

FINANCIAL AID 101

Presented by:
Katie Sprunger
Edgewood College



Financing A College Education

A successful experience
requires a collaborative effort
by:

- ❖ Student
- ❖ Parent
- ❖ Institution
- ❖ Government



3 Types of Federal Student Aid


1



Free money.

Grants are usually based on financial need and don't have to be repaid.

2



Borrowed money.

Loans are an investment in your future. But remember, they must be repaid with interest.

3



Earned money.

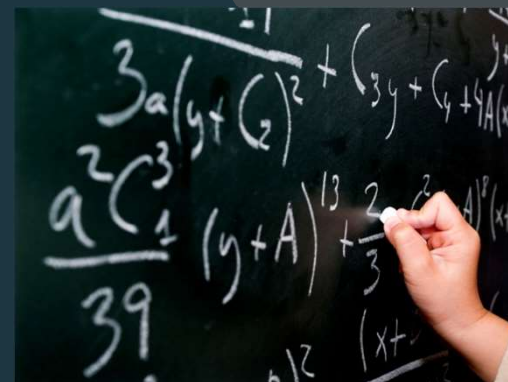
A **work-study** job lets you earn money while you're in school.

Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

PROUD SPONSOR of
the AMERICAN MIND®

Learn more at StudentAid.gov/types. Apply at www.fafsa.gov.

What is an EFC?



Federal Methodology:

- ❖ A formula created by Congress to determine your Expected Family Contribution (EFC).
 - The same formula applies to all applicants.
 - Measures your ability, not willingness to pay.
 - EFC components:
 - Parent Income and Assets
 - Student Income and Assets
- ❖ Things not considered : value of primary residence, consumer debt, or retirement accounts

What is Financial Need?

Cost of Attendance (COA) = A

Tuition, Fees, Room, Board, Transportation, and Misc

Expected Family Contribution (EFC) from FAFSA = B

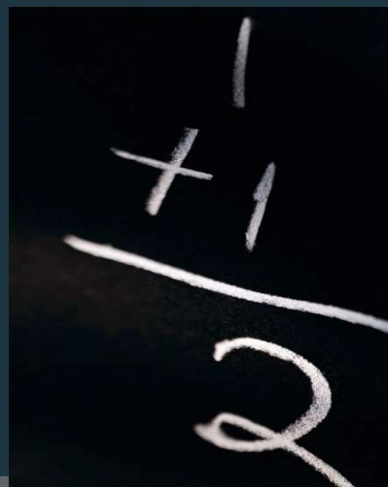
Income, Assets, Number in Family, Number in College

$A - B = (C)$ Your Financial Need



Your need depends on the cost!

	<u>UW System</u>	<u>Voc Tech</u>	<u>Independent</u>
COA	\$33,000	\$23,000	\$43,000
EFC	\$ 5,000	\$ 5,000	\$ 5,000
<hr/>			
NEED	\$ 28,000	\$ 18,000	\$ 38,000



Scholarships

❖ Academic



❖ Creative Talent



❖ Athletic Talent



❖ Ethnicity/Religion



Need-Based Grants

FEDERAL GOVERNMENT

- Pell
- SEOG
- TEACH Grant

STATE GOVERNMENT

- Wisconsin Grant

INSTITUTIONAL

- Varies by institution



Loans

- ❖ **Federal Stafford Loan (18-19 UG rates)**
 - Subsidized and Unsubsidized 5.05%
 - \$3,500 Subsidized
 - \$2,000 Unsubsidized
- ❖ **PLUS: Parent Loan for Undergraduate Students**
 - 7.6 %
- ❖ **Alternative Loans (vary)**
- ❖ **Institutional (vary)**



Financial Aid Limitations

- ◎ Federal Pell Grant
 - 6 years at full time status
- ◎ Wisconsin Grant
 - 10 semesters
- ◎ Subsidized Stafford Loans
 - subsidy ends after 150% of the published program length
 - can receive Sub Loan for 6 years if in a 4 year program

**usage is cumulative throughout college career

**other programs may also have additional limitations – check with the aid office for further details

Student Employment

❖ Part-time employment

- on campus
- designated off-campus locations

❖ Questions to Ask

- When are jobs available?
- How does a student secure a job?
- Does the student get paid directly or is it applied to their account?

❖ Be prepared to complete new hire

- paperwork(I9, WT4, W4)
- bring 2 original forms of identification



Eligibility for Financial Aid

- ❖ Don't eliminate yourself. Remember it's **Free!**
- ❖ There is no income cutoff for financial aid
- ❖ Complete admission process
- ❖ Contact the Aid Office if financial circumstances change



Before FAFSA filing....FSA ID tips

- ⦿ FSA ID = electronic signature for student and parent
 - Separate email and mobile phone required
- ⦿ Create at least 3 days prior to FAFSA filing
- ⦿ Write down all usernames, passwords, security question answers
- ⦿ Will need access to email and/or mobile phone during this process

Create Your FSA ID

<https://fsaid.ed.gov>

Email:

- Each FSA ID must have a unique email address (you and your parent cannot use the same email address).
- You must have access to this email account.

Username:

- Don't include personal info such as date of birth or name.
- If you see a message "Username taken, create a different username," then someone has already used that username.

Create a New FSA ID

New to FSA? **Create an FSA ID** account below. An FSA ID gives you access to Federal Student Aid's online systems and can serve as your legal signature.

Only create an FSA ID using your own personal information and for your own exclusive use. You are not authorized to create an FSA ID on behalf of someone else, including a family member.

You are not allowed to have an employee or agent of a commercial entity, or other third party, create an FSA ID for you for any purposes including but not limited to: payment reductions, debt consolidation or applying for aid. Misrepresentation of your identity to the federal government could result in criminal or civil penalties.

[Need help creating an FSA ID?](#)

Important: When you are done click the CANCEL button to clear your data, even if you did not finish creating your FSA ID. Just closing your browser window or going to another website may not be enough to prevent other people using this computer from seeing your information until the session expires.

Log in to STUDENTAID.GOV | **Create an FSA ID** | Manage My FSA ID

Please enter your:

E-mail

Confirm E-mail

Username

Password

☒ Numbers ☒ Uppercase Letters ☒ Lowercase Letters ☒ Special Characters ☒ 8-30 Characters ☐ Show Text

Confirm Password

CONTINUE >

[RETURN TO STUDENTAID.GOV](#)

You can select "Show Text" to see what you're typing.

Verify Your Email/Mobile Phone

Verify Your E-mail Address

Email Verification Page

You must verify your e-mail address before you can use it for account recovery. An e-mail containing a secure code was sent to your e-mail address on file.

Important: If you're accessing your e-mail via the Web, **make sure to open a separate browser tab or window**. If you did not receive an e-mail, you can [request a new secure code](#).



Enter the Secure Code

Enter the secure code below and select SUBMIT to verify your e-mail address. After you verify your e-mail address, you can use it as your username when logging in.

Note: It may take a few minutes for the e-mail to arrive. Check your junk folder if you cannot find the message in your inbox. Some e-mail providers require that you add an e-mail address to your address book before you can receive any e-mail from that address. To ensure that our messages can be delivered to your inbox, enter our originating e-mail address, FSA-ID@ed.gov into your address book.

 Secure Code

CANCEL

[Skip Verification](#)

SUBMIT

Important: Your FSA ID E-mail Validation - Action Required

Inbox x



FSA ID Information <FSA-ID@ed.gov>
to me

4:45 PM (3 minutes ago)

Dear Test,

Complete the e-mail verification process by entering the following secure code into the Secure Code field on your web page:

386907

Once you have entered the secure code and verified your e-mail address, you will also be able to use your e-mail as your username when logging in to Federal Student Aid applications and websites.

This code is used to verify your e-mail address and is not your FSA ID. The FSA ID is the ID you choose during the registration process.

If you have any questions or need help, visit <https://fsaid.ed.gov> and select Help for more details.

Thank you,

U.S. Department of Education

Federal Student Aid

This mailbox is unattended. Please do not reply to this message.

Email With Your Secure Code

FAFSA opens October 1

www.fafsa.gov

FederalStudentAid | FAFSA.gov
An OFFICE of the U.S. DEPARTMENT of EDUCATION

English | Español

Search FAFSA Help



Need money for college?

Complete the FAFSA® (*Free Application for Federal Student Aid*) form to apply for financial aid for college, career school, or graduate school.

NEW TO FAFSA.GOV?

Submitting the FAFSA form is quick, and most importantly, it's FREE. Get started today.

START HERE >

RETURNING USER?

- Make a correction
- Add a school
- View your *Student Aid Report* (SAR)

LOG IN >

Fall 2019 applicants choose 2019-2020

Login

Log in to the FAFSA

Only students may use their FSA ID to log in. Parents and others can start a FAFSA for a student by entering the student's identifiers. Parents and others can also work on a FAFSA form or correction the student started using the **Save Key** that the student made. [Help for parents.](#)

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2019.

☒ I am the student

OR

☐ I am a parent, preparer, or student from a
Freely Associated State

Do not log in with the FSA ID if you are not the student.

Don't have an FSA ID? [Create one](#) or login using the [student's identifiers](#).

The student's FSA ID Username or Verified E-mail Address



123462686test

[Forgot Username](#)

The student's FSA ID Password



[Forgot Password](#)

NEXT

Step One: Student Information

- ❖ Student's Name
- ❖ Date of Birth
- ❖ Citizenship status
- ❖ Marital status
- ❖ Email Address

Student Address and E-mail

Student Demographics

School Selection

Dependency Status

Parent Demographics

Financial Information

Sign & Submit

Confirmation

STUDENT INFORMATION

Your permanent mailing address (include apt. number) ?

123 Main St test

Your city (and country if not U.S.) ?

Dallas

Your state ?

Texas

Your ZIP code ?

78999

Your e-mail address ?

stu@stu.com

Re-enter your e-mail address ?

stu@stu.com

PREVIOUS

NEXT

Step Two: Schools

Selected Colleges and Housing Plans

Student Demographics **School Selection** Dependency Status Parent Demographics Financial Information Sign & Submit Confirmation

STUDENT INFORMATION

i You may change the positioning of any school in this list. To do so, click the icon to the left of the school name and then use the buttons displayed to change the position of the selected school. The **UP** and **DOWN** buttons will move the school one position up, or one position down. The **REMOVE** button will delete the school from your list.

For federal student aid purposes, it does not matter in what order you list your selected schools. However, the order in which you list schools may affect your eligibility for state aid. Find more information on your state's preferences for listing schools [here](#).

For each school listed, select the appropriate housing plan from the dropdown list.

School Name:	University Of Houston
Federal School Code:	003652
Housing Plans	On Campus

School Name:	Loyola University New Orleans
Federal School Code:	002016
Housing Plans	Off Campus

[VIEW COLLEGE INFO](#)

[ADD MORE SCHOOLS](#) [PREVIOUS](#) [NEXT](#)

Enter up to 10 potential colleges:

- ❖ School Code
- ❖ Housing Plans

Step Three: Student Status

Step Three (Student): Answer the questions in this step to determine if you will need to provide parental information. Once you answer “Yes” to any of the questions in this step, skip Step Four and go to Step Five on page 8.

46. Were you born before January 1, 1995?	Yes <input type="radio"/> 1	No <input type="radio"/> 2
47. As of today, are you married? (Also answer “Yes” if you are separated but not divorced.)	Yes <input type="radio"/> 1	No <input type="radio"/> 2
48. At the beginning of the 2018-2019 school year, will you be working on a master’s or doctorate program (such as an MA, MBA, MD, JD, PhD, EdD, graduate certificate, etc.)?	Yes <input type="radio"/> 1	No <input type="radio"/> 2
49. Are you currently serving on active duty in the U.S. Armed Forces for purposes other than training? See Notes page 9.	Yes <input type="radio"/> 1	No <input type="radio"/> 2
50. Are you a veteran of the U.S. Armed Forces? See Notes page 9.	Yes <input type="radio"/> 1	No <input type="radio"/> 2
51. Do you now have or will you have children who will receive more than half of their support from you between July 1, 2018 and June 30, 2019?	Yes <input type="radio"/> 1	No <input type="radio"/> 2
52. Do you have dependents (other than your children or spouse) who live with you and who receive more than half of their support from you, now and through June 30, 2019?	Yes <input type="radio"/> 1	No <input type="radio"/> 2
53. At any time since you turned age 13, were both your parents deceased, were you in foster care or were you a dependent or ward of the court? See Notes page 10.	Yes <input type="radio"/> 1	No <input type="radio"/> 2
54. As determined by a court in your state of legal residence, are you or were you an emancipated minor? See Notes page 10. ..	Yes <input type="radio"/> 1	No <input type="radio"/> 2
55. Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence? See Notes page 10.	Yes <input type="radio"/> 1	No <input type="radio"/> 2
56. At any time on or after July 1, 2017, 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? See Notes page 10.	Yes <input type="radio"/> 1	No <input type="radio"/> 2
57. At any time on or after July 1, 2017, did the director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.	Yes <input type="radio"/> 1	No <input type="radio"/> 2
58. At any time on or after July 1, 2017, did the director of a runaway or homeless youth basic center or transitional living program determine that you were an unaccompanied youth who was homeless or were self-supporting and at risk of being homeless? See Notes page 10.	Yes <input type="radio"/> 1	No <input type="radio"/> 2

- ❖ If student answers “NO” to all questions, then at least one parent’s information and signature is required.
- ❖ If student answers “Yes” to any question, then student is Independent only their income and assets will be considered.

Step Four: Parent Info

❖ Which parent's information must be included on the FAFSA?

59. As of today, what is the marital status of your legal parents?

- | | | | |
|---|-------------------------|----------------------------|-------------------------|
| Never married..... | <input type="radio"/> 2 | Married or remarried..... | <input type="radio"/> 1 |
| Unmarried and both parents living together, see Notes Page 9, Step Four... | <input type="radio"/> 5 | Divorced or separated..... | <input type="radio"/> 3 |
| | | Widowed | <input type="radio"/> 4 |

- ❖ Parents are married- **Both parents**
- ❖ Parents are divorced (not remarried)- **Only parent with whom student lives with most**
- ❖ Parents are divorced (remarried) **Parent and step parent with whom student lives with most**
- ❖ Parents were never married (don't live together)- **Only parent with whom student lives with most**
- ❖ Parents are not married (DO live together) **Both parents**

Grandparents, foster parents, legal guardians, older siblings, and uncles/aunts are not considered parents unless they have legally adopted you.



IRS Data Retrieval Tool



- ❖ While completing FAFSA, applicant may submit real-time request to IRS for tax data
- ❖ IRS will authenticate taxpayer's identity and send real-time results to applicant in new window
 - ❖ Address entered must match the address on the tax return EXACTLY
- ❖ Applicant chooses whether or not to transfer data to FAFSA
- ❖ Participation is voluntary
- ❖ Could reduce documents requested by financial aid office

IRS Data Retrieval Tool



[Return to FAFSA](#) | [Log Out](#) | [Help](#)

[Español](#)

Get My Federal Income Tax Information

See our [Privacy Notice](#) regarding our request for your personal information.

Enter the following information from your 2016 Federal Income Tax Return. [?](#)

Required fields *

First Name *	GDIT
Last Name *	DATA
Social Security Number *	*** - ** - 2644
Date of Birth *	01 / 01 / 1994
Filing Status * ?	Married-Filed Joint Return <input type="button" value="v"/>
Address - Must match your 2016 Federal Income Tax Return. ?	
Street Address *	
P.O. Box (Required if entered on your tax return) ?	
Apt. Number (Required if entered on your tax return)	
Country *	United States <input type="button" value="v"/>
City, Town or Post Office *	
State/U.S. Territory *	Select One <input type="button" value="v"/>
ZIP Code *	

Select the button below to exit the IRS system and return to your FAFSA.

By submitting this information, you certify that you are the person identified. Use of this system to access another person's information may result in civil and criminal penalties.

[Return to FAFSA](#)

[Submit](#)

[IRS Privacy Policy](#)

Step Four: Parent Info Cont

Parent Finances

Parent Questions for Tax Filers Only

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Financial Information **?** Sign & Submit Confirmation

PARENT INFORMATION

Did your father have any of the following items in 2016? Enter amounts for all that apply.

Combat pay or special combat pay. Only enter the amount that was taxable and included in your father's adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q **?**

\$.00

Student college grant and scholarship aid reported to the IRS in your father's income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships **?**

\$.00

Education credits (American Opportunity Tax Credit or Lifetime Learning Tax Credit) from IRS Form Transferred from the IRS **?**

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form Transferred from the IRS **?**

Tax exempt interest income from IRS Form Transferred from the IRS **?**

Untaxed portions of IRA distributions from IRS Form. Transferred from the IRS **?**

Did the untaxed portions of IRA distributions your father reported for 2016 include rollover(s)? **?**

☐ Yes ☒ No

Untaxed portions of pensions from IRS Form. Transferred from the IRS **?**

Did the untaxed portions of pensions your father reported for 2016 include rollover(s)? **?**

☐ Yes ☒ No

PREVIOUS **NEXT**

- ❖ 2017 AGI (line references from Federal Taxes or W2 forms)
- ❖ 2017 Federal taxes paid
- ❖ Current cash/checking/savings
- ❖ Current investments
 - do not include value of:
 - primary residence
 - retirement accounts
 - family controlled business with less than 100 employees
- ❖ Current household members and Number of College Students

Step Five: Student Information

Student Questions for Tax Filers Only

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Financial Information **?** Sign & Submit Confirmation

STUDENT INFORMATION

Did you have any of the following items in 2016? Enter amounts for all that apply.

Combat pay or special combat pay. Only enter the amount that was taxable and included in your adjusted gross income. Do not enter untaxed combat pay reported on the W-2 in Box 12, Code Q. .00 **?**

Student college grant and scholarship aid reported to the IRS in your income. Includes AmeriCorps benefits (awards, living allowances, and interest accrual payments), as well as grant and scholarship portions of fellowships and assistantships. .00 **?**

Education credits (*American Opportunity Tax Credit* or *Lifetime Learning Tax Credit*) from IRS Form Transferred from the IRS **?**

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form Transferred from the IRS **?**

Tax exempt interest income from IRS Form Transferred from the IRS **?**

Untaxed portions of IRA distributions from IRS Form. Transferred from the IRS **?**

Did the untaxed portions of IRA distributions you reported for 2016 include rollover(s)?
☐ Yes ☒ No **?**

Untaxed portions of pensions from IRS Form. Transferred from the IRS **?**

Did the untaxed portions of pensions you reported for 2016 include rollover(s)?
☐ Yes ☒ No **?**

PREVIOUS **NEXT**

Questions include:

- ❖ 2017 AGI(line references from Federal Taxes or W2 forms)
- ❖ 2017 Federal taxes paid
- ❖ Current cash/checking/savings
- ❖ Current investments

Step Six: Signatures

- ❖ Review information for accuracy prior to submitting
- ❖ Sign with an FSA ID
Dependent Students: 1
parent and student
-or-
- ❖ Print signature page and mail to processing center (only use this option if unable to apply for FSA IDs)

The screenshot shows the 'Signature Status' page of the FAFSA application. At the top, a progress bar indicates the completion status of various sections: Student Demographics, School Selection, Dependency Status, Parent Demographics, and Financial Information are all marked with green checkmarks, indicating they are complete. The 'Sign & Submit' section is marked with a blue pencil icon, indicating it is the current step. The 'Confirmation' section is also marked with a green checkmark. Below the progress bar, a blue information box contains the following text: 'Both you and a parent need to sign your FAFSA. Only sign for yourself. If you and your parent are not together, one of you can sign, save the application and then exit. Give the "save key" to the other person who can log in with it and sign and submit the FAFSA. Be sure not to mix up your and your parent's FSA IDs when signing.' Below this information box, there are two main sections: 'Student Signature Needed' and 'Parent Signature Needed'. Each section has a blue header, a status indicator (a blue circle with a pencil icon), and the text 'Signature Status: Unsigned'. Below each status indicator is a dark blue button with white text: 'PROVIDE STUDENT SIGNATURE' and 'PROVIDE PARENT SIGNATURE', each followed by a small pencil icon. At the bottom right of the page, there is a 'PREVIOUS' button with a left-pointing arrow.

Confirmation Page

2018-2019 Confirmation Page



Congratulations, Student!

Your FAFSA was successfully submitted to Federal Student Aid.

Confirmation Number: F 12300003004 03/22/2018 14:07:01

Data Release Number (DRN): 3815

What Happens Next

- You will receive an e-mail version of this page.
- In 3-5 business days, you will receive an e-mail notifying you that your FAFSA was processed.
- Your FAFSA information will be made available to your school(s), and they will use it to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or when they are ready to discuss your financial aid award.
- If you have questions about your financial aid package, contact your school(s).

An abbreviated version of your confirmation page has been sent to you at the e-mail address:
stu@stu.com

PRINT THIS PAGE

Start your state application to
apply for New York state-based
financial aid.



Does your brother or sister
need to complete a FAFSA?

If so, you can transfer your parents' information
into a new FAFSA for your brother or sister to save
time. Your parents will have to provide a signature
again, but that's all.



> [Expand All](#)

> Estimated Expected Family Contribution (EFC) = 000000

> Foster Care Information

> School(s) on your FAFSA:

Frequent FAFSA Errors



- ❖ Failing to file the FAFSA annually
- ❖ Filing the wrong year's FAFSA
- ❖ Missing financial aid deadlines
- ❖ Using the wrong Social Security Number (SSN) or date of birth
- ❖ Errors in student or parent marital status
- ❖ Incorrect data related to divorced parents
- ❖ Reporting wrong tax filing status (e.g., head of household)
- ❖ Reporting retirement plans and the net worth of the family home as investments

Special Circumstances?

Contact the Financial Aid Office

- ❖ Divorce/Separation
- ❖ Loss of income or benefits
- ❖ One-time income
- ❖ Death or Disability of student or parent
- ❖ Substantial medical/dental expenses not covered by insurance
- ❖ Elementary or secondary school tuition
- ❖ Dependency override

(Note: Professional Judgment is at the sole discretion of each institution.)



The Application Process



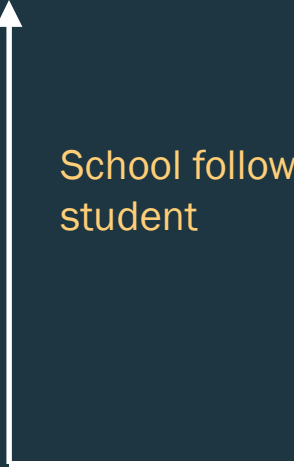
Student submits FAFSA



ED calculates EFC and returns
results to student



School follows up with
student



ED sends copy of result
to state & schools of
choice.



FAFSA Follow Up

- ❖ Check status after submission
- ❖ Make corrections to FAFSA
- ❖ Add/Delete Schools
- ❖ Print Signature Page

My FAFSA - 2018-2019

Welcome, Dependent Data!

2018-2019 2017-2018

Current Application Status: Processed Successfully
Congratulations, your FAFSA was successfully processed.

What Happens Next

- Your FAFSA information was made available to the school(s) you listed on your FAFSA.
- Your school(s) will use your FAFSA information to determine the aid you may be eligible to receive.
- Your school(s) will contact you if they need more information or to discuss your financial aid award.
- If you have questions about your financial aid package contact your school(s).

You can also:

[View or Print your Student Aid Report \(SAR\)](#)
[Make FAFSA Corrections](#) to make a change, add a school, or transfer IRS data into your FAFSA
[Create a shareable file with some of your student information using MyStudentData Download.](#)

Transaction History

Original Application

- Submitted: 03/14/2018
- Processed: 03/14/2018

FSA ID Last Time, Date FSA ID Used: 12:37, 03/22/2018

FSA ID Status:
[User Account Management](#)
You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

Verification

- ❖ Department of Education picks about 30% of students randomly
- ❖ Provide documentation to school
 - Verification Worksheet
 - Consent to IRS data retrieval or submit a tax return transcript
 - Asset Statements
 - Child Support Paid Documentation
 - Others items as determined by the school



Response from Schools

The Financial Aid Office issues a:
FINANCIAL AID PACKAGE

*Processing times vary

*Delivery methods vary

Consisting Of:

- The Cost of Attendance
- Your Financial Aid Eligibility
- A description of each program
- What to do next



If you feel you have special circumstances,
let the aid office know!

Questions to consider

- ❖ Are the scholarships renewable?
 - Requirements?
 - GPA, participation, major, max number of terms
- ❖ Grant/Loan combination
- ❖ Will the student graduate in 4 or 5 years? What is the additional cost?
- ❖ Are there additional fees for specific majors?
- ❖ How is student employment handled?
- ❖ Actual cost minus aid – not just the most aid

How are we going to pay?

Direct Costs(tuition, room & board, fees, books)

- Financial aid

= Remaining balance due

- ❖ Am I billed for the year or by the term?
- ❖ What are my payment options?
- ❖ When are payments due?
- ❖ Do I need an additional loan? If yes, ensure that loans are finalized 1 month prior to the start of the term.

Net Price Calculator (NPC)

- ⦿ Aid estimate prior to actual financial aid package
 - Located on individual college's website (all schools are required to have this)
 - Families provide basic financial information
 - Parent and student income and assets
 - Changes in actual aid packages may result if information used on the NPC is significantly different than that on the FAFSA



Other Resources

- ❖ Parent or Student Employer Scholarships
- ❖ Corporation for National and Community Service
- ❖ Veterans/ROTC Benefits
- ❖ Bureau of Indian Affairs (BIA) Grants
- ❖ Division of Vocational Rehabilitation (DVR)
- ❖ Higher Educational Aids Board (HEAB)

Scholarship Searches



www.fastweb.com



www.salliemae.com/college-planning/college-scholarships/



www.collegeexpress.com



www.collegenet.com/mach25/app



<https://bigfuture.collegeboard.org/>

Avoid Being Scammed

- ❖ APPLYING FOR AID IS A FREE PROCESS!
 - ❖ Financial aid scam notices
 - ❖ Tips to avoid scams
 - ❖ Check legitimacy of scholarship agencies:
 - ❖ Department of Education Office
<https://studentaid.ed.gov/sa/types/scams>
 - ❖ Better Business Bureau
www.bbb.org





College Goal Wisconsin

- ❖ Free FAFSA filing assistance from aid experts
- ❖ 95.7 percent of the families felt it was worth attending
- ❖ 30 sites throughout Wisconsin from 6-8 pm
 - ❖ Oct. 10 – LaFollette High School
 - ❖ Oct. 17 – DeForest High School
 - ❖ Oct. 17 – East High School
 - ❖ Nov. 5 – Memorial High School

Want more details?

www.collegegoalwi.org or call 1-866-578-4625

Final



- ❖ Apply early – watch deadlines
- ❖ Schools may have additional aid forms
- ❖ Each school evaluates the student differently
- ❖ Read ALL materials issued by the school
- ❖ Inform your school of any “special circumstances”

Questions?

