At PHEAA, we are passionate about our mission of creating affordable access to higher education. Over the past 50 years, we have proudly served millions of students and families through our outreach and student aid programs.

Our Student Aid Guide provides a complete overview of the financial aid process with info on most of Pennsylvania’s financial aid programs and services. We hope you find it helpful as you navigate how to pay for college!
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GETTING STARTED

HOW MUCH WILL IT COST?
The cost of higher education is more than just tuition and fees. It also includes:
- Room & Board
- Books & Supplies
- Transportation
- Personal Expenses

For the big picture, multiply your Total Student Budget by the number of years you are in school. Now you see why financial aid is so important.

<table>
<thead>
<tr>
<th>ESTIMATE YOUR COSTS</th>
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<tbody>
<tr>
<td>Tuition &amp; Fees</td>
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<td>Personal Expenses</td>
<td>$</td>
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<tr>
<td>Miscellaneous</td>
<td>$</td>
</tr>
<tr>
<td>Total Student Budget</td>
<td>$</td>
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</tbody>
</table>

COLLEGE NET PRICE
College “Net Price” is the difference between the full cost of college, minus any grants and scholarships which you receive. Net price calculators are available on schools’ websites and allow you to enter info about yourself to find out what other students like you paid to attend the school in the previous year, after taking grants and scholarship aid into account. Visit collegecost.ed.gov for links to colleges’ net price calculators.

Remember, this is just for one year!
FINANCIAL AID TIMELINE

1. Research, visit, and apply to schools.
   Use collegecost.ed.gov and MySmartBorrowing.org to see how much a degree will cost at your selected schools and calculate your expected student debt.

2. File the FAFSA and complete the PA State Grant Form.
   File the Free Application for Federal Student Aid (FAFSA) at FAFSA.gov. The info in this application is used to determine most of your aid package and should be completed as soon as possible after it becomes available October 1 of your senior year in high school.

3. Search and apply for private grants and scholarships.
   Create an account at Fastweb.com and check with your school counselor and local organizations.

4. Compare financial aid award letters.
   It is very important you understand how much of your aid package is free money, how much needs to be repaid, and how much you will still owe (the GAP).

5. Explore GAP financing options.
   After you have exhausted grants, scholarships, work-study, and federal student loans, it’s time to consider things such as personal savings, tuition payment plans, family assistance, and private loans.

6. Keep your info up-to-date with PHEAA.
   Life is full of change. Log in to your PHEAA account at PHEAA.org/accountaccess to verify that your personal and enrollment info is accurate. This will help expedite your PA State Grant and any other awards you might receive.

7. Decide on a school and submit your enrollment deposit by the school’s deadline.

8. Don’t forget to follow the link to complete your PA State Grant Form on the FAFSA confirmation page. You may also visit PHEAA.org to complete your form.
You and your family will want to find out if you qualify for financial assistance. Don’t assume that you won’t qualify — nearly two-thirds of students receive some type of financial assistance. You must apply in order to be considered.

4 TYPES OF FINANCIAL AID

GRANTS
Grant money is typically based on your family’s financial situation. They don’t need to be repaid, as long as you meet the requirements.

SCHOLARSHIPS
Scholarship money is typically awarded based on your merit or performance.

WORK-STUDY
Work-study programs offer career-related work experience, allowing you to earn money while working during school.

LOANS
Student loans must be repaid! There are various types, and some have better terms than others. It is important that you only borrow what you need.

FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA®)

The FAFSA is the MOST IMPORTANT APPLICATION to complete for almost all types of financial aid. Many state, local, and private entities use the FAFSA to determine eligibility for grants and scholarships. The FAFSA is available October 1 for the upcoming award year. Since deadlines vary, complete the FAFSA as soon as possible so you don’t miss out on financial aid.

If you plan to attend college from Tax Info
July 1, 2020 – June 30, 2021 October 1, 2019 – June 30, 2021 2018

You do not have to pay to fill out the FAFSA. If you are asked for your credit card info while filling out the FAFSA online, then you ARE NOT on the official government site. Remember, the FAFSA site address has “.gov” in it.

FAFSA.gov is a secure website; it is the only secure and encrypted site that the federal government provides for students to file the FAFSA. If you don’t have a computer, you may be able to use one at a library, school, or attend a FAFSA event in your community.

Pay attention to deadlines. File by the earliest federal, state, or school deadline.
3 STEPS TO FILE THE FAFSA!

STEP 1 - Get Your Info Organized

The FAFSA asks for info about you and your financial situation. If you are married, you will need the same info for your spouse. If you are considered a dependent student, you will need your parents’ info, too. Check to see if you are considered a dependent student.

You will need these items to complete your FAFSA:

- A Federal Student Aid (FSA) ID (username & password)
  Go to fsaid.ed.gov to create your FSA ID.
- Social Security number
- Your driver’s license number, if you have one (optional)
- Alien registration number, if you are not a U.S. citizen
- W-2 Forms
- Records of untaxed income received, including workers’ compensation, child support, payments to tax-deferred pension, savings plans, etc.
- Federal income tax return 1040 and accompanying schedules
- Current bank statements and records of stocks, bonds, 529 plans, and other investments
- Email address (optional)

WILL I NEED TO ANSWER QUESTIONS ABOUT MY PARENTS ON THE FAFSA?

Dependent students must provide household parental info on the FAFSA. In general, most students under the age of 24 are considered dependent.

Independent students are NOT required to provide parental info on the FAFSA. If you meet one of the following statuses, you are considered independent:

- 24 years of age or older by December 31 of the award year
- An orphan (both parents deceased), in foster care, or a ward of the court when 13 years or older
- Have legal dependents, other than a spouse
- An emancipated minor or in legal guardianship through the court
- An unaccompanied homeless youth
- A veteran of the U.S. Armed Forces or serving on active duty for other than training purposes
- A graduate or professional student
- Married or separated

Provide an email address that you check regularly.

STEP 2 - Get Your FSA ID at fsaid.ed.gov

The FSA ID is a username and password you create and use to log in to certain U.S. Department of Education websites, including FAFSA.gov, StudentAid.ed.gov, and StudentLoans.gov. Your FSA ID also serves as your electronic signature.

If you are a dependent student, both you AND one of your parents require FSA IDs to electronically sign the FAFSA.
STEP 3: File at FAFSA.gov

Now that you have your info organized and your FSA ID, you are ready to file. Visit FAFSA.gov to get started. If you don’t have a computer, you may be able to use one at a library, school, or attend a FAFSA event in your community.

**Use your legal name as it appears on your Social Security card. Do NOT use a nickname on the FAFSA.**

**The FAFSA’s built-in “skip logic” may skip certain questions that don’t apply to you.**

**FAFSA FAQs**

**WHAT IF I NEED TO MAKE CORRECTIONS TO THE FAFSA?**

Visit FAFSA.gov and use your FSA ID to access your FAFSA and submit corrections or changes.

**SHOULD I FILE THE 2020-21 FAFSA OR THE 2019-20 FAFSA?**

If you are applying for financial aid for the 2019-20 Academic Year, you need to file the 2019-20 FAFSA. Check with your school’s Financial Aid Office if you need further guidance, especially if you plan to take summer classes.

**WHAT SCHOOLS SHOULD I LIST WHEN ASKED, “WHERE DO YOU WANT TO GO TO SCHOOL?”**

List any schools you are considering attending for the upcoming school year, listing your top school first. You may list up to 10 possible schools. The results of your FAFSA will be sent to all schools that you list. Please keep in mind:

- You can add and delete schools at any time.
- It’s important to indicate if you will live on campus, off campus, or with a parent.
- You do not have to be admitted to a school to add the school to the FAFSA.

**DO I HAVE TO REGISTER FOR SELECTIVE SERVICE?**

All male students who are 18-25 years old are required by federal law to register with the Selective Service. This requirement applies to any person assigned the sex of male at birth. Failure to register by age 26 may result in permanent loss of federal student aid eligibility. If you select “Register Me” when you complete your FAFSA, the Selective Service will register you automatically. You can also register at sss.gov.

**WHAT IS THE INTERNAL REVENUE SERVICE (IRS) DATA RETRIEVAL TOOL (DRT)?**

The IRS DRT allows you to electronically transfer your federal tax return info into your FAFSA. The IRS DRT can be used by both students and parents. For security purposes, info that has been transferred over from the retrieval tool cannot be viewed or changed by the applicant. To learn more about the IRS DRT, visit StudentAid.ed.gov/irsdr.
WHAT ASSETS DO I INCLUDE ON THE FAFSA?
You may need to provide info about your assets on the FAFSA. In some cases, the FAFSA will allow you to skip the asset questions. Reported assets are based on net values, as of the date you submit your FAFSA.

Assets that you may need to report the value of include:
- Cash, checking, and savings accounts
- Investments such as stocks, savings bonds, CDs, and mutual funds
- Coverdell accounts owned by your parents completing the FAFSA or Coverdell accounts that you own
- 529 plans owned by your parents completing the FAFSA or 529 plans you own
- UGMA and UTMA accounts you own
- Custodial accounts
- Rental properties that you own

Assets that you DON’T need to report the value of include:
- Your family home, if it is your principal place of residence
- Your family farm, if the farm is your principal place of residence and your family materially participates in the farm’s operation
- Your family business, if your family owns and controls more than 50 percent of a small business that has 100 or fewer full-time or full-time equivalent employees
- Life insurance policy
- 401k, 403b, non-education IRAs, Keogh, pension plans, and qualified retirement plans

MY PARENTS ARE DIVORCED OR SEPARATED. WHAT INFO SHOULD I PROVIDE ON THE FAFSA?
You should provide info for the parent you lived with the most over the past 12 months. Include info about any stepparent in that same household. If you lived with both parents an equal amount of time, provide info for the parent who provided you with the most financial support over the past 12 months.

WHAT IF I HAVE SPECIAL FINANCIAL CIRCUMSTANCES?
Sometimes, the info on the FAFSA doesn’t represent your financial situation. If you and your family have an unusual financial situation, please contact the Financial Aid Office at the schools you are considering attending. The following examples are situations that a Financial Aid Office may be able to consider, in addition to your FAFSA info:
- Recent unemployment
- High medical expenses not covered by insurance
- Loss of income
- Death or disability of a parent or spouse
- Unusual circumstances

You may also go to PHEAA.org/StateGrant for guidance about how to report this info to PHEAA with regard to PA State Grant eligibility. Contact PHEAA at 1-800-692-7392.

WHAT TAX INFO SHOULD BE USED FOR THE FAFSA?
If you plan to attend college from...

<table>
<thead>
<tr>
<th>Tax Year</th>
<th>Tax Info</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>October 1, 2016 – June 30, 2017</td>
</tr>
<tr>
<td>2018</td>
<td>October 1, 2017 – June 30, 2018</td>
</tr>
<tr>
<td>2019</td>
<td>October 1, 2018 – June 30, 2019</td>
</tr>
</tbody>
</table>

HOW DO YOU CALCULATE FINANCIAL NEED?
Once you complete the FAFSA, the Financial Aid Office at each school you apply to will provide a financial aid package that will outline your financial aid eligibility. A financial aid package is simply a list of the amounts and types of aid that you may receive from various financial aid programs.

Cost of Attendance (COA) – Your Expected Family Contribution (EFC) = Your Financial Need
AFTER FILING FAFSA

If you provided an email address on your FAFSA, you will be notified by email when your FAFSA has been received and processed by the U.S. Department of Education. If you didn’t provide an email, you will receive correspondence by regular mail. If you have questions about the processing of your FAFSA, you can contact 1-800-4-FED-AID (1-800-433-3243) for further info.

PHEAA and each of the colleges that you listed on your FAFSA will receive a copy of the info you provided, including the Expected Family Contribution (EFC) that appears on the confirmation page of your FAFSA. The EFC is calculated by a federal formula based on the income and asset info that you provided. If you were offered admission to a college and you included that college on your FAFSA, you will receive an award letter from their Financial Aid Office. This award letter will list the amounts and types of aid you may receive. In May, PHEAA provides notification of your eligibility for the PA State Grant Program.

NOTES
HOW TO APPLY

In addition to completing the FAFSA, you will also need to complete the PA State Grant Form to be eligible for a PA State Grant. There are two ways to complete your PA State Grant Form:

**Option 1 (BEST)**

Apply directly from the FAFSA confirmation page.
Click “Start your state application,” and follow the link to complete the PA State Grant Form.

**Option 2**

Apply by visiting PHEAA.org/AccountAccess.
You will need to wait approximately 3-4 days after your FAFSA is submitted; and then click on “Create an Account,” or “Sign In.”

PA STATE GRANT DEADLINES

**FIRST-TIME APPLICANTS**
- May 1 — If you plan to enroll in a degree program or a college transferable program at a 2-year college or other college or university (excludes community colleges and designated Pennsylvania Open-Admission institutions), you must submit the FAFSA and the PA State Grant Form.
- August 1 — If you plan to enroll in a community college; a designated Pennsylvania Open-Admission institution; a Business, Trade, or Technical (BTT) school; a Hospital School of Nursing; or a 2-year program that is not transferable to another institution; you must submit the FAFSA and the PA State Grant Form.

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

**SUMMER-TERM APPLICANTS**
- August 15 — You must submit the online Summer PA State Grant application. If it is not already on file, you must also submit the FAFSA and, if required, the PA State Grant Form.

Note: If you miss the PA State Grant deadline for the academic year, apply anyway. Late applications (for terms other than summer) may qualify if funding permits.
### PA STATE GRANT FAQS

**WHAT ARE THE CHANCES I WILL QUALIFY FOR A PA STATE GRANT?**

Percentage of Applicants Receiving 2018-19 PA State Grant Awards and Award Ranges

<table>
<thead>
<tr>
<th>Tuition</th>
<th>Average Annual Income Receiving Awards</th>
<th>Award Ranges</th>
<th>2018-19 Percentage</th>
<th>Projected Tuition &amp; Fees</th>
<th>2019-20 Percentage</th>
</tr>
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<tbody>
<tr>
<td><strong>4-Year Private Colleges - $41,909</strong></td>
<td>Under $25,000</td>
<td>$25,000 - $49,999</td>
<td>$50,000 - $74,999</td>
<td>$75,000 - $99,999</td>
<td>$100,000 - $124,999</td>
</tr>
<tr>
<td><strong>PA State System Schools - $11,386</strong></td>
<td>99%</td>
<td>$500 - $3,509</td>
<td>99%</td>
<td><strong>$500-$3,772</strong></td>
<td>98%</td>
</tr>
<tr>
<td><strong>PA State-Related Schools - $18,920</strong></td>
<td>99%</td>
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<tr>
<td><strong>2-Year Private Colleges - $17,769</strong></td>
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<td><strong>PA Community Colleges - $5,148</strong></td>
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<td>99%</td>
<td><strong>$500-$3,772</strong></td>
<td>92%</td>
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<tr>
<td><strong>Nursing Schools - $13,675</strong></td>
<td>99%</td>
<td>$500 - $3,772</td>
<td>99%</td>
<td><strong>$500-$3,772</strong></td>
<td>95%</td>
</tr>
<tr>
<td><strong>BTT Schools - $16,079</strong></td>
<td>99%</td>
<td>$500 - $3,772</td>
<td>99%</td>
<td><strong>$500-$3,772</strong></td>
<td>80%</td>
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* Data from 2018-19 PA State Grant Statistics, created April 19, 2019.
** Projected average enrollment-weighted Tuition and Fees for 2019-20.

Note: These estimates are only applicable for students enrolled in at least 50 percent classroom-based course work. Eligibility determinations may differ. Visit PHEAA.org/StateGrant for the most-up-to-date info on the PA State Grant Program.

### MUST I INCLUDE MY STEPPARENT’S INFO ON THE APPLICATION?

Yes, even if your stepparent does not financially contribute to your education. If the birth or adoptive parent whose info is included on the FAFSA has remarried, you must report both that parent’s and stepparent’s income and assets.

### CAN I USE A PA STATE GRANT AT A SCHOOL LOCATED IN ANOTHER STATE?

Only schools located in reciprocal states are approved for participation in the PA State Grant Program. A reciprocal state is one that permits its own state grant funds to be used by students attending schools in Pennsylvania. States that continue to support students attending schools in Pennsylvania include Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia. Students attending institutions in all other states are ineligible.

### WHAT IS ACCOUNT ACCESS?

Account Access is PHEAA’s online student portal that provides info in a single, secure site. With Account Access, you can participate in the PA State Grant Program, check the status of an aid application, update school choice and enrollment status, and review or update your personal info.

### WHO IS AMERICAN EDUCATION SERVICES (AES)?

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

### DO I HAVE TO BE A PA RESIDENT TO GET A PA STATE GRANT?

Yes, you must be a Pennsylvania resident, as outlined in the Pennsylvania State Grant law. If you are 18 years of age or older—You must be a Pennsylvania resident for at least the 12 consecutive months before you file the FAFSA, excluding any time you are enrolled in a Pennsylvania postsecondary school, if you came into or remained in Pennsylvania for the purpose of attending a school or college.

If you are under 18 years of age—You must have a supporting parent or guardian who has been a Pennsylvania resident for at least the 12 consecutive months before you filed the FAFSA.

### **APPLYING FOR FINANCIAL AID**

**PA STATE GRANT FAQS**

WHAT ARE THE CHANCES I WILL QUALIFY FOR A PA STATE GRANT?

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Note: These estimates are only applicable for students enrolled in at least 50 percent classroom-based course work. Eligibility determinations may differ. Visit PHEAA.org/StateGrant for the most-up-to-date info on the PA State Grant Program.
After completing the FAFSA and being accepted, you will receive an AWARD LETTER that outlines the cost of the school and what kind of financial aid package you will receive. Schools format award letters differently, but they contain the same overall info:

• **Cost of Attendance** - This includes tuition and fees, room and board, books, supplies, travel, and personal expenses. If some of these are not listed on your award letter, check the school’s website or contact their Financial Aid Office.

• **Gift Aid** - This includes all of the FREE sources of financial aid that the school is offering you and that you are receiving from federal, state, and other sources. Be sure to include any private scholarships not listed on the award letter.

• **Self-Help Aid** - This includes loans and work-study. Self-Help Aid is different from Gift Aid in that you must repay the funds or work to earn the funds.

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

### School A

<table>
<thead>
<tr>
<th>Cost of Attendance</th>
<th>Gift Aid (FREE Money)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition &amp; Fees</td>
<td>State Grant</td>
<td></td>
</tr>
<tr>
<td>Room &amp; Board</td>
<td>Pell Grant</td>
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<tr>
<td>Books &amp; Supplies</td>
<td>FSEOG Grant</td>
<td></td>
</tr>
<tr>
<td>Travel &amp; Personal Expenses</td>
<td>Other Grants &amp; Scholarships</td>
<td></td>
</tr>
<tr>
<td>Total</td>
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<td></td>
</tr>
</tbody>
</table>

**WHAT YOU WILL BE PAYING**

This is what you can consider the actual cost for one year of college.

**WHAT YOU STILL NEED**

This is the amount you are still responsible for after all your listed financial aid has been considered.

### School B

<table>
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<th>Gift Aid (FREE Money)</th>
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</thead>
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**WHAT YOU WILL BE PAYING**

This is what you can consider the actual cost for one year of college.

**WHAT YOU STILL NEED**

This is the amount you are still responsible for after all your listed financial aid has been considered.
### Special State Aid Programs

Some of these programs require financial need. Eligibility criteria can be found under Funding Opportunities at PHEAA.org.

**General eligibility requirements for all programs:**
- Be a PA resident
- Be a graduate of an approved high school, the recipient of a GED, or have completed an approved home school program
- Attend an eligible postsecondary school
- Not in default on a federal student loan
- File a FAFSA and apply for a PA State Grant*
- Meet a minimum enrollment status
- Maintain satisfactory academic progress in program of study

*PA-TIP does not require that you apply for a PA State Grant.

### Special State Aid Programs

**Program** | **Program Info** | **How to Apply**
--- | --- | ---
**Blind or Deaf Beneficiary Grant Program** | PA residents who are blind, deaf, or have a visual or hearing impairment may apply for funds to help with the cost of postsecondary education, provided they are enrolled at least half time and maintain satisfactory academic progress (as defined by the school). The maximum award is $500. | Visit PHEAA.org/BlindDeaf for an application.

Contact PHEAA at 1-800-423-7912 or email bdbg@pheaa.org for more info.

**Pennsylvania National Guard Education Assistance Program (EAP)** | In cooperation with the PA Department of Military and Veterans Affairs (DMVA), PHEAA jointly administers EAP for members of the PA National Guard. This program provides financial assistance for students who enter into a service commitment with the PA National Guard, typically for a period of 6 years. | Active members from the PA National Guard may obtain an application from their individual unit of assignment, from their local National Guard recruiting office, or by calling the PA National Guard at 1-800-60-GUARD. To view the status of your EAP application, sign into Account Access at PHEAA.org/AccountAccess.

**Pennsylvania Targeted Industry Program (PA-TIP)** | This program, administered by PHEAA, provides awards to students enrolled in short-term programs in the following career areas: Energy, Advanced Materials and Diversified Manufacturing, and Agriculture and Food Production. PA-TIP provides awards up to the equivalent of the maximum PA State Grant award or 75 percent of the allowable program cost, whichever is less, per award year for students with an EFC of 1200 or less. Awards can be used to cover tuition, fees, books, supplies, and specific living expenses. | Contact PHEAA at 1-800-692-7392 or email patip@pheaa.org for more info.

**PATH Program** | The PATH Program partners with nonprofit organizations and provides scholarships to eligible students. These scholarships have the potential to be matched by PHEAA on a dollar-for-dollar basis, up to an annual maximum amount of $2,500. To be eligible to receive a PATH grant, you must first be awarded a scholarship or grant by a participating PATH Partner and receive a PATH State Grant. A list of participating PATH Partners is available at PHEAA.org. | To apply, contact a participating PATH organization in your area.

Visit PHEAA.org/PATH or email path@pheaa.org for more info.

**Ready to Succeed Scholarship (RTSS) Program** | This program is administered by PHEAA in close cooperation with the Pennsylvania Department of Education (PDE). Scholarships are awarded to high-achieving students whose annual family income does not exceed $110,000. These awards cover tuition, fees, room, and board for eligible students. Scholarships are awarded on a rolling basis and are capped at 100 awards per year. Awards can be used to help cover tuition, fees, books, supplies, and specific living expenses. | There is no separate student application for RTSS, but you must have completed a successful PATH and PA State Grant Form on file. Participating postsecondary schools nominate students based upon the RTSS eligibility criteria.

Visit PHEAA.org/RTSS for more info.

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**Postsecondary Educational Gratuity Program (PPEG)** | This program assists adult or adoptive children of PA police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty since January 1, 1976. The program also includes the birth and adoptive children of sheriffs, deputy sheriffs, National Guard members, or other individuals who were on federal or state active military duty and died after September 11, 2001, as a direct result of performing their official duties. For full-time students, this program covers all institutional charges for tuition, fees, room, and board not covered by other grants, scholarships, or ‘gift aid’. | Provide a completed application—downloadable at PHEAA.org/PPEG. You will need to include a certified copy of your birth certificate or adoption record, and a copy of your admission letter from an eligible school.

Contact PHEAA at 1-800-423-7912 or email pegp@pheaa.org for more info.

**Pennsylvania Targeted Scholarship (PATH)** | This program assists birth or adoptive children of PA police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty since January 1, 1976. The program also includes the birth and adoptive children of sheriffs, deputy sheriffs, National Guard members, or other individuals who were on federal or state active military duty and died after September 11, 2001, as a direct result of performing their official duties. For full-time students, this program covers all institutional charges for tuition, fees, room, and board. | Provide a completed application—downloadable at PHEAA.org/PPEG. You will need to include a certified copy of your birth certificate or adoption record, and a copy of your admission letter from an eligible school.

Contact PHEAA at 1-800-423-7912 or email pegp@pheaa.org for more info.

Visit PHEAA.org/PATH for more info.
The federal government offers several financial aid programs for students and families. You may qualify for these programs by completing the FAFSA; additional applications may be required based on the program. Refer to StudentAid.ed.gov for further info on each program.

<table>
<thead>
<tr>
<th>Program</th>
<th>Program Info</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FEDERAL PELL GRANT</strong></td>
<td>• Students with considerable financial need qualify for Pell Grants; eligibility is determined by your expected family contribution (EFC).</td>
</tr>
<tr>
<td></td>
<td>• All other need-based financial assistance will be awarded after your Pell Grant has been determined.</td>
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<tr>
<td></td>
<td>• The federal government may revise the amount available for the Pell Grant each year.</td>
</tr>
<tr>
<td><strong>FEDERAL SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (FSEOG)</strong></td>
<td>• Priority is given to undergraduate students who receive Federal Pell Grants.</td>
</tr>
<tr>
<td></td>
<td>• Award amounts depend on the funding available at each school and the school’s policy for awarding aid.</td>
</tr>
<tr>
<td><strong>FEDERAL WORK-STUDY PROGRAM (FWSP)</strong></td>
<td>• The FWSP provides job opportunities for financially needy students.</td>
</tr>
<tr>
<td></td>
<td>• Generally, participants work 10-20 hours per week during the academic year, and up to 60 hours per week during the summer.</td>
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<td></td>
<td>• The hourly rate is at least the federal or state minimum wage, whichever is greater, and may be higher depending on the required job skills.</td>
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<tr>
<td></td>
<td>• Colleges try to arrange for jobs that correspond to your academic or career interests.</td>
</tr>
<tr>
<td></td>
<td>• Award amounts are dependent upon the funds available at the school and its policy for awarding aid.</td>
</tr>
<tr>
<td><strong>PENNSYLVANIA CHAFEE EDUCATION AND TRAINING GRANT PROGRAM (CHAFEE)</strong></td>
<td>• The Chafee Program provides grants to PA undergraduate students who are aging out of foster care and are attending a postsecondary institution. No award may exceed your cost of attendance minus other financial aid you are receiving. Awards are contingent upon federal funding and may not be guaranteed. In addition to filing the FAFSA, students also need to complete an additional application specific to Chafee.</td>
</tr>
<tr>
<td></td>
<td>• Review eligibility requirements and download the application at PHEAA.org/Chafee.</td>
</tr>
<tr>
<td></td>
<td>• Email <a href="mailto:paetg@pheaa.org">paetg@pheaa.org</a> for more info.</td>
</tr>
<tr>
<td><strong>TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT</strong></td>
<td>• The TEACH Grant Program provides grants to students who are completing or plan to complete course work needed to begin a career in teaching. In exchange, you must teach full time as a highly-qualified teacher at an eligible low income school or educational service agency in a high-need field for at least 4 years within 8 calendar years from the date you graduate from or otherwise leave the program of study for which you received your TEACH Grant. If you fail to complete this service, the TEACH Grant will convert to a Direct Unsubsidized Loan that must be repaid. Interest will be charged from the date the TEACH Grant was disbursed.</td>
</tr>
<tr>
<td></td>
<td>• Not all schools participate.</td>
</tr>
<tr>
<td><strong>SURVIVORS’ AND DEPENDENTS’ EDUCATIONAL ASSISTANCE (DEA) PROGRAM</strong></td>
<td>• The DEA Program provides benefits to students who have a parent who has a permanent disability or died as a result of service in the U.S. Armed Forces. If your parent or guardian was a member of the U.S. Armed Forces and died as a result of service performed in Iraq or Afghanistan after September 11, 2001, you may be eligible to receive the Iraq-Afghanistan Service Grant. Contact your local Veterans Service Division of the Veterans Administration Office for more info.</td>
</tr>
<tr>
<td></td>
<td>• The Office of Vocational Rehabilitation (OVR) provides student aid for students with physical and mental disabilities. Federal and state governments work in partnership to fund the Vocational Rehabilitation Program. OVR applicants participate in a comprehensive assessment, which may include evaluations or testing, gathering of medical and educational records, etc. to determine eligibility. Contact your local OVR for more info.</td>
</tr>
<tr>
<td><strong>AMERICORPS</strong></td>
<td>• AmeriCorps offers public service positions where servicemembers learn valuable work skills, earn money for education, and develop an appreciation for citizenship.</td>
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<tr>
<td></td>
<td>• After successful completion, members are eligible to receive an education award. The education award may be used to pay educational costs, as well as qualified student loans.</td>
</tr>
<tr>
<td></td>
<td>• Review specific eligibility requirements at nationalservice.gov.</td>
</tr>
</tbody>
</table>
FEDERAL DIRECT LOAN PROGRAM (FDLP)

Student loans are available to help students and families pay for higher education. If you need to borrow to help pay for your education, you will want to understand the loans available to you and how you will later repay those loans.

The federal government offers loans to students and parents to help with higher education expenses. These loans have fixed interest rates and flexible repayment options. To apply for a loan, you must complete the FAFSA and a Master Promissory Note (MPN), and meet all other eligibility criteria. Visit StudentLoans.gov for more info about the eligibility requirements and current interest rates.

DIRECT LOANS FOR STUDENTS

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

Direct Subsidized Loans

On a subsidized loan, the federal government pays the interest while you are in school and during a 6-month grace period. To qualify, you have to apply for financial aid and show financial need.

Direct Unsubsidized Loans

On an unsubsidized loan, the federal government doesn’t pay the interest for you while you are in school or during your grace period. The interest will be charged to you and you can choose to pay it or let it accrue (add up) and then begin payment on it when you begin full repayment of your loan. An unsubsidized loan costs more to borrow than a subsidized loan. Students often borrow a combination of both subsidized and unsubsidized loans.

How much can I borrow?

Federal Student Loan Limits

<table>
<thead>
<tr>
<th>Category</th>
<th>Annual Loan Limits</th>
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</thead>
<tbody>
<tr>
<td><strong>Dependent Undergraduates</strong></td>
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<tr>
<td>(Does not include students whose</td>
<td>Annual Loan Limits</td>
</tr>
<tr>
<td>parents are unable to borrow under</td>
<td>First year $5,500 of which no more than $3,500 may be</td>
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<tr>
<td>the PLUS Program.)</td>
<td>subsidized</td>
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<td></td>
<td>Second year $6,500 of which no more than $4,500 may be</td>
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<tr>
<td></td>
<td>subsidized</td>
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<tr>
<td></td>
<td>Third year and beyond $7,500 of which no more than $5,500</td>
</tr>
<tr>
<td></td>
<td>may be subsidized</td>
</tr>
<tr>
<td><strong>Independent Undergraduates</strong></td>
<td></td>
</tr>
<tr>
<td>(And dependent students whose</td>
<td>Annual Loan Limits</td>
</tr>
<tr>
<td>parents are unable to borrow under</td>
<td>First year $9,500 of which no more than $3,500 may be</td>
</tr>
<tr>
<td>the PLUS Program.)</td>
<td>subsidized</td>
</tr>
<tr>
<td></td>
<td>Second year $10,500 of which no more than $4,500 may be</td>
</tr>
<tr>
<td></td>
<td>subsidized</td>
</tr>
<tr>
<td></td>
<td>Third year and beyond $12,500 of which no more than $5,500</td>
</tr>
<tr>
<td></td>
<td>may be subsidized</td>
</tr>
<tr>
<td><strong>Graduate/Professional students</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$20,500 all of which is unsubsidized</td>
</tr>
<tr>
<td>**Aggregate Federal Student Loan</td>
<td></td>
</tr>
<tr>
<td>Limits</td>
<td></td>
</tr>
<tr>
<td><strong>Dependent undergraduates</strong></td>
<td>$31,000 of which no more than $23,000 may be subsidized</td>
</tr>
<tr>
<td><strong>Independent undergraduates</strong></td>
<td>$57,500 of which no more than $23,000 may be subsidized</td>
</tr>
<tr>
<td>(And dependent students whose</td>
<td></td>
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<tr>
<td>parents are unable to borrow under</td>
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<tr>
<td>the PLUS Program.)</td>
<td></td>
</tr>
<tr>
<td><strong>Graduate/Professional students</strong></td>
<td>$138,500 of which no more than $65,500 may be subsidized</td>
</tr>
</tbody>
</table>

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

• Certain health profession students may qualify for higher limits.
• Undergraduate annual loan limits are subject to prorating if your 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 you have remaining eligibility for the loan.
Repayment of Subsidized & Unsubsidized Direct Loans

If you borrow a loan as a student, you will need to begin repayment after you leave school or drop to less than half-time status. Typically, most borrowers are eligible for a grace period of 6 months before they are required to begin repayment of their Direct Loans.

DIRECT PLUS LOANS FOR PARENTS

Parents of dependent undergraduate students can borrow a PLUS Loan to help pay for their child’s education. The PLUS Loan has a fixed interest rate and allows parents to borrow up to the remaining cost of attendance (cost of attendance minus any financial aid) determined by the school. Financial need is not required to borrow a PLUS Loan.

A borrower must not have an adverse credit history and part of the application process includes a credit check. If a parent borrower has an adverse credit history, the parent can still borrow a PLUS Loan if they have an endorser (co-signer) or the student could qualify to borrow the higher loan amounts available to independent students through the Unsubsidized Direct Loan Program due to the denial of a PLUS Loan to the parent.

Who can borrow a Parent PLUS Loan?

<table>
<thead>
<tr>
<th>Who can borrow a Parent PLUS Loan?</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Biological or Adoptive Parent</td>
<td>Yes</td>
</tr>
<tr>
<td>Stepparent</td>
<td>Yes, but only as long as the stepparent is married to the student’s biological parent</td>
</tr>
<tr>
<td>Grandparents, Aunts, Uncles, or Other Relatives</td>
<td>No, unless they have legally adopted the student</td>
</tr>
<tr>
<td>Legal Guardians or Foster Parents</td>
<td>No</td>
</tr>
</tbody>
</table>

HOW TO APPLY

1. Complete a FAFSA.
2. Complete a Master Promissory Note (MPN) online by signing in at StudentLoans.gov.
PRIVATE STUDENT LOANS

Many lenders offer loans outside of the federal loan program called “alternative” or “private” student loans. These loans allow you to borrow money to cover the gap between the cost of your education and the amount of financial aid you receive. PHEAA’s new PA Forward Student Loan Program is one example, and provides an excellent opportunity to cover that gap.

PA FORWARD STUDENT LOANS

The PA Forward Student Loan Program is a suite of financial aid products designed specifically for PA students and families. When you have exhausted all of your FREE money options, this program can help you cover the gap between the cost of your education and the amount of financial aid you receive.

UNDERGRADUATE & GRADUATE LOANS

These loans are designed specifically for students enrolled or who plan to be enrolled at least half time in a Title IV approved degree, certificate, or diploma program, or those seeking an advanced degree. Applicants must be PA residents attending an approved school in or out of PA, or students from an approved state attending an approved PA school. Visit PHEAA.org/PAForward for a current list of approved states. Applicants must be U.S. citizens or permanent residents.

Loan Benefits
- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.) up to aggregate loan limits
- Low minimum loan amount: $1,500
- 0.50% interest rate reduction for graduating
- 0.25% interest rate reduction for enrolling in Direct Debit
- No pre-payment penalty
- Multiple repayment plans
- Co-signer release option

PARENT LOANS

These loans are designed specifically for parents or guardians of dependent undergraduate students enrolled at least half time in a Title IV approved degree, certificate, or diploma program. Applicants must be PA residents with students attending an approved school in or out of PA, or residents from an approved state with students attending an approved PA school. Visit PHEAA.org/PAForward for a current list of approved states. Applicants must be U.S. citizens or permanent residents.

Loan Benefits
- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.) up to aggregate loan limits
- Low minimum loan amount: $1,500
- 0.25% interest rate reduction for enrolling in Direct Debit
- No pre-payment penalty
- Multiple repayment plans

Visit PHEAA.org/PAForward to learn more and see our current rates!

Borrow only what you need and exhaust all FREE or subsidized types of aid before using private loans. Because student loans must be paid back, we always encourage students and families to borrow only what is needed to cover costs. If you need additional funds after obtaining financial aid through grants, scholarships, and federal loan programs, consider a PA Forward Student Loan.
At MySmartBorrowing.org, PHEAA’s FREE, interactive tool, you can learn to make SMART decisions about your career choice and paying for higher education.

HOW IT WORKS

Our tool provides projections based on YOUR CHOICES to see if you are a SMART borrower.

• Select a CAREER… See how much you could make your first year out of school.
• Select a COLLEGE… See the average cost to attend the school of your choice.
• Add in your SAVINGS… See how savings can reduce the amount you borrow in student loans.
• Get your RESULTS… See how much you may need to borrow, an estimated monthly payment, and if you are a SMART borrower.

AVAILABLE FEATURES

This tool has key features to help you make SMART decisions when planning for college.

• Compare MULTIPLE SCENARIOS… Not sure of a career or college? Compare up to four combinations to see which one makes the most financial sense.
• View your RESULTS ON THE GO… Visiting a college? View that school’s breakdown from your mobile device while on campus.
• View your BUDGET… Is your loan payment affordable? See how it fits into your potential real-world budget.
RESOURCES

PHEAA.org
Get info on the PA State Grant Program and other state-administered financial aid programs.

MySmartBorrowing.org
An interactive tool that helps you calculate and compare the cost of your college choices.

EducationPlanner.org
Provides practical and easy-to-understand advice helping you prepare for college and your career.

PHEAA.org/order-online
Order FREE resources covering every aspect of paying for college and preparing for your future.

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

StudentAid.ed.gov*
The U.S. Dept. of Education’s official site. Get info on preparing for and funding your education.

FAFSA.ed.gov*
Official site for completing the FAFSA online, checking its status, and making corrections.

FSAID.ed.gov*
Official site to create your FSA ID and electronically sign the FAFSA and loan documents.

NSLDS.ed.gov*
A central database containing info about your federal loans and grants.

FastWeb.com*
A FREE search tool for scholarships, internships, and part-time jobs.

PACareerZone.com*
Explore, plan, and choose careers that match your interests.

InternationalScholarships.com*
Info on financial aid, college scholarships, and international scholarships.

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STAY UP-TO-DATE ON EVERYTHING STUDENT AID.

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

PHEAA’s earnings are used to support its public service mission and to pay its operating costs, including administration of the PA State Grant Program 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.

Creating affordable access to higher education.

1200 North Seventh Street, Harrisburg, PA 17102-1444

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

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