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Agenda – Module 2

- 1 Overview of Module 1 Highlights
- 2 PA State Grant & Special Programs
- 3 Financial Need & Packaging
- 4 Financial Literacy, PHEAA Programs & Services
- 5 Questions & Answers

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Updates Pg. 3

The update symbol notes the numerous updates throughout the manual.

Updates include, but are not limited to:

- Documents needed for FAFSA
- Federal Student Aid (FSA) Account (formerly known as FSA ID)
- Process for filing the FAFSA
- Income formula
- Federal Pell Grant Program information



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State Programs

Pgs. 49 - 53



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Pg. 49

PA State Grant Program

- Provides grant aid to applicants who demonstrate financial need and choose to attend a PHEAA-approved postsecondary educational institution
- Within Pennsylvania, eligible students may attend most 2- and 4-year colleges
- Current reciprocal states – Delaware, District of Columbia, Massachusetts, Ohio, Vermont, and West Virginia

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Pg. 49

2020-21 PA Grant Filing Deadline

May 1, 2021

- All renewal applicants
- New applicants who plan to enroll in a degree program
- New applicants enrolling in a college transferable programs

August 1, 2021

- Non-renewal applicants enrolling in:
 - Business, trade, or technical school
 - Hospital school of nursing
 - Community college
 - Open-admission colleges
 - 2-year programs that are not transferable



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Pgs. 49-52

PA State Grant Eligibility Requirements

- Domicile
- HS Graduate
- Academic Progress
- Undergraduate Enrollment
- Maximum Number of Grants
- Program of Study
- Satisfactory Character
- No Loan Default



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PHEAA's Acceptance of Federal Dependency Questions

- First five questions of the FAFSA are accepted for Independent Status
- PHEAA does NOT automatically accept the federal definition of independence for the remaining questions
 - Do you have children who receive more than half of their support from you?
 - Are your parents deceased, are/were you in foster care, or are/were you a ward of the court?
 - Are/were you an emancipated minor?
 - Are/were you in legal guardianship?
 - Are/were you an unaccompanied youth who is/was homeless or at risk of being homeless?
- Verification is required, in some cases parental data will be needed

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2020-21 PA State Grant Awards

COST TIER	MINIMUM AWARD	MAXIMUM AWARD
\$0 - \$12,000	\$500	\$2,407
\$12,001 - \$19,000	\$500	\$3,851
\$19,001 - \$29,000	\$500	\$4,140
\$29,001 - \$32,000	\$500	\$4,525

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2020-21 Out-of-State Awards

TYPE OF STATE	MINIMUM AWARD	MAXIMUM AWARD	
Reciprocal States	\$500	Non-Veteran	Veteran
		\$578	\$770

Reciprocal States
Delaware, Massachusetts, West Virginia,
District of Columbia, Ohio, Vermont

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Summer PA State Grant Pg. 53

- A separate online application is available for summer
 - Deadline – August 15
- A Summer PA State Grant is included in the maximum number of payments for which a student may be eligible



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PA State Grant Early Admission Pg. 53

- Student leaves high school before graduation to attend an approved postsecondary institution, meeting the school district's policies
- Student is dropped from the school district's enrollment records
- Student will receive a high school diploma at the end of their freshman year
- Students may be eligible for a PA State Grant, but not federal aid

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Special Programs

Pgs. 53-60



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Pg. 53

Ready to Succeed Scholarship (RTSS)

- RTSS provides scholarships to high achieving students whose annual family income does not exceed \$110,000
- Entering sophomore, junior, or senior year in college at a participating PA school
- Maintain a 3.25 GPA or higher
- Up to \$2,000 in combination with a PA State Grant
- Meet all other PA State Grant eligibility requirements
- File a FAFSA and there is no additional application required for RTSS

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State Work-Study Program (SWSP)

- Undergraduate students eligible for a PA State Grant
- Employment must be related to student's major or minor
- Employers are reimbursed a portion of student wages:
 - Non-profit - 50%
 - For-profit - 40%
 - Maximum - \$5,000 for AY and \$5,000 for summer
- Student and employer applications are available at PHEAA.org/SWSP



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PATH Grant

- PHEAA partnership with community-based PA organizations that offer grants or scholarships to eligible PA residents
 - Current PATH partners at PHEAA.org/PATH
- PHEAA PATH Grant match - up to \$2,500
- The student must be enrolled at least half-time in a PHEAA-approved postsecondary institution
- Student must have received a PA State Grant for the semester or quarter for which they are nominated to receive a PATH Grant

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Pg. 54-55

Educational Assistance Program (EAP)

- Department of Military and Veterans Affairs (DMVA)
 - Distributes and collects applications
 - Determines approval of applicants
- Students must sign a 6-year agreement with the PA National Guard
- Awards are based on tuition charged to PA residents at a state-owned school



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PA Military Family Education Program (MFEP)

- On July 1, 2019, Governor Wolf signed the PA GI Bill which allows the spouses and children of National Guard members to attend college for free or at a reduced cost
- MFEP is administered by PHEAA and the DMVA
- First of its kind in the nation and expected to benefit up to 8,000 military family members
- An additional 6-year service commitment with the PA National Guard is required

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Pg. 57

PA Targeted Industry Program (PA-TIP)

- Targeted industries at approved schools:
 - Health
 - Energy
 - Advanced Materials and Diversified Manufacturing
 - Agriculture and Food Production
- Need-based awards up to:
 - The maximum award amount of \$4,123; or
 - 75 percent of the student's direct educational costs after gift aid and employers aid, whichever is less, per award year
- Many requirements of PA State Grant, except:
 - Program must be at least 10 weeks but less than 2 years
- Must file a FAFSA and PA-TIP application



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Chafee Education & Training Grant (ETG)

- Federally-funded program
- PA resident students aging out of foster care
- Enrolled at least half-time and attending an eligible postsecondary institution
- Must file a FAFSA & Chafee application
- 2020-21 AY max award is \$5,000



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Fostering Independence Through Education Waiver

- Beginning in the fall of 2020, all PA colleges and universities are required to offer FosterEd tuition waivers for eligible students
- General Eligibility:
 - Be a Pennsylvania resident
 - File a FAFSA for the academic year for which funds are requested
 - Be eligible for services under PA Chafee Foster Care Program
- Waives tuition for youth who were in foster care at age 16 or older, including those adopted
- The waivers, which also cover college application fees, can be used for up to 5 years or until a student reaches age 26

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Postsecondary Education Gratuity Program (PEGP)

- Benefits children of select emergency personnel who died in the line of duty
- A waiver of institutional charges for tuition, fees, room and board minus any grants or scholarships received at a PA community college, state-owned, or state-related institution
- Must be enrolled full-time in associate or baccalaureate degree program
- Must file a FAFSA, SGF, and PEGP application



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Pg. 59-60

Blind or Deaf Beneficiary Grant

- Students who are visually or hearing impaired
- Enrolled at least half-time
- Maximum award \$500
- Must file a FAFSA & Blind or Deaf Beneficiary Grant application

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Pg. 60

Other PA Programs - OVR

- State agency that provides a variety of services for individuals with:
 - Physical disabilities
 - Mental/nervous/emotional disorders
 - Drug and alcohol rehabilitation
 - Learning disabilities
- Diagnostic testing
- Financial support (gift aid) for higher education
- Must complete the FAFSA



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Pg. 69-72

Counseling Scenarios

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

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

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Financial Need & Financial Aid Offers
 Pgs. 61-64



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Cost of Attendance Pg. 61

- Cost of Attendance (COA) includes the following:
 - Tuition and fees
 - Room and board
 - Books and supplies
 - Transportation expenses
 - Miscellaneous expenses (computer, child care, etc.)

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COA includes direct and indirect costs.

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Need Analysis Pg. 61

Cost of Attendance (COA) $-$ Expected Family Contribution (EFC) $=$ Financial Need

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Financial Aid Offer Pgs. 61-62

Presented by the school and typically includes:

- Types and amounts of financial aid offered
- Conditions that are placed on the awards
- Student's rights and responsibilities
- Policy on Satisfactory Academic Progress



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Sample Financial Aid Offers

	SCHOOL A	SCHOOL B	SCHOOL C
Cost of Attendance	\$26,000	\$35,000	\$50,000
- Federal EFC	\$2,000	\$2,000	\$2,000
= Financial Need	\$24,000	\$33,000	\$48,000
Federal Pell Grant	\$4,395	\$4,395	\$4,395
PA State Grant	\$3,430	\$3,688	\$4,031
Federal Supplemental Education Opportunity Grant	\$0	\$500	\$1,500
Institutional Grant/Scholarship	\$0	\$3,500	\$12,000
Private Scholarship	\$500	\$500	\$500
Federal Work-Study	\$1,300	\$3,000	\$3,000
Direct Subsidized Loan	\$3,500	\$3,500	\$3,500
Direct Unsubsidized Loan	\$2,000	\$2,000	\$2,000
TOTAL AID	\$15,125	\$21,083	\$30,926
Gap (Cost - Aid)	\$10,875	\$13,917	\$19,074
Gift Aid (free money)	\$8,325	\$12,583	\$22,426
Employment	\$1,300	\$3,000	\$3,000
Loans	\$5,500	\$5,500	\$5,500

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**Professional Judgment
& Private Student Loans**

Pgs. 65-67



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Pg. 65

Professional Judgment

- Financial Aid Offices review, on a case-by-case basis, to update financial aid eligibility based on unusual circumstances
- Applies to federal and institutional aid only
- Schools are not required to exercise professional judgment and decisions made by one school do not apply to another
- PA State Grant unusual circumstance consideration is separate
 - Contact PHEAA and complete appropriate forms
 - PHEAA.org/forms

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Pg. 65

Dependency Override

- A student does not meet the criteria for an independent status but has unusual circumstances that may warrant a dependency override
- No parental data will be required on the FAFSA
- Schools require documentation to support the student's request
 - Examples:
 - Student who has left home due to an abusive situation
 - Student whose parents' whereabouts are unknown

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Pg. 65

Dependency Override

- There are some rather typical cases that do NOT qualify for a dependency override:
 - Parents refusing to contribute toward their child's education
 - Parents' unwillingness to supply information needed to complete the FAFSA
 - Parents not claiming the student as a dependent for income tax purposes
 - The student no longer living in the parents' home voluntarily
 - Parents and student "just don't get along"

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Pg. 65

Reduction of Income

- Professional Judgment exceptions can also be made due to income changes that are experienced before or after the FAFSA has been filed
- Contact the financial aid office to discuss the situation
- Separate forms for PA State Grant PHEAA.org/forms

Change in Circumstances

Documentation

Review

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Pg. 66-67

Private (Alternative) Education Loans

- Supplemental funding options from private funding institutions
 - Look at federal, state, school-based funding, and scholarships first
- Interest rates and repayment terms vary, depending on the lender
- Stricter credit requirements
- Usually in the student's name with a co-signer

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Read the fine print and carefully review to understand the terms.

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Counseling Scenarios

Pgs. 69-72



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Pgs. 69-72

Counseling Scenarios

- Biological parents divorced
- Residing with grandparent
- Parents are undocumented
- Refugee status
- Homeless status
- Parent passed away
- Student with a dependent



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Pgs. 69-72

Counseling Scenarios

Scenario 5
 Student is homeless. Should they answer "yes" to the question, "At any time on or after July 1, 2018, did your high school or school district homeless liaison determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless?"

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

Answer
 No. Even though the student and their family are homeless, they don't meet the definition of unaccompanied youth. They are dependent and need to provide their parents' information on the FAFSA.

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Pgs. 69-72

Counseling Scenarios

Scenario 6
 Parent passed away. Should the student list their stepfather on the FAFSA and use his financial information?

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

Answer
 No, unless the stepfather legally adopted the student. Stepparent information is not used on the FAFSA, even if the student is still living with him. If the biological father is alive, they would use his information on the FAFSA, even if the student doesn't live with him. If the biological father is deceased, they would be independent (both parents are deceased). If the father is alive, but they don't have contact with him and cannot get his information, they would have to file an independent appeal with the school and with PHEAA.

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Counseling Scenarios

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

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

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Pgs. 69-72

Counseling Scenarios

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

- The student lives with their father, and the father's girlfriend moved in to the household when the student was in 9th grade.
- The student visits their mother occasionally, but their father provides most of their support.

Answer
 The student should include their father's information and income on the FAFSA. Their father's girlfriend should not be listed in the household size, nor should her income be listed on the FAFSA.

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Pgs. 69-72

Counseling Scenarios

Scenario 9
 Is a student whose parents are incarcerated automatically deemed as an independent student?

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

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Pgs. 69-72

Counseling Scenarios

Scenario II
For those students identifying as transgender, how do they report gender on the FAFSA?

Answer
An applicant's gender is used to determine if they need to register with the Selective Service System (SSS). Most male citizens and male immigrants must register with the SSS to receive federal student aid. This requirement applies to any person assigned the sex of male at birth.

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Financial Literacy

Pgs. 73-78

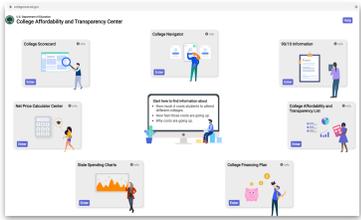


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Pg. 73

Financial Literacy Tools

- CollegeCost.ed.gov
- Net Price Calculator Center
- College Financing Plan
 - Previously known as the Financial Aid Shopping Sheet
- College Scorecard



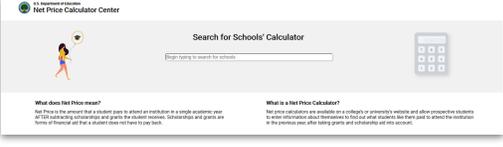
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Pg. 74

Net Price Calculator (NPC)

- What is a Net Price Calculator?
– <https://collegecost.ed.gov/net-price>
- What does Net Price mean?



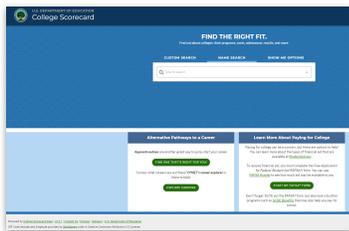
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Pg. 76

College Scorecard

- Five Key Items:
 - Cost
 - Graduation rate
 - Loan default rate
 - Employment
 - Average amount borrowed



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Pgs. 77-78

MySmartBorrowing.org

[MySmartBorrowing.org](https://mysmartborrowing.org) is an interactive online tool to assist students with making informed choices about postsecondary education



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How It Works Pg. 78

MySmartBorrowing.org guides students & families through 4 easy sections:



1 Select a Career



3 Factor in Savings



2 Select a School



4 Get Results

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PHEAA Products & Services

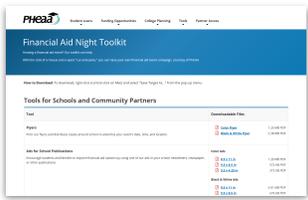
Pgs. 79-91



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PHEAA Toolkits Pg. 79

- [Financial Aid Night Toolkit](#)
- [FAFSA Toolkit](#)
- [Career Education and Work Standards Toolkits](#) (Chapter 339 materials)
 - Includes PDFs, flyers, ads for school publications, newspaper articles, planning information



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PHEAA Materials Pg. 81

PHEAA offers a large variety of materials that are FREE to order at PHEAA.org/order-online

Many publications available in Spanish

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Helping Students & Families

- Financial Aid Nights
- FAFSA Completion Sessions
- Junior Jump Starts
- Student Programs
 - EducationPlanner – Scholarship Search
 - MySmartBorrowing – Financial Literacy

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FAFSA Services Pg. 83

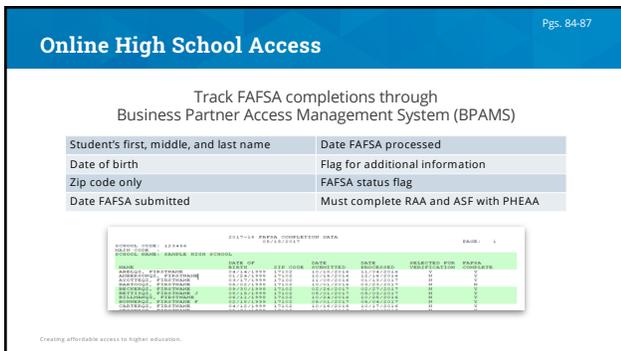
- Students and their parents (or guardians) receive FREE assistance with completing the FAFSA
- Contact PHEAA Higher Education Access Partner for more details on these sessions
- Primary goal is to ensure that the first step of the financial aid process is completed accurately for determining eligibility for funding timely
- Students and parents should create their FSA Accounts prior to attending the session
- PHEAA's FAFSA Tipsheet contains information on what documents and other information will be needed to complete the online process

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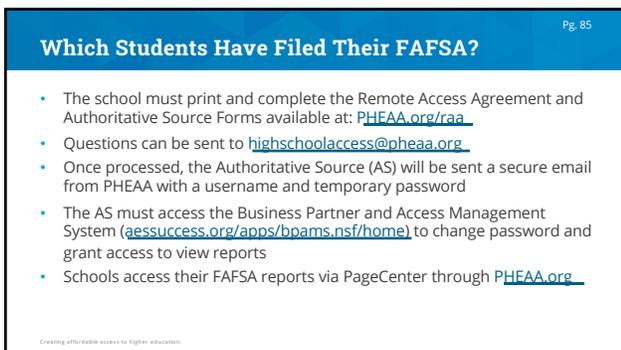
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PA FORWARD
Student Loans

PA Forward Private Student Loans

PHEAA
Pennsylvania Higher Education Assistance Agency

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Pg. 89

PA Forward Student Loans Overview

A suite of financial aid products designed specifically for PA students, families, and schools.

Loan Types:

- Undergraduate
- Graduate
- Parent
- Refinance

For additional information and to apply, visit PHEAA.org/PAForward.

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Pg. 89

Undergraduate & Graduate Loans

Highlights:

- Low, fixed interest rates
- Zero fees
- Possible interest rate rewards (0.25% - *Direct Debit*, 0.50% - graduation)
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.) – Subject to aggregate loan limits
- Low minimum loan amount: \$1,500
- No pre-payment penalty
- Multiple repayment plans
- Deferment and forbearance options
- Possible co-signer release

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Pg. 89

Parent Loans

Highlights:

- Low, fixed interest rates
- Zero fees
- Possible interest rate reward (0.25% - *Direct Debit*)
- Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.) – Subject to aggregate loan limits
- Low minimum loan amount: \$1,500
- No pre-payment penalty
- Multiple repayment plans
- Deferment and forbearance options

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Refinance Loans

Highlights:

- Low, fixed interest rates
- Possible interest rate reward (0.25% - *Direct Debit*)
- Borrow up to \$300,000 (including capitalized interest)
- Minimum loan amount: \$5,000
- No pre-payment penalty
- No origination or application fees
- Possible co-signer release



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Interested in PA Forward Student Loans?

GET IMPORTANT PROGRAM INFO SENT RIGHT TO YOUR PHONE!

Text the corresponding code below to **68858**.

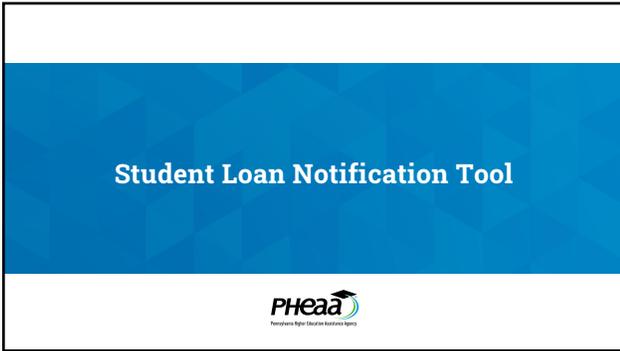
Parents – PAFP	Juniors – PAF11
Sophomores – PAF10	Seniors – PAF12
College Student - PAFC	

After the initial text, messages will be sent as new program information becomes available. Message and data rates may apply. Reply "HELP" for help, and "STOP" to stop texts. See terms at PHEAA.org/nc.

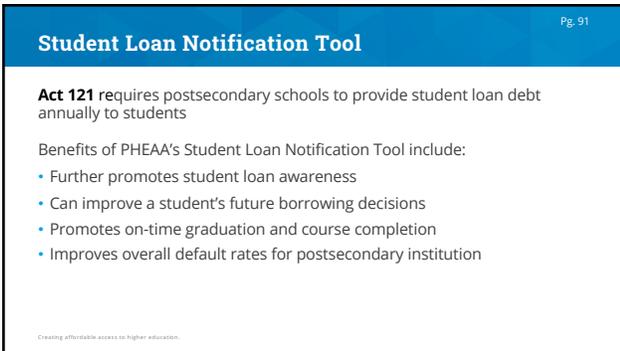


PA FORWARD Student Loans by PHEAA

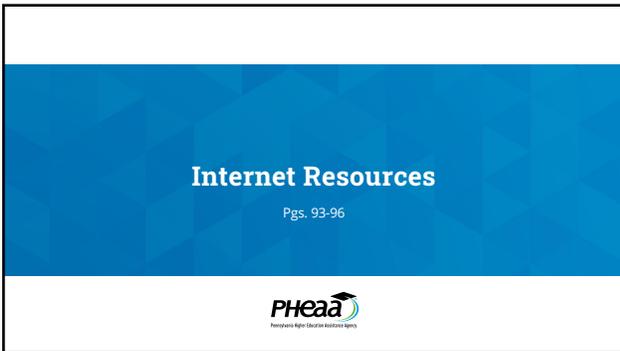
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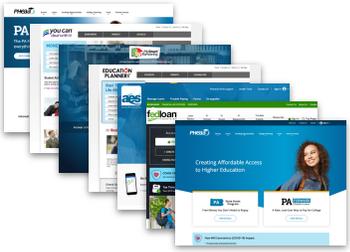


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PHEAA Online Resources

- PHEAA.org
- MyFedLoan.org
- aesSuccess.org
- EducationPlanner.org
- MySmartBorrowing.org
- YouCanDealWithIt.com
- PHEAA.org/PAForward



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Pg. 93

Get Social with PHEAA



PHEAA
American Education Services
FedLoan Servicing



@PHEAAaid
@FedLoan Servicing
@aesSuccessorg



PHEAA



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Pgs. 95-96

More Online Resources

- PASFAA
- U.S. Department of Education
- NASFAA
- Scholarship Searches
- Financial Literacy
- Unaccompanied Youth Guidance



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