the Federated States of Micronesia) and were issued an identification number beginning with “666” when submitting a FAFSA form previously, enter that number here. If you are a first-time applicant from one of the Freely Associated States, enter “666” in the first three boxes of the Social Security Number field and leave the remaining six positions blank, and we will create an identification number to be used for federal student aid purposes. Do not enter an Individual Taxpayer Identification Number (ITIN) in the Social Security Number field.

Notes for questions 14 and 15 (page 3)
If you are an eligible noncitizen, write in your eight- or nine-digit Alien Registration 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 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 "No, I am not a citizen or 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.

Notes for questions 16 and 17 (page 3)
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.

Notes for questions 21 and 22 (page 3)
To be eligible for federal student aid, male citizens and male immigrants residing in the U.S. aged 18 through 25 are required to register with the Selective Service System, with limited exceptions. The Selective Service System and the registration requirement applies to any person assigned the sex of male at birth (see www.sss.gov/Registration-Info/Who-Registration). The Selective Service System and the registration requirement for males preserves America’s ability to provide resources in an emergency to the U.S. Armed Forces. For more information about the Selective Service System, visit sss.gov. Forms are available at your local U.S. Post Office.

Notes for questions 33 (page 4) and 80 (page 6)
If you filed or will file a foreign tax return, IRS 1040NR or IRS 1040NR-EZ, or a tax return with Puerto Rico, another U.S. territory (e.g., Guam, American Samoa, the U.S. Virgin Islands, Swain’s Island or the Northern Marianas Islands) or one of the Freely Associated States, use the information from that return to fill out this form. If you filed a foreign return, convert all monetary units to U.S. dollars, using the published exchange rate in effect for the date nearest to today’s date. To view the daily exchange rates, go to federalreserve.gov/releases/h10/current.

Notes for questions 35 (page 4) and 82 (page 6)
Answer “No” if you (and if married, your spouse) did not file a Schedule 1. Answer “No” if you (and if married, your spouse) did or will file a Schedule 1 to report only one or more of the following items:
1. Unemployment compensation (line 7)
2. Other income to report an Alaska Permanent Fund dividend (line 8 – may not be a negative value)
3. Educator expenses (line 10)
4. IRA deduction (line 19)
5. Student loan interest deduction (line 20)
6. Receiving, selling, sending, exchanging, or otherwise acquiring any financial interest in any virtual currency
Answer “Yes” if you (and if married, your spouse) filed or will file a Schedule 1 and reported additional income or adjustments to income on any lines other than or in addition to the six exceptions listed above. If you do not know if you filed or will file a Schedule 1, select “Don’t know.”

Notes for questions 41 and 42 (page 4), 44i (page 5), and 89 and 90 (page 7)
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 educational benefits or education savings accounts (e.g., Coverdell savings accounts, 529 college savings plans and the refund value of 529 prepaid tuition plans). For a student who does not report parental information, the accounts owned by the student (and/or the student’s spouse) are reported as student investments in question 41. For a student who must report parental information, the accounts are reported as parental investments in question 89, including all accounts owned by the student and all accounts owned by the parents for any member of the household.

Money received, or paid on your behalf, also includes distributions to you (the student beneficiary) from a 529 plan that is owned by someone other than you or your parents (such as your grandparents, aunts, uncles, and non-custodial parents). You must include these distribution amounts in question 44i.

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 already reported in questions 40 and 88.

Investments also do not include UGMA and UTMA accounts for which you are the custodian, but not the owner.

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.

Business and/or investment farm value includes the market value of land, buildings, machinery, equipment, inventory, etc. Business and/or investment farm debt means only those debts for which the business or investment farm was used as collateral.

Business value does not include the value of a small business if your family owns and controls more than 50 percent of the business and the business has 100 or fewer full-time or full-time equivalent employees. For small business value, your family includes (1) persons directly related to you, such as a parent, sibling or cousin, or (2) persons who are or were related to you by marriage, such as a spouse, stepparent or sister-in-law.

Investment farm value does not include the value of a family farm that you (your spouse and/or your parents) live on and operate.

Notes for question 48 (page 5)
Answer “Yes” 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.

Notes for question 49 (page 5)
Answer “Yes” (you are a veteran) 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 answer “Yes” if you are not a veteran now but will be one by June 30, 2022.

Answer “No” (you are not a veteran) if you (1) have never engaged in active duty (including basic training) in the U.S. Armed Forces, (2) are currently a ROTC student or a cadet or midshipman at a service academy, (3) are a National Guard or Reserves enlistee activated only for state or training purposes, or (4) were engaged in active duty in the U.S. Armed Forces but released under dishonorable conditions.

Also answer “No” if you are currently serving in the U.S. Armed Forces and will continue to serve through June 30, 2022.
2021-2022

Notes for question 52 (page 5)
Answer “Yes” if at any time since you turned age 13:
• You had no living parent, even if you are now adopted; or
• You were in foster care, even if you are no longer in foster care today; or
• 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.

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/nfad.

The financial aid administrator at your school may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 53 and 54 (page 5)
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.

Answer “Yes” if you can provide a copy of a court’s decision that as of today you are an emancipated minor or are in legal guardianship. Also answer “Yes” if you can provide a copy of a court’s decision that you were an emancipated minor or 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.

Answer “No” 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 answer “No” and contact your school if custody was awarded by the courts and the court papers say “custody” (not “guardianship”).

The financial aid administrator at your college may require you to provide proof that you were an emancipated minor or in legal guardianship.

Notes for questions 55–57 (page 5)
Answer “Yes” if you received a determination at any time on or after July 1, 2020, that you were an unaccompanied youth who was homeless or at risk of being homeless.

• “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.

Answer “No” if you are not homeless or at risk of being homeless, or do not have a determination. However, even if you answer “No” to each of questions 55, 56, and 57, you should contact the financial aid administrator at the college you plan to attend if you are either (1) homeless and unaccompanied or (2) at risk of being homeless, unaccompanied, and providing for your own living expenses - as your college financial aid office can determine that you are “homeless” and are not required to provide parental information.

The financial aid administrator at your college may require you to provide a copy of the determination if you answered “Yes” to any of these questions.

Notes for students unable to provide parental information on pages 6 and 7
Under very limited circumstances (for example, your parents are incarcerated; you have left home due to an abusive family environment; or you do not know where your parents are and are unable to contact them), you may be able to submit your FAFSA form without parental information. If you are unable to provide parental information, skip Steps Four and Five, and go to Step Six. Once you submit your FAFSA form without parental data, you must follow up with the financial aid office at the college you plan to attend, in order to complete your FAFSA form.

Notes for Step Four, questions 58–92 (pages 6 and 7)
Review all instructions below to determine who is considered a parent on this form:

• If your parent was never married and does not live with your other legal parent, or if your parent is widowed and not remarried, answer the questions about that parent.

• If your legal parents (biological, adoptive, or as determined by the state [for example, if the parent is listed on the birth certificate]) are not married to each other and live together, select “Unmarried and both legal parents living together” and provide information about both of them regardless of their gender. Do not include any person who is not married to your parent and who is not a legal or biological parent. Contact 1-800-433-3243 for assistance in completing questions 79-92, or visit StudentAid.gov/fafsa-parent.

• If your legal parents are married, select “Married or remarried.” If your legal parents are divorced but living together, select “Unmarried and both legal parents living together.” If your legal parents are separated but living together, select “Married or remarried,” not “Divorced or separated.”

• If your parents are divorced or separated, answer the questions about the parent you lived with more during the past 12 months. (If you did not live with one parent more than the other, give answers about the parent who provided more financial support during the past 12 months or during the most recent year that you actually received support from a parent.) If this parent is remarried as of today, answer the questions about that parent and your stepparent.

• If your widowed parent is remarried as of today, answer the questions about that parent and your stepparent.

Notes for questions 83 (page 6) and 100 (page 8)
In general, a person may be considered a dislocated worker if he or she:
• is receiving unemployment benefits due to being laid off or losing a job and is unlikely to return to a previous occupation;
• has been laid off or received a lay-off notice from a job;
• was self-employed but is now unemployed due to economic conditions or natural disaster; or
• is the spouse of an active duty member of the Armed Forces and has experienced a loss of employment because of relocating due to permanent change in duty station; or
• is the spouse of an active duty member of the Armed Forces and is unemployed or underemployed, and is experiencing difficulty in obtaining or upgrading employment; or
• is a displaced homemaker. A displaced homemaker is generally a person who previously provided unpaid services to the family (e.g., a stay-at-home mom or dad), is no longer supported by the spouse, is unemployed or underemployed, and is having trouble finding or upgrading employment.

Except for the spouse of an active duty member of the Armed Forces, if a person quits work, generally he or she is not considered a dislocated worker even if, for example, the person is receiving unemployment benefits.

Answer “Yes” to question 83 if your parent is a dislocated worker. Answer “Yes” to question 100 if you or your spouse is a dislocated worker.

Answer “No” to question 83 if your parent is not a dislocated worker. Answer “No” to question 100 if neither you nor your spouse is a dislocated worker.

Answer “Don’t know” to question 83 if you are not sure whether your parent is a dislocated worker. Answer “Don’t know” to question 100 if you are not sure whether you or your spouse is a dislocated worker. You can contact your financial aid office for assistance in answering these questions.

The financial aid administrator at your college may require you to provide proof that your parent is a dislocated worker, if you answered “Yes” to question 83, or that you or your spouse is a dislocated worker, if you answered “Yes” to question 100.
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 including federal, state, local, and private grants and scholarships.

How to Apply
Visit studentaid.gov, or download the MyStudentAid app to complete and submit your application for FREE.

FAQs

Why complete a FAFSA?
The U.S. Department of Education (USDE) uses the information provided on your FAFSA to determine your eligibility for aid from federal student financial assistance programs. In Pennsylvania, the FAFSA is used to determine PA State Grant eligibility. Schools also use FAFSA data to offer their own financial aid.

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

You must complete a new FAFSA Application each year. For PA State Grant applicants, the FAFSA deadlines are:

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

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

What do I need to file my FAFSA?
- Your Social Security number
- Your driver’s license number, if you have one (optional)
- Your alien registration number, if you are not a U.S. citizen
- Your W-2 forms
- Records of other untaxed income received, including workers’ compensation, child support, payments to tax-deferred pension, and savings plans, etc.
- Your federal income tax return and schedules from the prior-prior year (For example, if completing the 2021-22 FAFSA, use 2019 income tax return information.)
- Your current bank statements and records of stocks, bonds, 529 plans, and other investments.
- A personal email address (not a school email address)

If you are a dependent student, you will also need:
- Your parent’s Social Security number
- Your parent’s income and financial records (as listed above)

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

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<th>Using income &amp; tax information from</th>
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<tr>
<td>July 1, 2022 - June 30, 2023</td>
<td>October 1, 2021 - June 30, 2023</td>
<td>2020</td>
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Note the Schools You List on the FAFSA

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

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

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

File Your PA State Grant Application

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

Once Your FAFSA is Processed

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

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

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

To learn more about the financial aid process, visit PHEAA.org.
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**

**INSTRUCTIONS:**
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/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 an PHEAA/AES applicant, have a student aid record with PHEAA/AES or a higher-education aid relationship with PHEAA/AES and your parent(s) were required to provide information on your application for aid, their signature(s) must also be provided.

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### STUDENT APPLICANT

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<tr>
<td>Social Security Number or PHEAA/AES Account Number of Aid Applicant/Recipient:</td>
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### THIRD PARTY AUTHORIZATION FOR RELEASE OF INFORMATION PERSON/PARTY TO RECEIVE INFORMATION

I hereby authorize Pennsylvania Higher Education Assistance Agency/American Education Services (PHEAA/AES) to release information about my account, including personally identifying information and my relationship with PHEAA/AES to the individual(s) below. I understand and agree that by authorizing PHEAA/AES to release any and all information to the individual(s) named and listed below, I assume full responsibility for the named individual(s) 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 authorization(s) if at any time I no longer wish to authorize PHEAA/AES to release information about me to the individual(s) 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 authorization(s) of PHEAA/AES to release information to the individual(s) listed below. This authorization(s) shall be limited only to the release of information and PHEAA/AES will not, based on this authorization alone, knowingly permit the individual(s) 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 website(s) and online functionality.

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### APPLICANT/PARENT SIGNATURE

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<td>Signature(s) of Parents:</td>
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[Parental signature(s) only required for release of State Grant information for those processed as dependent students.]

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### FOR PHEAA/AES USE ONLY:

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RETURN THIS COMPLETED FORM TO:
PHEAA Office of Public Information
1200 North Seventh Street
Harrisburg, PA 17102-1444

OR SEND FACSIMILE TO:
717.720.3903
Complete this application and return it to FedLoan Servicing to allow the person(s) stated below to have access to all data contained in your FedLoan Servicing-administered loan record for the purposes of assisting you in resolving FedLoan Servicing related issues.

### SECTION 1: BORROWER IDENTIFICATION

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### SECTION 2: THIRD PARTY IDENTIFICATION

**PARTY 1:**

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**PARTY 2:**

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### SECTION 3: BORROWER AUTHORIZATION / SIGNATURE

I hereby authorize FedLoan Servicing to release information about my account, including personally identifying information and my relationship with FedLoan Servicing to the individual(s) listed above. I understand and agree that by authorizing FedLoan Servicing to release any and all information to the individual(s) named and listed above, I assume full responsibility for the named individual(s) having access to any information maintained by FedLoan Servicing relating to me. It is my responsibility and not that of FedLoan Servicing to revoke my authorization(s) if at any time I no longer wish to authorize FedLoan Servicing to release information about me to the individual(s) designated above. I acknowledge that this authorization allows the named individual(s) to obtain any/all data / information contained in my FedLoan Servicing-administered student aid record. I hereby expressly agree that FedLoan Servicing shall not be responsible for any damages in any form so arising that I may incur related to my authorization(s) of FedLoan Servicing to release information to the individual(s) listed above. Completion of this form also provides permission to accept information concerning changes to my address and/or telephone number from the individual(s) listed above. This authorization does not apply to the release of information about me through FedLoan Servicing’s website and online functionality. This authorization does not release me from my obligation to make payments under my loan(s).

X

Borrower’s Signature

Date

Return Completed Form To:
FedLoan Servicing  ●  P.O. Box 69184  ●  Harrisburg PA  17106-9184
Fax: 717-720-2039
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.
Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation's leading student aid organizations. Today PHEAA is a national provider of student financial services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, financial aid processing, outreach, and other student aid programs.

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the Pennsylvania State Grant and other state-funded student aid programs. As the only major federal loan servicer with a nonprofit public service mission, PHEAA devotes its energy and resources to help ease the financial burden of higher education for its primary stakeholders - Pennsylvania students and families.

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