JAMES H. STEELEY
President & Chief Executive Officer

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

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

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

NATHAN HENCH
Senior Vice President of Public Affairs

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, grant, 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 $11.4B for nearly 7.2M awards since the program’s inception through the end of the 2018-19 Award Year

TODAY...

It comprises approximately 140,000 awards for the 2018-19 Academic Year and preceding summer, for a total of nearly $350.3M in projected expenditures. This includes the state appropriation, the PHEAA supplement, and carry-forward 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 $16.0M savings annually. Every dollar appropriated to PHEAA for Pennsylvania student aid programs goes directly to students.

FOR FISCAL YEAR 2018-19, PHEAA COMMITTED A TOTAL OF...

- $101.364M PA State Grant Program
- $6M Pennsylvania Targeted Industry Program (PA-TIP)
- $5.05M Other Special Programs\(^1\)

= $112.414M to Higher Education

THE GOVERNOR’S APPROVAL OF $273,391,000 COMBINED WITH PHEAA’S PA STATE GRANT PROGRAM SUPPLEMENT PROVIDED FOR A MAXIMUM PA STATE GRANT AWARD OF $4,123 FOR THE 2018-19 AWARD YEAR.

\(^1\) Key special programs include the Cheyney Keystone Academy Program Supplement and the Primary Health Care Practitioner Loan Repayment Program.
LOAN SERVICING

We conduct 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, 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, 2018, we were servicing...

$320.1B of federally-owned loans, which includes the TEACH Grants
+ $36.7B of third-party and PHEAA-owned loans
Totaling $356.8B

$68.6B of Remote and Not-for-Profit using PHEAA systems
+ $27.2B of federally-guaranteed loans, including defaulted loans

Grand Total $452.6B 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.
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. In addition, the Office of Public Information fulfills responsibilities related to the PHEAA Board of Directors and Board committees, including preparation for meetings and maintenance of all official minutes and resolutions of the Board.

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.

- Nathan Hench
  Senior Vice President, Public Affairs
  nhench@pheaa.org

- Bethany Coleman
  Director, Office of Public Information & Legislative Affairs
  bcoleman@pheaa.org

- 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:

- **State Grant & Special Programs**
  PHEAA.org
  800-692-7392

- **FedLoan Servicing**
  MyFedLoan.org
  800-699-2908

- **AES Loan Servicing**
  aesSuccess.org
  800-233-0557
PA SCHOOL SERVICES

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

PA School Services is comprised of 13 Higher Education Access Partners, located strategically across the Commonwealth. During the 2017-18 Academic Year, our Higher Education Access Partners conducted:

- 497 FAFSA Completion Sessions, 540 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 1,660 visits to Pennsylvania high schools, postsecondary schools, and other organizations

In total, the outreach activities conducted by PA School Services in 2017-18, including early awareness events, were funded by PHEAA at a cost of $3.2M.
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. Kimberly McCurdy
   (Allegheny County)
   724-734-8550
   kmccurdy@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
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, Greentown

Senator Wayne D. Fontana  
Vice Chairman, Pittsburgh

Senator Ryan Aument  
Landisville

Senator John P. Blake  
Lackawanna

Representative Mike Carroll  
Avoca

Representative Angel Cruz  
Philadelphia

Representative Sheryl M. Delozier  
Cumberland

Senator Arthur Haywood  
Philadelphia

Senator Vincent J. Hughes  
Philadelphia

Representative Anita Kulik  
Allegheny

Representative Steven C. Mentzer  
Lancaster

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

Senator Robert M. Tomlinson  
Bensalem

Secretary Robin L. Wiessmann  
Department of Banking & Securities

Secretary Pedro A. Rivera  
Department of Education
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 ADA process will remain in place for students at non-headquartered schools.

**HIGH SCHOOL GRADUATION**

A student must be (1) the graduate of an approved American high school, including those in American territories, on American military bases overseas 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 fafsa.ed.gov. FAFSA on the Web [FOTW] is an interactive method of filing over the internet that does not require installation of additional software. Before completing this application, students and parents of dependent students should obtain a Federal Student Aid ID (FSA ID) at fsaid.ed.gov. This serves as authentication of identity and as an electronic signature for the FAFSA.

FOTW has a customer service line 800-433-3243 for assistance and an option for applicants to check their online application status. Students who are eligible to renew their FAFSA through FOTW will be asked if they would like their application to be pre-populated with data from the previous year. If the student agrees, the student will be presented with an application that automatically includes certain prior year data with the option to review each pre-populated item, correct any information that has changed, and provide new information as needed.

Once the FOTW 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.

Although highly discouraged, a paper FAFSA can still be used. Students can access a PDF of the FAFSA (in English or Spanish) to complete and print at fafsa.ed.gov/options.htm. If additional applicant information is needed, the applicant will be asked to provide it after the initial processing of the FAFSA.

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@phea.org
  (Delivers important review and status letters and the summer term application confirmation)
- StateGrantsandSpecialPrograms2@phea.org
  (Delivers SGF emails)
- StateGrantsandSpecialPrograms3@phea.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 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

Award amounts vary from year to year. For 2018-19, awards are tied to both mode of education delivery (classroom vs. distance education) and allowable college cost levels at approved postsecondary institutions.

2018-19 Maximum Awards:

<table>
<thead>
<tr>
<th>PHEAA Allowable Costs</th>
<th>&lt;=50% DE²</th>
<th>&gt;50% DE²</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $12,000</td>
<td>$2,192</td>
<td>$1,096</td>
</tr>
<tr>
<td>$12,001 - $19,000</td>
<td>$3,509</td>
<td>$1,754</td>
</tr>
<tr>
<td>$19,001 - $29,000</td>
<td>$3,772</td>
<td>$1,886</td>
</tr>
<tr>
<td>$29,001 - $32,000</td>
<td>$4,123</td>
<td>$2,061</td>
</tr>
</tbody>
</table>

For additional information, visit at PHEAA.org or call 800-692-7392.

² <= 50% DE is considered classroom instruction and >50% DE is considered distance education.
HORACE MANN BOND-LESLEI 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 2018-19, the final appropriation to the program was $697,000.

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.
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 2018-19, the program received an appropriation of $1,813,000; 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 grant 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, Federal Work-Study Community Service, State Work-Study, and Partnerships for Access to Higher Education (PATH).

▼ FEDERAL WORK-STUDY PROGRAM (FWSP)

The program stipulates that the federal share of FWSP wages paid to a student may not exceed 75 percent. Institutions must provide at least 25 percent of a student’s total FWSP wages from non-federal sources. In addition, institutions must use at least 7 percent of their FWSP 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 FWSP 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 2018-19, nearly $7.0M was allocated for FWSP On-Campus matching purposes. Another $1.2M was allocated to assist institutions in supporting students carrying out a community service job.
STATE WORK-STUDY PROGRAM (SWSP)

This program 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 2018-19, $3.7M 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 2017-18, employers provided SWSP employment to 1,933 students who earned approximately $2.45M.

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 award amount for 2018-19 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.

For additional information, visit PHEAA.org/SWSP or call 800-692-7392. For information about their SWSP eligibility, students must contact the Financial Aid Office of their school.
PARTNERSHIPS FOR ACCESS TO HIGHER EDUCATION (PATH) PROGRAM

The PHEAA PATH Program offers partnerships with nonprofit, community-based Pennsylvania organizations and foundations that provide scholarships to students demonstrating financial need.

There are currently 36 participating PATH partners. Through the Matching Funds appropriation, PHEAA may match the scholarships, dollar-for-dollar, up to $2,500.

In 2017-18, there were 1,541 student recipients of a PATH award, with the average award totaling $1,538. For 2018-19, $2.5M 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 Certification Procedures.
- 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 Certification Procedures.
- Not be in default on any federally-guaranteed student loan.

Award Amount

The maximum award amount for 2018-19 is $2,500 and the minimum award is $200.

For additional information, visit PHEAA.org/PATH, call 800-692-7392, or email path@pheaa.org.
ACT 101 - HIGHER EDUCATION OF THE DISADVANTAGED 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 disadvantages 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 2018-19, the General Assembly appropriated $2.246M for Act 101. There are 32 participating programs at 32 schools in the 2018-19 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 disadvantaged.”
• Meet the definition of “educationally disadvantaged.”
• 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@phea.org.
INSTITUTIONAL ASSISTANCE GRANTS (IAG) PROGRAM

The 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.

\[\text{Institutional Eligibility Requirements}\]

- 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 2018-19 for this program. A total of 88 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 State Grant recipients certified as enrolled at IAG-eligible institutions during the academic year. For 2018-19, the estimated per capita payment is $640. 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 June to complete payment to the colleges. Each institution must execute a Participation Agreement and must also submit an annual questionnaire 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 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 $5M in 2018-19 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 for the 2019-20 Award Year must:

- Be approved for participation in the PA State Grant Program as of June 30, 2019.
- Be domiciled and headquartered with its principal location in the Commonwealth of Pennsylvania.
- Submit a RTSS Program Institutional Application by August 15, 2019.

### 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 3.50 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@phea.org.
BLIND OR DEAF HIGHER EDUCATION
BENEFICIARY GRANT PROGRAM

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

The grant program for blind 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, call 800-692-7392, or email bdbg@pheaa.org.
PENNSYLVANIA INTERNSHIP PROGRAM

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 2018-19 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 2018-19, 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.]
PHEAA-ADMINISTERED PROGRAMS
PENNSYLVANIA TARGETED INDUSTRY PROGRAM (PA-TIP)

This program, established pursuant to Act 82 of 2012, provides need-based awards to students enrolled in courses of study in the energy, advanced materials and diversified manufacturing, and agriculture and food production fields.

Since the inception of the PA-TIP program, PHEAA has committed $40M of its business earnings to fund this program. For 2018-19, the program has approximately 104 approved courses of study at 44 Pennsylvania institutions. Two examples of these programs include Natural Gas Extraction and Computer Numerical Controlled Programming Technology.

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 equivalent maximum PA State Grant award, or 75 percent of the allowable program cost, whichever is less, per award year. Awards can cover tuition, fees, books, supplies, and specific living expenses.

For additional information, visit PHEAA.org/PA-TIP, call 800-692-7392, or email patip@pheaa.org.
EDUCATIONAL ASSISTANCE PROGRAM (EAP)

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

Program Responsibilities

- The National Guard disseminates information about the program.
- The National Guard distributes and collects applications.
- The National Guard verifies all application data, with the exception of Pennsylvania residency status and determination of eligibility which is conducted by PHEAA.
- The National Guard determines which applicants are approved to participate in the program.
- PHEAA disburses awards to schools on behalf of recipients.

Eligibility Requirements

- Sign a 6-year service agreement with the Pennsylvania National Guard.
- Be a domiciliary (resident) of Pennsylvania.
- Be enrolled in a Title IV approved degree or certification-granting course of study or a PHEAA approved course of study at an approved Pennsylvania institution, such as the Act 120 Police Academy or CDL commercial truck driving programs.
- Not be receiving an Active Duty ROTC Scholarship.

Award Amount

Every year the maximum EAP awards are based upon the tuition charged to a Pennsylvania resident at a state-owned university. The Board of Governors of PASSHE announced full-time, resident undergraduate tuition of $7,716 for the 2018-19 Academic Year. EAP served 2,600 recipients with grants in 2017-18, totaling more than $13M. Accordingly, the maximum 2018-19 EAP award values were as follows:

- Full-time undergraduate students are eligible for an award, subject to the maximum of 100 percent of PASSHE tuition.
- Part-time undergraduate students are eligible for the lesser of 100 percent of their tuition for a part-time course of study, or two-thirds of the full-time PASSHE tuition.
- Graduate students are eligible for the lesser of one-half of the tuition for part-time study or one-third of the PASSHE tuition for full-time study.

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

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 2017-18, the program provided 388 awards totaling nearly $1.65M. The maximum award was $5,000 with the average award totaling $4,361.

### Eligibility Requirements

- Complete a program application by the end of the calendar year. PHEAA forwards the application to the PA Department of Human Services for verification that the student was in a foster care program and:
  - Was eligible for services under the Chafee Foster Care Independence Program.
  - Is a youth in foster care or was discharged or adopted from foster care after attaining age 14.
  - Is a new applicant participating in the Chafee Program on or prior to their 23rd birthday, or
  - Is a renewal applicant who has not reached his 23rd birthday by July 1 of the upcoming academic year in which the Chafee funds will be awarded.
- File a FAFSA for the academic year in which Chafee funds are being requested.
- Attend an eligible postsecondary institution.
- Be enrolled on at least a half-time basis.
- Have unmet cost as determined by the postsecondary institution.
- Maintain satisfactory academic progress.
- Be a Pennsylvania resident.
- Must not be in default on a Federal Title IV educational loan or owe a refund on other Title IV aid.

### Award Amount

The maximum award under the program for 2018-19 is $5,000.

If funding is not sufficient to provide a Chafee Grant 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. There is a limit of 5 years of awards.

For additional information, visit [PHEAA.org/Chafee](http://www.PHEAA.org/Chafee), call 800-692-7392, or email paetg@phea.org.
POSTSECONDARY EDUCATIONAL GRATUITY PROGRAM (PEGP)

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 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](http://PHEAA.org/PEGP), call 800-692-7392, or email [pegp@phea.org](mailto:pegp@phea.org).
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
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 $6,095 for the 2018–19 award year (July 1, 2018, to June 30, 2019) and $6,195 for the 2019–20 award year (July 1, 2019, to June 30, 2020).

▼ FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG) PROGRAM

One of three campus-based federal aid programs, the 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 2017–18, $40.2M in FSEOG awards went to Pennsylvania students enrolled in colleges and universities in the Commonwealth.

▼ TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT PROGRAM

Through the College Cost Reduction and Access Act of 2007, Congress created the TEACH Grant Program that provides grants to students who intend to teach 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 2018–19 Iraq and Afghanistan Service Grant first disbursed on or after Oct. 1, 2017, and before Oct. 1, 2018, the maximum award of $6,095 is reduced by 6.6 percent ($402.27), resulting in a maximum award of $5,692.73.

- For any 2018–19 Iraq and Afghanistan Service Grant first disbursed on or after Oct. 1, 2018, and before Oct. 1, 2019, the maximum award amount of $6,095 is reduced by 6.2 percent ($377.89), resulting in a maximum award of $5,717.11.

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 is an option if you are having trouble making payments—but these options may increase the total amount owed.
The William D. Ford Federal Direct Loan Program is the largest federal student loan program, typically offering lower interest rates and more flexible repayment options than other options.

The Direct Loan Program offers the following: Direct Subsidized and 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.

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\(^3\), 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.

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\(^3\) 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. Visit www.sss.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, 2018 and before July 1, 2019.

<table>
<thead>
<tr>
<th>Loan Type</th>
<th>Borrower Type</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct Subsidized Loans</td>
<td>Undergraduate</td>
<td>5.05%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Undergraduate</td>
<td>5.05%</td>
</tr>
<tr>
<td>Direct Unsubsidized Loans</td>
<td>Graduate or Professional</td>
<td>6.6%</td>
</tr>
<tr>
<td>Direct PLUS Loans</td>
<td>Parents and Graduate or Professional Students</td>
<td>7.6%</td>
</tr>
</tbody>
</table>

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.

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For additional requirements, visit studentaid.ed.gov.
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>1st year</td>
<td>$5,500 of which no more than $3,500 may be subsidized</td>
</tr>
<tr>
<td>2nd year</td>
<td>$6,500 of which no more than $4,500 may be subsidized</td>
</tr>
<tr>
<td>3rd year and beyond</td>
<td>$7,500 of which no more than $5,500 may be subsidized</td>
</tr>
</tbody>
</table>

<table>
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<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>1st year</td>
<td>$9,500 of which no more than $3,500 may be subsidized</td>
</tr>
<tr>
<td>2nd year</td>
<td>$10,500 of which no more than $4,500 may be subsidized</td>
</tr>
<tr>
<td>3rd 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.

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* Graduate and Professional students are no longer able to receive subsidized loans.
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.)
  - 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.

**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.)

▼ Interest Rates

For Direct PLUS Loans first disbursed on or after July 1, 2018, and before July 1, 2019, the interest rate is 7.6 percent. These are fixed interest rates for the life of the loan.

▼ How to Apply

1. Complete a FAFSA.
2. Complete a Master Promissory Note (MPN) online at studentloans.gov.

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

▼ 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 studentloans.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 alternative student loans that is available to Pennsylvania borrowers beginning with the 2019-20 Academic Year.

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.

▼ 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% of the certified cost of attendance (tuition, fees, room, board, books, etc.).
- Low minimum loan amount: $1,500.
- No pre-payment penalty.

LOAN ELIGIBILITY

The PA Forward Student Loan is designed specifically for students enrolled or planning to enroll at least half-time in a degree, certificate, or diploma-granting program. This loan is meant for:

- PA residents attending an approved school in or out of PA.
- Students from an approved state (NJ, DE, NY, VA, and OH) attending an approved PA school.
- U.S. citizens and permanent residents.

REPAYMENT PLAN OPTIONS

▼ Immediate Repayment

This option allows students 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

Student can avoid interest capitalization with this repayment option. Students will:

- Be responsible for paying the accrued interest during 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 30 to 60 days after the expiration of the grace period.

Partial Interest Payment

Students 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 monthly 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 students who do not want to make payments until they leave school. They will:

- Not have to make payments while in school; however, they 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 they separate 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.
- There are two available repayment terms:
  - 10 years
  - 15 years

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

CO-SIGNER INFORMATION

The PA Forward Student Loan Program does not require students to have a co-signer unless the students have 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 student may benefit from a creditworthy co-signer. Having a co-signer may increase the student’s chances that the loan will be approved and may, perhaps, get them a better interest rate.
INTEREST RATE REWARDS

PA Forward Student Loans offer great interest rate rewards. Students 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
We are invested in student’s futures and with that comes a 0.50% interest rate reduction for graduating!

▼ Save Time & Money with Direct Debit
Direct Debit is a free service that sets up an electronic deduction from the student’s checking or savings account each month. They may qualify for a 0.25% interest rate reduction when their application is approved.

NOTE: If the Interest Only or Partial Interest Repayment Plans is selected, 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
The PA Forward Parent Loan Program also helps parents and guardians cover the costs of college.

- Borrow up to 100% of the certified cost of attendance (tuition, fees, room, board, books, etc.).
- Low minimum loan amount: $1,500.
- No pre-payment penalty.

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 in or out of PA.
- Residents from an approved state (NJ, DE, NY, VA, and OH) with students attending an approved PA school.
- U.S. citizens and permanent residents.

REPAYMENT PLAN OPTIONS

▼ Immediate Repayment
If the parents or guardian 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 guardian can avoid interest capitalization with this repayment option. With this option they will:

- Be responsible to pay the accrued interest during 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, unless they select the Interest Only repayment plan.
- Two available repayment terms are:
  » 10 years
  » 15 years

**NOTE:** The longer the term, the more interest the student 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 a student’s checking or savings account each month. The borrower may qualify for a 0.25% interest rate reduction when their application is approved.

**NOTE:** If the Interest Only Repayment Plan is selected, they 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.

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.
PUBLIC SERVICE LOAN FORGIVENESS (PSLF) PROGRAM

The 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 separate, on-time 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 an Employment Certification Form (ECF) 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 ECF 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.
- Get 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 ECF 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 Application for Forgiveness 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 (TEPSLF)

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 nonqualifying repayment plan for Public Service Loan Forgiveness. This reconsideration is being considered the Temporary Expanded Public Service Loan Forgiveness 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

• Have only Direct Loans, and consolidate any non-Direct Loans if necessary.
• All repayment plans qualify besides 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 PSLF: Application for Forgiveness and any ECF coverage the same as you would for PSLF.
• Once the PSLF: Application for Forgiveness is denied, send an email to FedLoan Servicing requesting consideration for TEPSLF to TEPSLF@myfedloan.org.
The 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.

**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.

**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.
PHEAA conducts our student loan servicing activities nationally as 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.
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

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  - 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.
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 SWSP. It also provides information and resources to help schools in their efforts to create access to higher education. The Account Access feature offers students online access to their grant and loan information in a secure environment. This area houses award information, permits updates to selected application elements, and maintains a repository of student correspondence.

AESSUCCESS.ORG

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

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. Information about the TEACH Grant program is 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

Our social media channels offer a wide range of useful information for both you and your constituents. Like, follow, and join us for the latest relevant higher education information.

[Social media icons for PHEAA, American Education Services, FedLoan Servicing, @PHEAAid, @FedLoanServicing, @aesSuccessorg, PHEAA]
Students should be careful to meet application deadlines to ensure full consideration for all types of aid. Students should also check with the Financial Aid Office of the college or university they plan to attend since some institutions have different deadlines than those listed.

### FINANCIAL AID DEADLINES FOR PA STUDENTS
2019-20 ACADEMIC YEAR and SUMMER 2019

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAY 1, 2019</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>JUNE 30, 2019</td>
<td>SWSP for Summer term</td>
</tr>
<tr>
<td>AUGUST 1, 2019</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>AUGUST 15, 2019</td>
<td>Summer PA State Grant application for 2019 Summer term</td>
</tr>
<tr>
<td>NOVEMBER 1, 2019</td>
<td>SWSP for Fall term and for the entire academic year</td>
</tr>
<tr>
<td>DECEMBER 31, 2019</td>
<td>PA-TIP institutional application deadline for the 2019-20 Award Year</td>
</tr>
<tr>
<td></td>
<td>Chafee student application deadline for the 2019-20 Award Year</td>
</tr>
<tr>
<td>MARCH 1, 2020</td>
<td>SWSP for Spring term</td>
</tr>
<tr>
<td>MARCH 31, 2020</td>
<td>Blind or Deaf Higher Education Beneficiary Grant Program student application deadline for the 2019-20 Award Year</td>
</tr>
<tr>
<td>APRIL 30, 2020</td>
<td>EAP student application deadline for the 2019-20 Award Year</td>
</tr>
<tr>
<td>MAY 1, 2020</td>
<td>PA-TIP student application deadline for the 2019-20 Award Year</td>
</tr>
</tbody>
</table>
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 [(interest rate x current principal balance) / number of days in the year] x the number of days elapsed since interest was last satisfied, often when the last payment was credited, divided by the number of days in the year.

STUDENT AID 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.

Applying by the Deadlines
For federal aid, submit your application as early as possible, but no earlier than October 1, 2018. We must receive your application no later than June 30, 2020. Your college must have your correct, complete information by your last day of enrollment in the 2019-2020 school year.

For state or college aid, the deadline may be as early as October 2018. See the table to the right for state deadlines. You may also need to complete additional forms. Check with your high school guidance 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 online at fafsa.gov. This is the fastest and easiest way to apply for aid.

Using Your Tax Return
We recommend that you complete and submit your FAFSA as soon as possible on or after October 1, 2018. The easiest way to complete or correct your FAFSA with accurate tax information is by using the IRS Data Retrieval Tool through fafsa.gov. In a few simple steps, most students and parents who filed a 2017 tax return can transfer their tax return information directly into their FAFSA.

If you (or your parents) have missed the 2017 tax filing deadline of April 2018, and still need to file a 2017 income tax return with the Internal Revenue Service (IRS), you should submit your FAFSA 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 information on the FAFSA if they did not file a joint tax return for 2017. For assistance with answering the income information questions in this situation, call 1-800-4-FED-AID (1-800-433-3243).

Filling Out the FAFSA®
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, go to StudentAid.gov/completedafasa or call 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:

```
Correct: 1 5 6 7 8
Incorrect: X X

1 2 3 4 5
$ 6
```

Yellow is for student information and purple is for parent information.

Mailing Your FAFSA®
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 FAFSA, go to fafsa.gov or call 1-800-433-3243.

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

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

Why all the questions?
Most of the questions on the FAFSA 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. 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 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 has 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 2017 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 college. Typically, your college will first use the aid to pay tuition, fees and room and board (if provided by the college). Any remaining aid is paid to you for your other educational expenses.

How can I have more colleges receive my FAFSA information?
If you are completing a paper FAFSA, 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 has been processed, go to FAFSA on the Web at fafsa.gov, log in to the site, and follow the instructions for correcting your FAFSA.
- Use the Student Aid Report (SAR), which you will receive after your FAFSA 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.

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 website 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.

Information on the Privacy Act and use of your Social Security Number

We use the information that you provide on this form to determine if you are eligible to receive federal student financial aid and the amount that you are eligible to receive. Sections 483 and 484 of the Higher Education Act of 1965, as amended, give us the authority to ask you and your parents these questions, and to collect the Social Security Numbers of you and your parents. We use your Social Security Number to verify your identity and retrieve your records, and we may request your Social Security Number again for those purposes.

State and institutional student financial aid programs may also use the information that you provide on this form to determine if you are eligible to receive state and institutional aid and the need that you have for such aid. Therefore, we will disclose the information that you provide on this form to each institution you list in questions 103a - 103h, state agencies in your state of legal residence and the state agencies of the states in which the colleges that you list in questions 103a - 103h are located.

If you are applying solely for federal aid, you must answer all of the following questions that apply to you: 1-9, 14-16, 18, 21-23, 26, 28-29, 32-37, 39-59, 61-68, 70, 73-86, 88-102, 104-105. If you do not answer these questions, you will not receive federal aid.

Without your consent, we may disclose information that you provide to entities under a published “routine use.” Under such a routine use, we may disclose information to third parties that we have authorized to assist us in administering the above programs; to other federal agencies under computer matching programs, such as those with the Internal Revenue Service, Social Security Administration, Selective Service System, Department of Homeland Security, Department of Justice and Veterans Affairs; to your parents or spouse; and to members of Congress if you ask them to help you with student aid questions.

If the federal government, the U.S. Department of Education, or an employee of the U.S. Department of Education is involved in litigation, we may send information to the Department of Justice, or a court or adjudicative body, if the disclosure is related to financial aid and certain conditions are met. In addition, we may send your information to a foreign, federal, state, or local enforcement agency if the information that you submitted indicates a violation or potential violation of law, for which that agency has jurisdiction for investigation or prosecution. Finally, we may send information regarding a claim that is determined to be valid and overdue to a consumer reporting agency. This information includes identifiers from the record; the amount, status and history of the claim; and the program under which the claim arose.

State Certification
By submitting this application, you are giving your state financial aid agency permission to verify any statement on this form and to obtain income tax information for all persons required to report income on this form.

The Paperwork Reduction Act of 1995
According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1845-0001. Public reporting burden for this collection of information is estimated to average one and a half hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have comments or concerns regarding the status of your individual submission of this form, please contact the Federal Student Aid Information Center, P.O. Box 84, Washington, D.C. 20044 directly. [Note: Please do not return the completed form to this address.]

We may request additional information from you to process your application more efficiently. We will collect this additional information only as needed and on a voluntary basis.
Step One (Student): For questions 1-31, leave any questions that do not apply to you (the student) blank.

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.

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

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

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 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 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. .......... 1
   No, but I am an eligible noncitizen. Fill in question 15. .......... 2
   No, I am not a citizen or eligible noncitizen. Skip to question 16. 3

15. Alien Registration Number

   I am single .......... 1
   I am separated .......... 2
   I am married/remarried 3
   I am divorced or widowed 4

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


19. Did you become a legal resident of this state before January 1, 2014? Yes 1
   No 2

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

   Male 1
   Female 2

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.

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 1
   High school 2
   College or beyond 3
   Other/unknown 4

25. Highest school completed by Parent 2
   Middle school/Jr. high 1
   High school 2
   College or beyond 3
   Other/unknown 4

26. What will your high school completion status be when you begin college in the 2019-2020 school year?
   High school diploma. Answer question 27. ......... 1
   Homeschooled. Skip to question 28. .......... 2
   General Educational Development (GED) certificate or state certificate. Skip to question 28. 3
   None of the above. Skip to question 28. 4
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.

High School Name: [ ]
High School City: [ ]

28. Will you have your first bachelor's degree before you begin the 2019-2020 school year?

Yes [ ]
No [ ]

29. What will your college grade level be when you begin the 2019-2020 school year?

Never attended college and 1st year undergraduate [ ]
Attended college before and 1st year undergraduate [ ]
2nd year undergraduate/sophomore [ ]
3rd year undergraduate/junior [ ]
4th year undergraduate/senior [ ]
5th year/other undergraduate [ ]
1st year graduate/professional [ ]
Continuing graduate/professional or beyond [ ]

30. What degree or certificate will you be working on when you begin the 2019-2020 school year?

1st bachelor's degree [ ]
2nd bachelor's degree [ ]
Associate degree (occupational or technical program) [ ]
Associate degree (general education or transfer program) [ ]
Certificate or diploma (occupational, technical or education program of less than two years) [ ]
Certificate or diploma (occupational, technical or education program of two or more years) [ ]
Teaching credential (nondegree program) [ ]
Graduate or professional degree [ ]
Other/undecided [ ]

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

Yes [ ]
No [ ]
Don't know [ ]

Step Two (Student): Answer questions 32–58 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 2017, 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 39. [ ]

33. What income tax return did you file or will you file for 2017?

IRS 1040 [ ]
IRS 1040A or 1040EZ [ ]
A foreign tax return. See Notes page 9. [ ]
A tax return with Puerto Rico, another U.S. territory, or Freely Associated State. See Notes page 9 [ ]

34. For 2017, 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. If you have filed or will file a 1040, were you eligible to file a 1040A or 1040EZ?

Yes [ ]
No [ ]
Don't know [ ]

See Notes page 9.

For questions 36–45, 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 2017? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

$ [ ]

37. Enter your (and spouse’s) income tax for 2017. Income tax amount is on IRS Form 1040—line 56 minus line 46; 1040A—line 28 minus line 36; or 1040EZ—line 10.

$ [ ]

38. Enter your (and spouse’s) exemptions for 2017. Exemptions are on IRS Form 1040—line 6d or Form 1040A—line 6d. For Form 1040EZ, see Notes page 9.

See Notes page 9.

Questions 39 and 40 ask about earnings (wages, salaries, tips, etc.) in 2017. 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—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation.

39. How much did you earn from working in 2017?

$ [ ]

40. How much did your spouse earn from working in 2017?

$ [ ]

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

$ [ ]

42. 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.

$ [ ]

43. 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.

$ [ ]
44. Student’s 2017 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—line 50 or 1040A—line 33.
   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 household, as reported in question 95.
   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. Don’t include untaxed combat pay.
   f. Earnings from work under a cooperative education program offered by a college.

45. Student’s 2017 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. 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—line 28 + line 32 or 1040A—line 17.
   c. Child support received for any of your children. Don’t include foster care or adoption payments.
   d. Tax exempt interest income from IRS Form 1040—line 8b or 1040A—line 8b.
   e. Untaxed portions of IRA distributions from IRS Form 1040—lines 15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.
   f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.
   g. 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.
   h. Veterans noneducation benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
   i. Other untaxed income not reported in items 45a through 45h, such as workers’ compensation, disability benefits, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. 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.
   j. 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 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.

46. Were you born before January 1, 1996? ..........................................................

47. As of today, are you married? (Also answer “Yes” if you are separated but not divorced.) ..........................................................

48. At the beginning of the 2019-2020 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)? ..........................................................

49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9.


51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2019 and June 30, 2020? ..........................................................

52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2020? ..........................................................

53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10.

54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10.

55. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes page 10.

56. At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.

57. At any time on or after July 1, 2018, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.

58. At any time on or after July 1, 2018, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.
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 stepparents, 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.

59. As of today, what is the marital status of your parents?
- Never married ……………………  ○  1
- Married or remarried ……………  ○  2
- Divorced or separated ……………  ○  3
- Widowed …………………………  ○  4

60. 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. 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).

Questions 61-64 are for Parent 1 (father/mother/stepparent)

<table>
<thead>
<tr>
<th>SOCIAL SECURITY NUMBER</th>
<th>LAST NAME, AND</th>
<th>FIRST INITIAL</th>
<th>DATE OF BIRTH</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>19</td>
</tr>
</tbody>
</table>

Questions 65-68 are for Parent 2 (father/mother/stepparent)

<table>
<thead>
<tr>
<th>SOCIAL SECURITY NUMBER</th>
<th>LAST NAME, AND</th>
<th>FIRST INITIAL</th>
<th>DATE OF BIRTH</th>
</tr>
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<tr>
<td></td>
<td></td>
<td></td>
<td>19</td>
</tr>
</tbody>
</table>

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

70. What is your parents’ state of legal residence? If you (the student) answered “No” to every question in Step Three, go to Step Four.

STATE

71. Did your parents become legal residents of this state before January 1, 2014?
- Yes ○ 1
- No ○ 2

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

MONTH

YEAR

73. 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, 2019 and June 30, 2020, 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, 2019 and June 30, 2020.

74. How many people in your parents’ household (from question 73) will be college students between July 1, 2019 and June 30, 2020?
- 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 2019-2020, a program that leads to a college degree or certificate.

At any time during 2017 or 2018, did you, your parents, or anyone in your parents’ household (from question 73) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 and selecting “Make FAFSA Corrections.”

75. Medicaid or Supplemental Security Income (SSI) ○
76. Supplemental Nutrition Assistance Program (SNAP) ○
77. Free or Reduced Price School Lunch ○
78. Temporary Assistance for Needy Families (TANF) ○
79. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) ○

If your answer to question 79 was “Unmarried and both legal parents living together,” contact 1-800-433-3243 for assistance with answering questions 80-94.

80. For 2017, have your parents completed their IRS income tax return or another tax return listed in question 81?
- My parents have already completed their return …………………...  ○  1
- My parents will file but have not yet completed their return …………………...  ○  2
- My parents are not going to file.  ○  3
Skip to question 88.

81. What income tax return did your parents file or will they file for 2017?
- IRS 1040 ……………………………………  ○  1
- IRS 1040A or 1040EZ ……………………………………  ○  2
- A foreign tax return. See Notes page 9. ……………………………………  ○  3
- A tax return with Puerto Rico, another U.S. territory or Freely Associated State. See Notes page 9. ……………………………………  ○  4

82. For 2017, what is or will be your parents’ tax filing status according to their tax return?
- Single ……………………………………  ○  1
- Head of household ……………………………………  ○  4
- Married—filed joint return ……………………………………  ○  2
- Married—filed separate return ……………………………………  ○  3
- Qualifying widow(er) ……………………………………  ○  5
- Don’t know ……………………………………  ○  6

83. If your parents have filed or will file a 1040, were they eligible to file a 1040A or 1040EZ? See Notes page 9.
- Yes ○ 1
- No ○ 2
- Don’t know ○ 3

84. As of today, is either of your parents a disabled worker? See Notes page 10.
- Yes ○ 1
- No ○ 2
- Don’t know ○ 3
85. What was your parents’ adjusted gross income for 2017? Adjusted gross income is on IRS Form 1040—line 37; 1040A—line 21; or 1040EZ—line 4.

86. Enter your parents’ income tax for 2017. Income tax amount is on IRS Form 1040—line 56 minus line 46; 1040A—line 28 minus line 36; or 1040EZ—line 10.

87. Enter your parents’ exemptions for 2017. Exemptions are on IRS Form 1040—line 6d or on Form 1040A—line 6d. For Form 1040EZ, see Notes page 9.

Questions 88 and 89 ask about earnings (wages, salaries, tips, etc.) in 2017. 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 81: IRS Form 1040—lines 7 + 12 + 18 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065); 1040A—line 7; or 1040EZ—line 1. If any individual earning item is negative, do not include that item in your calculation. Report the information for the parent listed in questions 61-64 in question 88 and the information for the parent listed in questions 65-68 in question 89.

88. How much did Parent 1 (father/mother/stepparent) earn from working in 2017?

89. How much did Parent 2 (father/mother/stepparent) earn from working in 2017?

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

91. 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.

92. 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.

93. Parents’ 2017 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—line 50 or 1040A—line 33.
   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 73.
   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.

94. Parents’ 2017 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—line 28 + line 32 or 1040A—line 17.
   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 8b or 1040A—line 8b.
   e. Untaxed portions of IRA distributions from IRS Form 1040—lines (15a minus 15b) or 1040A—lines (11a minus 11b). Exclude rollovers. If negative, enter a zero here.
   f. Untaxed portions of pensions from IRS Form 1040—lines (16a minus 16b) or 1040A—lines (12a minus 12b). Exclude rollovers. If negative, enter a zero here.
   g. 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.
   h. Veterans nontuition benefits, such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances.
   i. Other untaxed income not reported in items 94a through 94h, such as workers’ compensation, disability benefits, etc. Also include the untaxed portions of health savings accounts from IRS Form 1040—line 25. 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.

95. 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, 2019 and June 30, 2020, 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, 2019 and June 30, 2020.

96. How many people in your (and your spouse’s) household (from question 95) will be college students between July 1, 2019 and June 30, 2020? 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 2019-2020, a program that leads to a college degree or certificate.

At any time during 2017 or 2018, did you (or your spouse) or anyone in your household (from question 95) receive benefits from any of the federal programs listed? Mark all that apply. Answering these questions will NOT reduce eligibility for student aid or these programs. TANF has different names in many states. Call 1-800-433-3243 to find out the name of your state’s program. If you (or your spouse) or anyone in your household receives any of these benefits after filing the FAFSA but before December 31, 2018, you must update your response by logging in to fafsa.gov and selecting “Make FAFSA Corrections.”

97. Medicaid or Supplemental Security Income (SSI)  
98. Supplemental Nutrition Assistance Program (SNAP)  
99. Free or Reduced Price School Lunch  
100. Temporary Assistance for Needy Families (TANF)  
101. Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

102. As of today, are you (or your spouse) a dislocated worker? See Notes page 10. Yes 2 No 1 Don’t know 3

### 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 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? on page 2. All of the information you included on your FAFSA, 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.

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

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 other credential, and have not disclosed that username and password and/or 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.

104. Date this form was completed  
MONTH DAY 2018 2019 2020

105. Student (Sign below)  
Parent (A parent from Step Four sign below.)

If a fee was paid to someone for advice or for completing this form, that person must complete this section. 
Preparer’s name, firm and address

| 106. Preparer’s Social Security Number (or 107) |  
| 107. Employer ID number (or 106) |  
| 108. Preparer’s signature and date |  

For Help — 1-800-433-3243
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 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 previously, enter that number here. If you are a first-time applicant from the Freely Associated States, enter “666” in the first three boxes of the SSN field and leave the remaining six positions blank and we will create an identification number to be used for federal student aid purposes.

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-515); (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 Exempt," or (4) the holder of a valid certification or eligibility letter from the Department of Health and Human Services showing a designation of "Victim of human trafficking."

If you are in the U.S. and have been granted Deferred Action for Childhood Arrivals (DACA), an F1 or F2 student visa, a J1 or J2 exchange visitor visa, or a G series visa (pertaining to international organizations), select "No, I am not a noncitizen 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 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. If your marital status changes after you sign your FAFSA, 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 anyone assigned the sex of male at birth (see www.sss.gov/Register for more information). 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 81 (page 6)
If you filed or will file a foreign tax return, 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 83 (page 6)
In general, a person is eligible to file a 1040A or 1040EZ if he or she makes less than $100,000, does not itemize deductions, does not receive income from his or her own business or farm and does not receive alimony. A person is not eligible to file a 1040A or 1040EZ if he or she makes $100,000 or more, itemizes deductions, receives income from his or her own business or farm, is self-employed, receives alimony or is required to file Schedule D for capital gains. If you filed a 1040 only to claim the American Opportunity Tax Credit or Lifetime Learning Tax Credit, and you would have otherwise been eligible to file a 1040A or 1040EZ, answer “Yes” to this question. If you filed a 1040 and were not required to file a tax return, answer “Yes” to this question.

Notes for questions 38 (page 4) and 87 (page 7) — Notes for those who filed a 1040EZ
On the 1040EZ, if a person didn’t check either box on line 5, enter 01 if he or she is single or has never been married, or 02 if he or she is married. If a person checked either the “you” or “spouse” box on line 5, use 1040EZ worksheet line F to determine the number of exemptions ($4,050 equals one exemption).

Notes for questions 42 and 43 (page 4), 45j (page 5), and 91 and 92 (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 42. For a student who must report parental information, the accounts are reported as parental investments in question 91, 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 45j.

Investments do not include the home you live in, the value of life insurance, retirement plans (401(k) plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) or cash, savings and checking accounts already reported in questions 41 and 90.

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 less 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 (i.e., your parent, sister or cousin), (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 49 (page 5)
Answer “Yes” if you are currently serving in the U.S. Armed Forces or are a National Guard or Reserve enlistee who is on active duty for other than state or training purposes.

Answer “No” if you are a National Guard or Reserve enlistee who is on active duty for state or training purposes.

Notes for question 50 (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, (2) were released under a condition other than dishonorable. Also answer “Yes” if you are not a veteran but will be one by June 30, 2020.

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 an 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, 2020.
The financial aid administrator at your college may require you to provide proof that you were in foster care or a dependent or ward of the court.

Notes for questions 54 and 55 (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 56–58 (page 5)
Answer “Yes” if you received a determination at any time on or after July 1, 2018, 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 56, 57, and 58, 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 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 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.

Notes for question 53 (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/nfcad.

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 59–94 (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 80-94, or visit StudentAid.gov/afasaparent.

- 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 84 (page 6) and 102 (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 84 if your parent is a dislocated worker. Answer “Yes” to question 102 if you or your spouse is a dislocated worker.

Answer “No” to question 84 if your parent is not a dislocated worker. Answer “No” to question 102 if neither you nor your spouse is a dislocated worker.

Answer “Don’t know” to question 84 if you are not sure whether your parent is a dislocated worker. Answer “Don’t know” to question 102 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 84, or that you or your spouse is a dislocated worker, if you answered “Yes” to question 102.
WHAT IS THE FAFSA?
The FAFSA is the most important application you must complete in order to qualify for almost all types of financial aid including federal, state, local, and private grants and scholarships.

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

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

YOU MUST COMPLETE A NEW FAFSA APPLICATION EACH YEAR.

FOR PA STATE GRANT APPLICANTS, THE FAFSA DEADLINES ARE:
- MAY 1 – For students attending colleges, universities, and college-transferable programs (excluding community colleges) and for all renewal students
- AUGUST 1 – If you plan to enroll in a community college, a Business, Trade, or Technical school, a Hospital School of Nursing, an "Open-Admission" institution (visit PHEAA.org for a list of these schools), or a non-transferable 2-year program

WHAT DO I NEED TO FILE MY FAFSA ON FAFSA.GOV?
- Your Social Security number
- Your driver’s license number, if you have one (optional)
- Your alien registration number, if you are not a U.S. citizen
- Your W-2 forms
- Records of other untaxed income received, including workers’ compensation, child support, payments to tax-deferred pension, and savings plans, etc.
- Your federal income tax return – (1040, 1040A, or 1040EZ) from the prior-prior year (For example, if completing the 2019-20 FAFSA, use 2017 income tax return information.)
- Your current bank statements and records of stocks, bonds and other investments

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

FEDERAL STUDENT AID (FSA) ID
The FSA ID is a username and password that you will use to log into certain USDE websites, and electronically sign the FAFSA. Students interested in receiving federal student aid should create a FSA ID at fsaid.ed.gov. You and any parent electronically signing the FAFSA will need your own separate FSA ID.

INTERNAL REVENUE SERVICE (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.

WHICH TAXES DO I USE ON THE FAFSA?

<table>
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<tr>
<th>IF YOU PLAN TO ATTEND COLLEGE FROM</th>
<th>YOU CAN SUBMIT THE FAFSA FROM</th>
<th>USING TAX INFORMATION FROM</th>
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<tr>
<td>July 1, 2019 - June 30, 2020</td>
<td>October 1, 2018 - June 30, 2020</td>
<td>2017</td>
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<td>July 1, 2020 - June 30, 2021</td>
<td>October 1, 2019 - June 30, 2021</td>
<td>2018</td>
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<td>July 1, 2021 - June 30, 2022</td>
<td>October 1, 2020 - June 30, 2022</td>
<td>2019</td>
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SCHOOLS I HAVE APPLIED TO:

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<th>School Name</th>
<th>Code</th>
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TO CHANGE THE SCHOOLS LISTED ON THE FAFSA: Log on to FAFSA.gov to add or delete a school code. Or call the FSA Information Center at 1-800-4-FED-AID (1-800-433-3243) / TTY (Hearing Impaired) 1-800-730-8913.

ONCE YOUR FAFSA IS PROCESSED:

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

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

- Online (fastest method) at FAFSA.gov
- U.S. Mail
- Telephone 1-800-4-FED-AID (1-800-433-3243) / TTY (Hearing Impaired) 1-800-730-8913

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

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

STUDENT APPLICANT

Print Name of Aid Applicant/Recipient: ____________________________

Social Security Number or PHEAA/AES Account Number of Aid Applicant/Recipient:

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.

Third Party Name: (Please Print) ____________________________

Title: ____________________________

Address: ____________________________

__________________________

__________________________

APPLICANT/_PARENT SIGNATURE

Signature of Aid Applicant/Recipient: ____________________________

Date: ___ ___ / ___ ___ / ___ ___

Signature(s) of Parents: ____________________________

[Parental signature(s) only required for release of State Grant information for those processed as dependent students.]

Date: ___ ___ / ___ ___ / ___ ___

FOR PHEAA/AES USE ONLY:

Logged: ____________________________

Initials: ____________________________
**AUTHORIZATION FOR RELEASE OF INFORMATION**

**PERM**

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

Name _____________________________________________   Account Number ____________________________

### SECTION 2: THIRD PARTY IDENTIFICATION

**PARTY 1:**
Name ______________________________________________   Relationship ________________________________________
Street Address _____________________________________________________________________________________________
City___________________________________________________________   State ________   Zip Code ______________
Telephone (         ) ________________________________

**PARTY 2:**
Name ______________________________________________   Relationship ________________________________________
Street Address _____________________________________________________________________________________________
City___________________________________________________________   State ________   Zip Code ______________
Telephone (         ) ________________________________

### 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 release me from my obligation to make payments under my loan(s).**

X ___________________________________________________________________________________

Borrower’s Signature ___________________________   Date ___________________________

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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.

Help your constituents to be SMART borrowers with MySmartBorrowing.org

A free tool for calculating an affordable future
Created in 1963 by the Pennsylvania General Assembly, the Pennsylvania Higher Education Assistance Agency (PHEAA) has evolved into one of the nation’s leading student aid organizations. Today, PHEAA is a national provider of student financial aid services, serving millions of students and thousands of schools through its loan guaranty, loan servicing, grant administration, outreach, and other student aid programs.

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

PHEAA conducts its student loan servicing activities nationally as FedLoan Servicing and American Education Services (AES). For more information, visit PHEAA.org.