2020 Counselor Workshop
Module 2

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Creating affordable access to higher education.
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

Updates

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

State Programs

Pgs. 49 - 53
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

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

PA State Grant Eligibility Requirements

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

2020-21 PA State Grant Awards

<table>
<thead>
<tr>
<th>COST TIER</th>
<th>MINIMUM AWARD</th>
<th>MAXIMUM AWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 - $12,000</td>
<td>$500</td>
<td>$2,407</td>
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<td>$12,001 - $19,000</td>
<td>$500</td>
<td>$3,851</td>
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<td>$19,001 - $29,000</td>
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<td>$4,140</td>
</tr>
<tr>
<td>$29,001 - $32,000</td>
<td>$500</td>
<td>$4,525</td>
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2020-21 Out-of-State Awards

<table>
<thead>
<tr>
<th>TYPE OF STATE</th>
<th>MINIMUM AWARD</th>
<th>MAXIMUM AWARD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reciprocal States</td>
<td>$500</td>
<td>Non-Veteran Veteran</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$578 $770</td>
</tr>
</tbody>
</table>
Summer PA State Grant

- 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

PA State Grant Early Admission

- 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

Special Programs

Pgs. 53-60

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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

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

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
**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

**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

**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
**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
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

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

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.)
Financial Need & Financial Aid Offers

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

Creating affordable access to higher education.

Need Analysis

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

Financial Aid Offer

Sample Financial Aid Offers

<table>
<thead>
<tr>
<th>School A</th>
<th>School B</th>
<th>School C</th>
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</thead>
<tbody>
<tr>
<td>Cost of Attendance</td>
<td>$26,000</td>
<td>$35,000</td>
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<tr>
<td>Federal Pell</td>
<td>$2,000</td>
<td>$2,000</td>
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<tr>
<td>Federal Student Loan</td>
<td>$6,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Federal Supplemental Education Opportunity Grant</td>
<td>$3,430</td>
<td>$3,688</td>
</tr>
<tr>
<td>Institutional Grant/Scholarship</td>
<td>$0</td>
<td>$3,500</td>
</tr>
<tr>
<td>Federal Work-Study</td>
<td>$1,300</td>
<td>$3,000</td>
</tr>
<tr>
<td>Direct Subsidized Loan</td>
<td>$3,500</td>
<td>$3,500</td>
</tr>
<tr>
<td>Direct Unsubsidized Loan</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>TOTAL AID</td>
<td>$15,125</td>
<td>$21,083</td>
</tr>
<tr>
<td>Gap (Cost - Aid)</td>
<td>$10,875</td>
<td>$13,917</td>
</tr>
<tr>
<td>Gift Aid (free money)</td>
<td>$8,325</td>
<td>$12,583</td>
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<tr>
<td>Employment</td>
<td>$1,300</td>
<td>$3,000</td>
</tr>
<tr>
<td>Loans</td>
<td>$5,500</td>
<td>$5,500</td>
</tr>
</tbody>
</table>

Professional Judgment & Private Student Loans
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

**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.

- 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 parent’s home voluntarily.
  - Parents and student “just don’t get along.”
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

Reduction of Income

Change in Circumstances

Documentation

Review

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.

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

Counseling Scenarios

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 parent's information on the FAFSA.

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.
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.

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.

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.
Scenario 11
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.

Financial Literacy Tools

- CollegeCost.ed.gov
- Net Price Calculator Center
- College Financing Plan
  - Previously known as the Financial Aid Shopping Sheet
- College Scorecard
What is a Net Price Calculator?
https://collegecost.ed.gov/net-price

What does Net Price mean?

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

MySmartBorrowing.org is an interactive online tool to assist students with making informed choices about postsecondary education.
MySmartBorrowing.org guides students & families through 4 easy sections:

1. Select a Career
2. Factor in Savings
3. Select a School
4. Get Results

Creating affordable access to higher education.

PHEAA Products & Services

• 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

Creating affordable access to higher education.
PHEAA Materials

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

Many publications available in Spanish.

Helping Students & Families

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

FAFSA Services

- 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
**FAFSA Completion Initiative**

**Online High School Access**

Track FAFSA completions through Business Partner Access Management System (BPAMS)

<table>
<thead>
<tr>
<th>Student's first, middle, and last name</th>
<th>Date FAFSA processed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of birth</td>
<td>Flag for additional information</td>
</tr>
<tr>
<td>Zip code only</td>
<td>FAFSA-status flag</td>
</tr>
<tr>
<td>Date FAFSA submitted</td>
<td>Must complete RAA and AS with PHEAA</td>
</tr>
</tbody>
</table>

- The school must print and complete the Remote Access Agreement and Authoritative Source Forms available at: [PHEAA.org/raa](http://PHEAA.org/raa).
- Questions can be sent to highschoolaccess@pheaa.org.
- Once processed, the Authoritative Source (AS) will be sent a secure email from PHEAA with a username and temporary password.
- The AS must access the Business Partner and Access Management System (appsbpams.nsf/home) to change password and grant access to view reports.
- Schools access their FAFSA reports via PageCenter through [PHEAA.org](http://PHEAA.org).
PA Forward Private Student Loans

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

Undergraduate & Graduate Loans

Highlights:
- Low, fixed interest rates
- No 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
- Deferral and forbearance options
- Possible co-signer release

Apply online at PHEAA.org/PAForward
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

Borrow up to 100% certified cost of attendance (tuition, fees, room, board, books, etc.) – Subject to aggregate loan limits.

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

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, text messages will be sent as new program information becomes available. Text STOP to stop receiving messages. View the Code and SMS Agreement at apforward.org.
Act 121 requires postsecondary schools to provide student loan debt annually to students.

Benefits of PHEAA’s Student Loan Notification Tool include:

• Further promotes student loan awareness
• Can improve a student’s future borrowing decisions
• Promotes on-time graduation and course completion
• Improves overall default rates for postsecondary institution
PHEAA Online Resources

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

Get Social with PHEAA

- @PHEAAid
- @FedLoanServicing
- @aesSuccessorg

More Online Resources

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