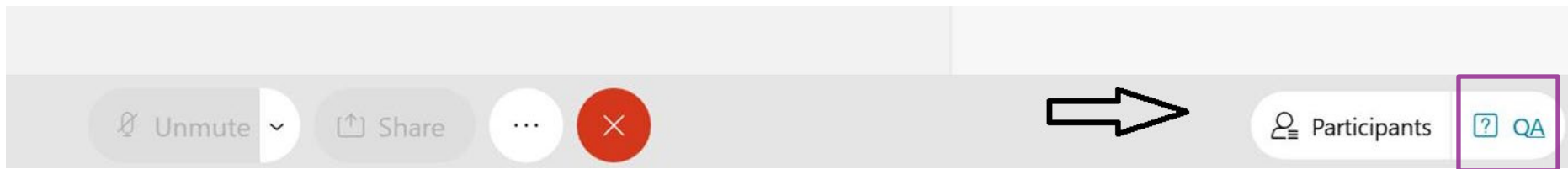


Welcome!

The Presentation will begin shortly!
I will be taking questions using the
Q&A feature at the end of our
presentation.



Click the ? symbol to see the Q&A feature box on the right of your screen

Your Presenter

Amy Sawdey

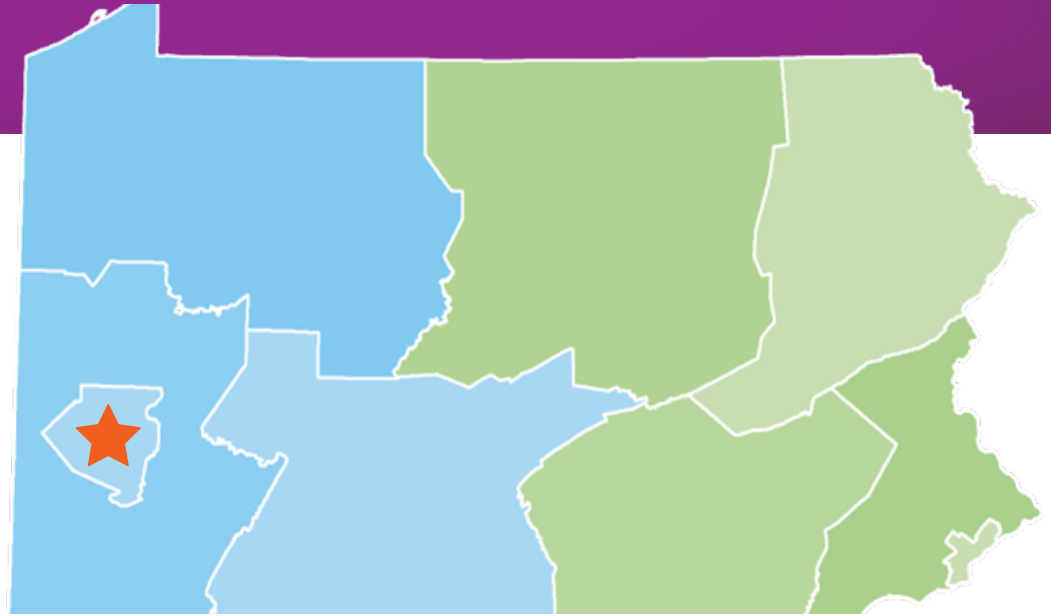
Higher Education Access Partner

Allegheny County

PA Higher Education Assistance Agency (PHEAA)

717-433-3847

asawdey@pheaa.org





Financial Aid 101

What Is Financial Aid?



Financial aid consists of funds provided to students and families to *help* pay for postsecondary educational expenses.

- Gift Aid – Grants/Scholarships free money
- Self-Help: Work, Savings, Tuition Account Programs – 529s, etc.
- Loans

Funding Sources



Federal Government



State Government



School or College



Scholarships

Financial Aid Made Simple

5 Steps to Financial Aid



Step 1: Look For Free Money First

- Start searching early
- Use **FREE** scholarship search sites
- Don't ignore scholarships with smaller award amounts
- Don't miss deadlines
- Search for scholarships every year
- Check corporate websites such as Target, Walmart, Kentucky Fried Chicken:
 - » All have scholarship programs and you don't have to work there to be eligible



Step 2: Know Your Deadlines

- Applications for Admission
- Deadlines for Scholarships
 - » Institutions, Outside Sources
- Free Application for Financial Aid (FAFSA)
 - » Available October 1 of Senior Year
 - » Schools have Priority Deadlines
 - Find out what the Deadlines are

PA State Grant Deadlines

- **May 1** – If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
- **August 1** – If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution

DON'T MISS THE DEADLINE!

Step 3: The FAFSA is Your Connection to Funding

The FAFSA is a federal form used to determine student eligibility for the following:

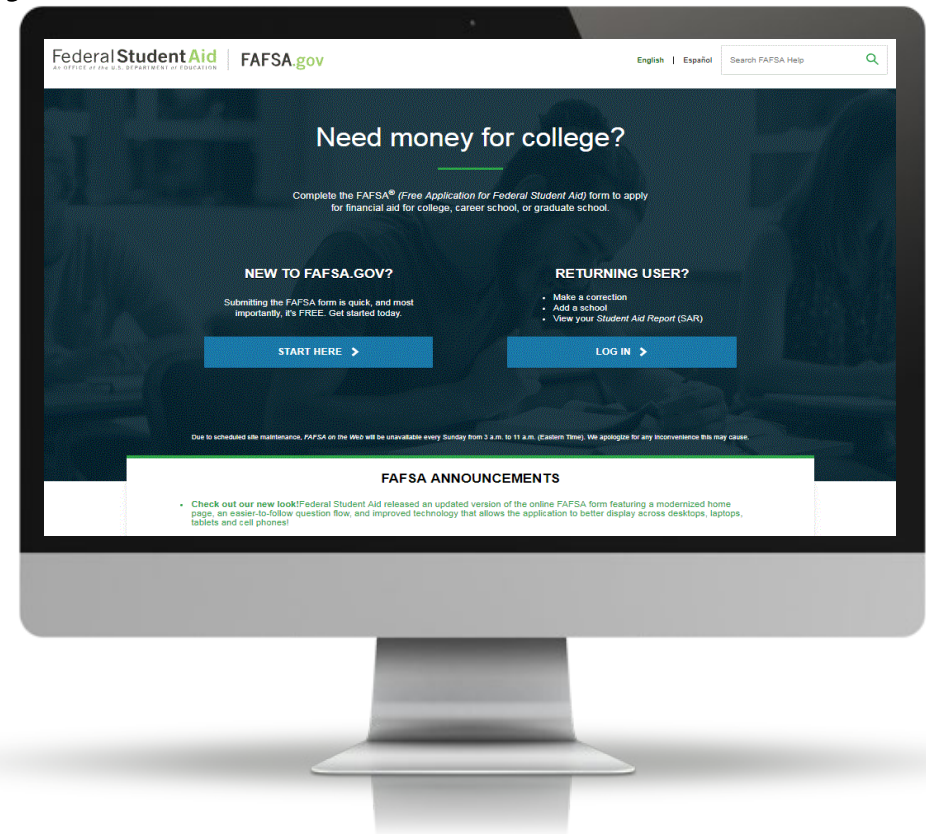
- Federal programs, such as Pell Grants, work-study, and student loans
- State programs, such as Pennsylvania State Grant, and other special programs
- School programs, such as need-based grants and scholarships



FAFSA (Free Application for Federal Student Aid) – FAFSA.gov

11

- The FAFSA is the primary federal form for financial assistance to attend postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- The FAFSA is available as early as October 1 of student's senior year of high school



Create Your FSA ID Accounts

- The student applying for aid and one parent providing information on the FAFSA need to create an FSA ID at **fsaid.ed.gov**.
- Create prior to completing the FAFSA.
- Legal signature for student and parent.
- Provides access to FAFSA and Federal Student Aid online systems.

After verifying, the mobile phone number can be used as the username to login.

Username

Password

Email Address

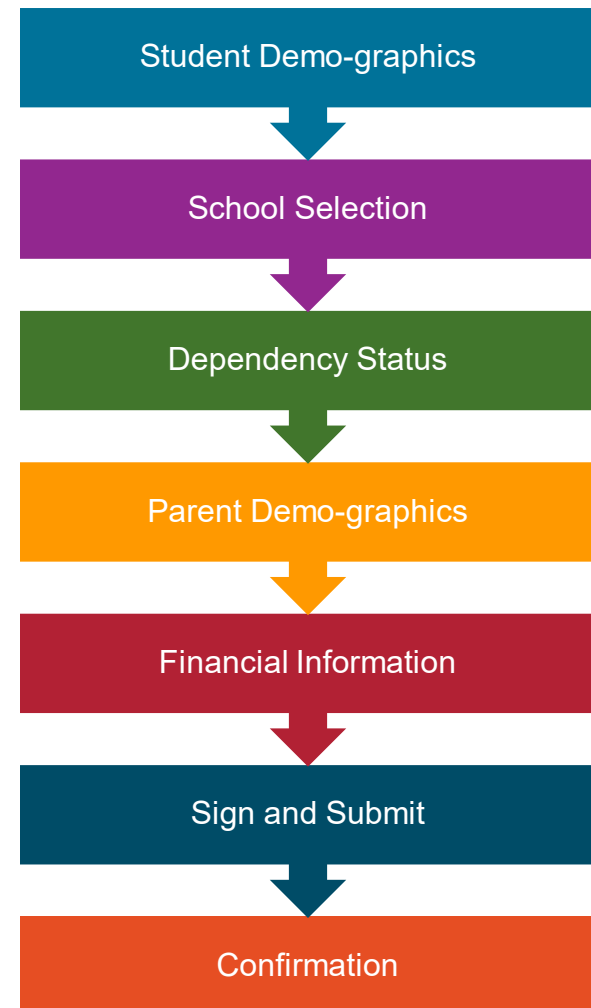
Mobile Phone

Security Questions

Social Security
Number

Information Needed to Complete the FAFSA

- ✓ Social Security Numbers
- ✓ 2019 Federal Tax Returns and W-2s
- ✓ 2019 Untaxed Income
- ✓ Checking/Savings Account Statement Balances and Investment Records as of filing date



Login

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. 12/31/2022

☐ I am the student

OR

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

NEXT ➞



Disclaimer

Disclaimer

Warning

You are accessing a U.S. Federal Government computer system intended to be solely accessed by individual users expressly authorized to access the system by the U.S. Department of Education. Usage may be monitored, recorded, and/or subject to audit. For security purposes and in order to ensure that the system remains available to all expressly authorized users, the U.S. Department of Education monitors the system to identify unauthorized users. Anyone using this system expressly consents to such monitoring and recording. Unauthorized use of this information system is prohibited and subject to criminal and civil penalties. Except as expressly authorized by the U.S. Department of Education, unauthorized attempts to access, obtain, upload, modify, change, and/or delete information on this system are strictly prohibited and are subject to criminal prosecution under 18 U.S.C. § 1030, and other applicable statutes, which may result in fines and imprisonment. For purposes of this system, unauthorized access includes, but is not limited to:

- Any access by an employee or agent of a commercial entity, or other third party, who is not the individual user, for purposes of commercial advantage or private financial gain (regardless of whether the commercial entity or third party is providing a service to an authorized user of the system); and
- Any access in furtherance of any criminal or tortious act in violation of the Constitution or laws of the United States or any state.
- If system monitoring reveals information indicating possible criminal activity, such evidence may be provided to law enforcement personnel.

DECLINE

ACCEPT

Get Started

Get Started

STUDENT INFORMATION

Welcome, first last!

Fill out your FAFSA form!

To receive federal student financial aid, you need to fill out a FAFSA every school year. Let's get started.

For which school year are you applying for financial aid?

If you are applying for a summer session, or just don't know which application to complete, check with the college you are planning to attend.

[Which school year should I choose?](#)

START 2021-2022 FAFSA

OR

START 2020-2021 FAFSA

FSA ID

Last Time, Date FSA ID Used:

FSA ID Status:

[User Account Management](#)

You can use your FSA ID to sign your FAFSA electronically or make corrections to your FAFSA.

Get Started

Start Student's 2021-2022 FAFSA

STUDENT INFORMATION

Form Approved
OMB No. 1845-0001
App. Exp. 12/31/2022

Create a Save Key.
The Save Key is for temporary use for you or your parent to return and complete this specific FAFSA.

Create a Save Key ?

....

Re-enter Save Key ?

....

MY FAFSA NEXT

Write this down!
This will allow you to save the FAFSA and come back to it later if you cannot finish in one sitting.

Personal Information for Student

The navigation bar tells you where you are in the application

Personal Information for Student

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

STUDENT INFORMATION

Application was successfully saved.

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Your Social Security Number
472-20-2020

Your first name
first

Your middle initial

Your last name
last

Your date of birth
06/06/2000

PREVIOUS NEXT

Click the '?' for help with the questions

Student E-mail and Phone Number

Confirm email address
& add telephone
number

Use an email address
you will check every
day!

Tip:
Don't use your high
school email address.

The screenshot shows a web form titled "Student E-mail and Phone". At the top, there is a navigation bar with several tabs: "Student Demographics" (which is active and highlighted with a pencil icon), "School Selection", "Dependency Status", "Parent Demographics", "Parent Financials", "Student Financials", "Sign & Submit", and "Confirmation". Below the navigation bar, the form is divided into sections. The first section is "STUDENT INFORMATION", which contains three input fields. The first field is labeled "Your e-mail address" and contains the text "test@yahoo.com". The second field is labeled "Re-enter your e-mail address" and also contains "test@yahoo.com". The third field is labeled "Your telephone number" and contains "(594) 594-5945". Each of these three fields has a small question mark icon to its right. At the bottom right of the form, there are two buttons: "PREVIOUS" with a left arrow and "NEXT" with a right arrow.

Student Address

Student Address

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Your permanent mailing address (include apt. number) ?

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

Your state ?

Your ZIP code ?

PREVIOUS

NEXT

Student Residency and Eligibility

Student Residency and Eligibility

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

STUDENT INFORMATION

Have you lived in Pennsylvania for at least 5 years? ?
☒ Yes ☐ No

Are you a U.S. citizen? ?

[PREVIOUS](#) [NEXT](#)

Site Last Updated: Tuesday, June 30, 2020

[Download Adobe Reader](#)

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Student Residency and Eligibility

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

STUDENT INFORMATION

i You are eligible to transfer your FAFSA information into Pennsylvania's state student aid application. Use the **Start your state application** link on the FAFSA confirmation page to transfer your information.

Note: This feature is only displayed once on the confirmation page after submitting your FAFSA.

Have you lived in Pennsylvania for at least 5 years? ?
☒ Yes ☐ No

Are you a U.S. citizen? ?

[PREVIOUS](#) [NEXT](#)

After you click next, if you list PA you will be reminded to start your PA State Grant Application from the FAFSA Confirmation Page.

Student Education

Confirm HS completion status

What degree will student be working on?

Will the student have a BA degree before 2021-22 school year?

What will be student's college grade level be in 2021-22?

Student Education

Student Demographics
 School Selection
 Dependency Status
 Parent Demographics
 Parent Financials
 Student Financials
 Sign & Submit
 Confirmation

STUDENT INFORMATION

What will your high school completion status be when you begin college in the 2021-2022 school year?

High school diploma

What college degree or certificate will you be working on when you begin the 2021-2022 school year?

1st bachelor's degree

Will you have your first bachelor's degree before you begin the 2021-2022 school year?

☐ Yes
 ☒ No

What will your college grade level be when you begin the 2021-2022 school year?

3rd yr./junior

Are you interested in being considered for work-study?

☒ Yes
 ☐ No
 ☐ Don't know

PREVIOUS

NEXT

Student Selective Service

Answer the gender question (gender at birth).

Male students will get the Selective Service questions.

All males who are US citizens are required to register with SS when they turn 18. (www.sss.gov)

The screenshot shows the 'Student Selective Service' registration interface. At the top, a dark blue header contains the title 'Student Selective Service'. Below this is a horizontal navigation bar with tabs: 'Student Demographics' (active, with a pencil icon), 'School Selection', 'Dependency Status', 'Parent Demographics', 'Parent Financials', 'Student Financials', 'Sign & Submit', and 'Confirmation'. The main content area is titled 'STUDENT INFORMATION' in a dark blue box. It contains three questions with radio button options. The first question, 'Are you male or female?', has 'Male' selected. The second question, 'Are you registered with the Selective Service System?', has 'No' selected. The third question, 'Do you want us to register you with the Selective Service System?', has 'Yes' selected. A red rectangular box highlights an informational message: 'Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid.' At the bottom right of the form are 'PREVIOUS' and 'NEXT' buttons. The footer includes the text 'Site Last Updated: Tuesday, June 30, 2020', a link to 'Download Adobe Reader', and a copyright notice '©2010 fafsa.gov. All rights reserved.'

Student Selective Service

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

STUDENT INFORMATION

Are you male or female?
☒ Male ☐ Female

i Most male citizens and male immigrants must register with the Selective Service System to receive federal student aid.

Are you registered with the Selective Service System?
☐ Yes ☒ No

Do you want us to register you with the Selective Service System?
☒ Yes ☐ No

PREVIOUS NEXT

Site Last Updated: Tuesday, June 30, 2020 Download [Adobe Reader](#)

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Student Driver's License

Student Driver's License

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Your driver's license number (if you have one) ?

Your driver's license state ?

Select ▼

**This is optional*

← PREVIOUS

NEXT →

Foster Care and Education Completion

Select the answer that best describes your parent's (birth or adoptive parent) highest level of education completed.

Student Foster Care and Parent Education Completion

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Are you a foster youth or were you at any time in the foster care system?

☐ Yes ☒ No

Highest school completed by Parent 1

High School

Highest school completed by Parent 2

College or beyond

PREVIOUS

NEXT

Search for High School

Click 'Search' and select your High School from the list that appears

Search for High School

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Application was successfully saved.

Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

Enter the name, city, and state of your high school, then click **Search**.

What is the name of your high school?

West

In what city is your high school located?

Iowa City


In what state is your high school located?

Iowa

SEARCH

PREVIOUS

NEXT



Search for Colleges

- List more than one!
- Only schools that are listed will be able to see your FAFSA information.
- **Students can list up to 10 colleges at a time – Schools can be added or deleted at any time**
- Once the final school choice is made, students should update their PA State Grant record.

Search for Colleges

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

first, based on the information you provided, we have determined that you may qualify for federal student aid. Continue through the application for us to determine how much aid you can receive.

Here's where you'll search for the colleges to which you'd like to send your FAFSA information. You can add up to 10 colleges at a time to your FAFSA. If you're applying to more than 10 colleges, [follow these instructions](#).

Make sure you add ALL colleges you're interested in, even if you haven't applied or been accepted yet.

Complete the fields below to search for a college to add to your FAFSA.

Do you know the college's [Federal School Code](#)?

☐ Yes
 ☒ No

State

Iowa

City (optional)

Iowa City

School Name (optional)

SEARCH TIPS

PREVIOUS

SEARCH

Selected Colleges and Housing Plans

Housing choices are:

- on campus
- off campus
- with parent

Selected Colleges and Housing Plans

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

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

School Name: University Of Iowa

Federal School Code: 001892

Housing Plans

On Campus

VIEW COLLEGE INFO

ADD MORE SCHOOLS

PREVIOUS

NEXT

Student Marital Status

The screenshot shows a web form titled "Student Marital Status". At the top, a progress bar indicates the following steps: Student Demographics (completed with a green checkmark), School Selection (completed with a green checkmark), Dependency Status (current step, highlighted with a blue pencil icon), Parent Demographics, Parent Financials, Student Financials, Sign & Submit, and Confirmation. Below the progress bar, a dark blue tab labeled "STUDENT INFORMATION" is active. The main content area contains the question "What is your marital status as of today?" followed by a dropdown menu. The dropdown menu is currently open, showing the selected option "I am single" and a downward arrow. To the right of the question is a small blue circle with a white question mark. At the bottom right of the form, there are two buttons: "PREVIOUS" with a left arrow and "NEXT" with a right arrow.

Student Marital Status

Student Demographics School Selection Dependency Status Parent Demographics Parent Financials Student Financials Sign & Submit Confirmation

STUDENT INFORMATION

What is your marital status as of today?

I am single

PREVIOUS NEXT

Confirm the marital status of the student.

- Single
- Married/Remarried
- Separated
- Divorced/widowed

Does Student Have Dependents?

Does Student Have Dependents?

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

✓

✓

STUDENT INFORMATION

Do you now have or will you have children who will receive more than half of their support from you between July 1, 2021 and June 30, 2022? ?

☐ Yes ☒ No

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, 2022? ?

☐ Yes ☒ No

← PREVIOUS

NEXT →

Additional Dependency Questions

Student Additional Dependency Questions

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Answer the following questions to determine if you are required to provide information about your parents on your FAFSA. Check all that apply or check **None of the above**. ?

☐

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

☐

Are you a veteran of the U.S. Armed Forces?

☐

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?

☐

As determined by a court in your state of legal residence, are you or were you an emancipated minor?

☐

Does someone other than your parent or stepparent have legal guardianship of you, as determined by a court in your state of legal residence?

☒

None of the above

PREVIOUS

NEXT

Student Homelessness

Student Homelessness Filter Question

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

On or after July 1, 2020, were you homeless or were you self-supporting and at risk of being homeless?

☐ Yes ☒ No

PREVIOUS

NEXT

Dependent Student

Dependent Student

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

Based on your answers to the dependency status questions, **you are considered a dependent student. This means you must provide [parental](#) information.** Select "I will provide information about my parent(s)" and click **Next** to continue filling out your FAFSA.

If you have a special circumstance and are unable to provide parental information, under very limited circumstances, you may be able to submit your FAFSA without parental information. Select "I am unable to provide information about my parent(s)" and click **Next** to get additional information.

☒ I will provide information about my parent(s)

☐ I am unable to provide information about my parent(s)

PREVIOUS

NEXT

Aside from the Student, Who Reports Info on the FAFSA?

YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
 - » The parent the student lived with the most over the past 12 months
 - » If equal, then the parent who provided more than 50% of student's support
- Stepparent – If part of the student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
 - » By Court Order
- Anyone else the student is living with

Parent Marital Status

Parent Marital Status

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✎ Parent Financials Student Financials Sign & Submit Confirmation

PARENT INFORMATION

✓ Application was successfully saved.

ⓘ Because the FAFSA belongs to the student, "you" and "your" always (unless otherwise noted) refer to the student.

As of today, what is the marital status of your parents? ⓘ

Married or Remarried ▼

When did your parents get married or remarried? ⓘ

06/1999

⬅ PREVIOUS NEXT ➡

Update parent marital status and month/year

- Married/remarried
- Divorced/separated
- Never married
- Widowed
- Unmarried and both legal parents living together

Personal Information for Parent

*Remember
which parent
you list first*

Personal Information for Parent

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✎ Parent Financials Student Financials Sign & Submit Confirmation

PARENT INFORMATION

Enter Information for your first **parent** (father/mother/stepparent)

Parent's Social Security Number ?
350-22-2222

Parent's last name ?
last

Parent's first initial ?
f

Parent's date of birth ?
06/06/1960

Your parents' e-mail address ?
parent@gmail.com

Re-enter your parents' e-mail address ?
parent@gmail.com

PREVIOUS NEXT

Personal Information for Other Parent

Personal Information for Other Parent

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Enter Information for your other parent (father/mother/stepparent)

Parent's Social Security Number

350-33-3333

?

Parent's last name

last

?

Parent's first initial

f

?

Parent's date of birth

06/06/1960

?

PREVIOUS

NEXT

Parent State of Legal Residence

Parent State of Legal Residence

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Have your parents lived in Pennsylvania for at least 5 years?
☐ Yes ☐ No

PREVIOUS

NEXT

Parent Household Info

Parent Household Info

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Household Size

Your parents

2

Yourself, even if you do not live with your parents

1

Your parent's other children (even if they do not live with your parents) if:
a. Your parents will provide more than half of their support from July 1, 2021 through June 30, 2022 or
b. These children can answer "No" to every [Dependency Status question on the FAFSA](#)

0

Other people if:
a. they now live with your parents.
b. your parents provide more than half of their support, and
c. your parents will continue to provide more than half of their support from July 1, 2021 through June 30, 2022

0

Your parents' number of family members in 2021-2022 (household size)

3

Number in College

How many people in your parents' household (as reported above) will be college students between July 1, 2021 and June 30, 2022? Do not include your parents.

1

PREVIOUS

NEXT

Parent Tax Filing Status

Parent Tax Filing Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

✓ Application was successfully saved.

ⓘ Attention! You must provide financial information from your parents' 2019 tax return on the following pages.

For 2019, have your parents completed their IRS income tax return or another tax return?

Already completed

What type of income tax return did your parents file for 2019?

IRS 1040

For 2019, what is your parents' tax filing status according to their tax return?

Married-Filed Joint Return

IRS Data Retrieval Tool

Applying is faster and easier if your parents transfer their tax return information into this FAFSA with the IRS Data Retrieval Tool (IRS DRT):

LINK TO IRS

PREVIOUS

NEXT

Parent Eligible for IRS DRT

Parent Eligible for IRS DRT

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Applying is faster and easier with the IRS DRT!

Based on your responses, we recommend that you, the mother, transfer your information from the IRS into this FAFSA. The [IRS Data Retrieval Tool \(IRS DRT\)](#) allows users to link to the IRS Web site and securely transfer original IRS tax return information into their FAFSA.

For your protection, your tax return information will not display on the IRS Web site or on the FAFSA.

If you use the IRS DRT, you may not have to provide additional IRS documentation later to qualify for federal student aid.

LINK TO IRS ↔

[No Thanks](#)

Parent IRS Info

The screenshot shows a web form titled "Parent IRS Info". At the top, a progress bar indicates the following steps: Student Demographics (checked), School Selection (checked), Dependency Status (checked), Parent Demographics (checked), Parent Financials (active), Student Financials, Sign & Submit, and Confirmation. The "PARENT INFORMATION" section is highlighted. It asks: "What was your parents' adjusted gross income for 2019? This amount is found on IRS Form 1040-line 8b." Below the question is a text input field with a dollar sign icon, containing the value "28,000" and a decimal field with ".00". To the right of the input field is a button labeled "INCOME ESTIMATOR" with a question mark icon. At the bottom right are two buttons: "PREVIOUS" with a left arrow and "NEXT" with a right arrow.

**If you don't use IRS DRT, you will need to answer this question*

**If you use the DRT the amount will show as "Transferred from the IRS"*

Parent Income from Work

Parent Income from Work

Student
Demographics

School Selection

Dependency
Status

Parent
Demographics

Parent
Financials

Student
Financials

Sign & Submit

Confirmation

PARENT INFORMATION

How much did your Parent 1 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2019? ?
This amount is your Parent 1 (father's/mother's/stepparent's) portion of IRS Form 1040-line 1 + Schedule 1 lines 3 + 6 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065).

\$

16,000 .00

How much did your Parent 2 (father/mother/stepparent) earn from working (wages, salaries, tips, etc.) in 2019? ?
This amount is your Parent 2 (father's/mother's/stepparent's) portion of IRS Form 1040-line 1 + Schedule 1 lines 3 + 6 + Box 14 (Code A) of IRS Schedule K-1 (Form 1065).

\$

12,000 .00

← PREVIOUS

NEXT →

Parent Additional IRS Info

Parent Additional IRS Info

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

✓

✓

✓

✓

PARENT INFORMATION

Enter the amount of your parents' income tax for 2019. This is the total amount of IRS Form 1040-line 14 minus Schedule 2-line 2. ?

\$

← PREVIOUS

NEXT →

Parent Questions for Tax Filers Only

Parent Questions for Tax Filers Only

Student Demographics
School Selection
Dependency Status
Parent Demographics
Parent Financials
Student Financials
Sign & Submit
Confirmation

PARENT INFORMATION

Did your parents have any of the following items in 2019? Enter amounts for all that apply.

Combat pay or special combat pay. **This should be zero for enlisted persons and warrant officers** (including commissioned warrant officers) because their combat pay is entirely nontaxable. Only enter [taxable combat pay](#) included in your parents adjusted gross income.

\$

.00

?

Student college grant and scholarship aid reported to the IRS in your parents' 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 1040 Schedule 3-line 3

\$

.00

?

Untaxed portions of IRA distributions and pensions from IRS Form 1040-lines (4a + 4c) - (4b + 4d). **Exclude rollovers.** If negative, enter a zero here.

\$

.00

?

IRA deductions and payments to self-employed SEP, SIMPLE, Keogh, and other qualified plans from IRS Form 1040 Schedule 1-total of lines 15 + 19

\$

.00

?

Tax exempt interest income from IRS Form 1040-line 2a

\$

.00

?

← PREVIOUS

NEXT →

Parent Additional Financial Info

Parent Additional Financial Info

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

Did your parents have any of the following items in 2019? Enter amounts for all that apply.

Child support your parents paid because of divorce or separation or as a result of a legal requirement. Do not include support for children in your parents' household.

\$

0

.00

Earnings from work under a Cooperative Education Program offered by a college

\$

0

.00

Taxable earnings from need-based employment programs, such as Federal Work-study and need-based employment portions of fellowships and assistantships

\$

0

.00

PREVIOUS

NEXT

Parent Untaxed Income

*Don't include
untaxed social
security benefits or
Supplemental
Security Income*

Parent Untaxed Income

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

PARENT INFORMATION

Did your parents have any of the following items in 2019? Enter amounts for all that apply.

Child support received for all children. Do not include foster care or adoption payments. ?

\$.00

Housing, food, and other living allowances paid to members of the military, clergy, and others (including cash payments and cash value of benefits). Do not include the value of on-base military housing or the value of a basic military allowance for housing. ?

\$.00

Payments to tax-deferred pension and retirement savings plans (paid directly or withheld from earnings), including, but not limited to, amounts reported on the W-2 Form in Boxes 12a through 12d, codes D, E, F, G, H, and S. **Don't include** amounts reported in code DD (employer contributions toward employee health benefits). ?

\$.00

Veterans noneducation benefits such as Disability, Death Pension, or Dependency & Indemnity Compensation (DIC) and/or VA Educational Work-Study allowances ?

\$.00

Other untaxed income not reported, such as workers' compensation, disability benefits, etc. ?

\$.00

PREVIOUS NEXT

Parent Assets

Parent Assets

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

✓

✓

✓

✓

✎

PARENT INFORMATION

Do you want to skip questions about your parents' assets? ?
☐ Yes ☒ No

As of today, what is your parents' total current balance of cash, savings, and checking accounts? ?
\$.00

As of today, what is the net worth of your parents' investments, including real estate (not your parents' home)? ?
\$.00

As of today, what is the net worth of your parents' current businesses and/or investment farms? **Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.** ?
\$.00

+ PREVIOUS

NEXT +

Student Income & Assets

Student Assets

Student Demographics ✓ School Selection ✓ Dependency Status ✓ Parent Demographics ✓ Parent Financials ✓ Student Financials ✎ Sign & Submit L Confirmation

STUDENT INFORMATION

As of today, what is your total current balance of cash, savings, and checking accounts? ?

\$.00

As of today, what is the net worth of your investments, including real estate (not your home)? ?

\$.00

As of today, what is the net worth of your current businesses and/or investment farms? **Don't include a family farm or family business with 100 or fewer full-time or full-time equivalent employees.** ?

\$.00

Student is presented with same income questions as the parent financials section

If the student filed a tax return, use the IRS DRT to transfer income into the FAFSA

Asset value is as of the day you are filing the FAFSA

Preparer Info

Preparer Info

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

✓

Application was successfully saved.

Are you a [preparer](#)? (This is rare.)

☐ Yes ☒ No

PREVIOUS

NEXT

Signature Status

Signature Status

Student Demographics

School Selection

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Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

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.

Student Signature Needed

Signature Status: **Unsigned**

PROVIDE STUDENT SIGNATURE

Parent Signature Needed

Signature Status: **Unsigned**

PROVIDE PARENT SIGNATURE

PREVIOUS

Agreement of Terms

Agreement of Terms

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

STUDENT INFORMATION

READ BEFORE PROCEEDING

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE STUDENT, certify that you:

1. will use federal and/or state student financial aid only to pay the cost of attending an institution of higher education.
2. are not in default on a federal student loan or have made satisfactory arrangements to repay it,
3. do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,
4. will notify your school if you default on a federal student loan, and
5. will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your username and password, and/or any other credential or

I, the student, agree to the terms outlined above.

☒ Agree ☐ Disagree

PREVIOUS

NEXT

Signature Options

Signature Options

Student Demographics

School Selection

Dependency Status


Parent Demographics

Parent Financials


Student Financials

Sign & Submit

Confirmation



Student Signature for
Social Security Number: **XXX-XX-1111**
Last Name: **last**
Date of Birth: **06/06/2000**

SIGN THIS FAFSA 

SIGNATURE STATUS

NEXT

Signature Status

Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

i A parent must sign the FAFSA. If you are a parent, click **Provide Parent Signature** to sign your child's FAFSA.

Note: If you are the student and your parent is not present, click **Save** and then **Exit**. Your parent should log in to fafsa.gov using the student's identifiers and the "save key" to sign and submit your FAFSA.

Student Signed With FSA ID

✓

Social Security Number: XXX-XX-1111
Last Name: **last**
Date of Birth: 06/06/2000
Signature Status: **Signed Electronically**

Parent Signature Needed

✎

Signature Status: **Unsigned**

PROVIDE PARENT SIGNATURE ✎

← PREVIOUS

Which Parent Signs?

Which Parent Signs?

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

Are you signing as the student's Parent 1 or Parent 2?

Parent 1

Social Security Number: XXX-XX-2222
Last Name: last
Date of Birth: 06/06/1960

SIGN AS PARENT 1

Parent 2

Social Security Number: XXX-XX-3333
Last Name: last
Date of Birth: 06/06/1960

SIGN AS PARENT 2

PREVIOUS

Agreement of Terms

Agreement of Terms

Student Demographics

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Parent Financials

Student Financials

Sign & Submit

Confirmation

PARENT INFORMATION

READ BEFORE PROCEEDING

By signing this application electronically using your FSA ID (username and password) and/or any other credential or by signing a signature page and mailing it to us, YOU, THE PARENT, certify that all of the information you provided is true and complete to the best of your knowledge and you agree, if asked:

1. to provide information that will verify the accuracy of your completed form
2. to provide U.S. or state income tax forms that you filed or are required to file.

You also certify that you understand that the Secretary of Education has the authority to verify information reported on your application with the Internal Revenue Service and other federal agencies.

If you sign this application or any document related to the federal student aid programs electronically using a

I, the parent, agree to the terms outlined above.

☒ Agree ☐ Disagree

PREVIOUS

NEXT

Signature Options

Signature Options

Student Demographics

School Selection

Dependency Status


Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation




Parent Signature for
Social Security Number: XXX-XX-2222
Last Name: last
Date of Birth: 06/06/1960

What is your (the parent's) FSA ID?
Do not enter the FSA ID if you are not the parent.

FSA ID Username, E-mail Address, or Mobile Number ?
test351
[Forgot Username](#) | [Create an FSA ID](#)

FSA ID Password ?

[Forgot Password](#)

SIGN THIS FAFSA 

OTHER OPTIONS TO SIGN AND SUBMIT

SIGNATURE STATUS

NEXT

Other Signature Options

Signature Options

Student Demographics

School Selection

Dependency Status


Parent Demographics

Parent Financials

Student Financials


Sign & Submit

Confirmation



Parent Signature for
Social Security Number: XXX-XX-3333
Last Name: de
Date of Birth: 01/01/1962

Other Options to Sign and Submit

 We recommend signing electronically with an FSA ID so you don't have to print and mail a signature page or return later to sign this FAFSA. If you are unable to sign electronically, select another option:

☐ **Sign Electronically With My FSA ID**
This is the fastest option. Selecting this option will return you to the question "What is your (the parent's) FSA ID?".

☐ **Print A Signature Page**
This option requires that you print and mail your signature.

☐ **Submit Without Signatures**
This option allows you to submit this FAFSA now without your signature, but you will need to return later to sign.

SIGNATURE STATUS

NEXT

Signature Status

Signature Status

Student Demographics

School Selection

Dependency Status

Parent Demographics

Parent Financials

Student Financials

Sign & Submit

Confirmation

You have provided all necessary signatures. Click **Submit My FAFSA Now** to submit your FAFSA.

Student Signed With FSA ID

Social Security Number: XXX-XX-1111
Last Name: last
Date of Birth: 06/06/2000

Signature Status: Signed Electronically

Parent Signed With FSA ID

Social Security Number: XXX-XX-2222
Last Name: last
Date of Birth: 06/06/1960


Signature Status: Signed Electronically

PREVIOUS

SUBMIT MY FAFSA NOW

Confirmation Page

2021-2022 Confirmation Page



Congratulations, First!
 Your FAFSA was successfully submitted to Federal Student Aid.


Confirmation Number: F 00600669903 07/13/2020 16:32:10


Data Release Number ([DRN](#)): 2866

What Happens Next

- In 7-10 business days, we will mail you a Student Aid Report (SAR) 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).

PRINT THIS PAGE 

Start your state application to apply for Iowa 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) = 002592

> IRS Information



> School(s) on your FAFSA:

School Name	Graduation Rate	Retention Rate	Transfer Rate	Additional Information from College Scorecard
MID-ATLANTIC CHRISTIAN UNIVERSITY	31%	62%	0%	NA


 If you have questions, visit StudentAid.gov/fafsa/help.

TAKE A SURVEY

10K

 Share
  Tweet


Completing the PA State Grant Form

Pennsylvania State Grant Form 2021-22

Getting Started

As the Student applying for a Pennsylvania State Grant, here's some information that you'll want to have ready.

- If applicable, the **month and year** your diploma was received (for High School or GED).
- If married, your spouse's 9-digit **Social Security Number**.
- If you have a savings account through **PA 529**, you may need a recent account statement for the total savings, or visit pa529.com.
- **Adobe Reader** is required to view and print your PA State Grant Form. The plug-in is available as a [free download](#) from Adobe.

 [Print this page](#)

CONTINUE »



- **C**ollege **S**cholarship **S**ervice Profile
- Created/Maintained by the College Board
- Required at **Some** Institutions & Scholarship Organizations – 400 Across the US
- Used in Addition to the FAFSA, not a Replacement
- Used to Award Need Based & Institutional Aid
- **Also** Complete the FAFSA for Federal Aid options
- CSS Profile Costs \$25.00 + \$16.00 for Additional Schools – A Waiver May be Available for Domestic Students

www.student.collegeboard.org

After Filing

Information will be shared with PHEAA and all college choices.

In a few days an email will be sent to the student regarding the processing of their FAFSA and their Student Aid Report.

Students should monitor the email account provided on the FAFSA and respond to requests from Federal Student Aid, PHEAA and the colleges.

Special Circumstances

If things change....

- Divorced or separated parents
- Stepparents
- Adoptive parents
- Foster parents
- Legal guardians
- Living with others
- Recent death or disability
- Reduced income

How is the EFC Calculated?

- In theory, the EFC is a number calculated to measure and compare the general financial strength of all families applying for aid - it is **NOT** the amount you are expected to pay.
- EFC formula considers a family's taxed & untaxed income, assets, size, how many will be attending college, and age of oldest parent



COA (Cost)

- EFC

= NEED

Federal Programs

- Pell Grant - max award \$6,345*
- Max EFC is 5711
- Campus-based aid (amounts determined by Financial Aid Office at each potential school)
 - » FSEOG.....up to \$4,000
 - » Federal Work-Study...FAO determines

For most programs, student must be enrolled at least half-time.

*** Goes to most financially needy students**

PA State Grant Maximum Awards



Reciprocal states: Delaware, DC, Massachusetts, Ohio, Vermont,
West Virginia

The maximum award for student attending an approved school in a reciprocal state is \$578, and \$770 (qualified veteran)

- *Must be at least half-time to be eligible*

Cost Tier	Final Maximum Award	Minimum Award
\$0 - \$12,000	\$2,407	\$500
\$12,001 - \$19,000	\$3,851	\$500
\$19,001 - \$29,000	\$4,140	\$500
\$29,001 - \$32,000	\$4,525	\$500

Other State Programs



- State Work-Study
- Blind or Deaf Beneficiary Grant
- Educational Assistance Grant (EAP) – National Guard
- PA Military Family Education Program (MFEP)
- Chafee Education and Training Grant – co-administered with the PA Department of Human Services
- Foster Ed Tuition Waiver

Other State Programs



- Postsecondary Educational Gratuities Program (PEGP)
- Partnerships for Access to Higher Education (PATH)
- Pennsylvania Targeted Industry Program (PA –TIP)
- Ready to Succeed Scholarship (RTSS)
- For details, see the PA Student Aid Guide, or visit PHEAA.org.

Federal Student Loan Program

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- Additional unsubsidized funds available for Independent & Parent PLUS denials
- In student's name, no collateral or credit check, must sign MPN
- Available loan amounts increase in subsequent years
- No payments required while attending school & six-month grace period
- Flexible Repayment options

Subsidized

- ***Based on financial need***
- No interest charged to student while enrolled or in grace period
- There is a 1.059% fee deducted from loan amount at disbursement

Unsubsidized

- Interest accrues while student is in school and in grace period
- Any interest not paid during grace will be capitalized at repayment
- There is a 1.059% fee deducted from loan amount at disbursement

Federal Direct Stafford Loan Borrowing Limits

Undergraduate Students			Graduate Students
Annual Limits	Dependent Students	Independent or dependent students whose parents are unable to borrow a PLUS Loan	Graduate or Professional Studies
1st Year	\$5,500 Total No more than \$3,500 may be subsidized	\$9,500 Total No more than \$3,500 may be subsidized	\$20,500 each academic year Graduate / Professional students are no longer eligible for subsidized loans
2nd Year	\$6,500 Total No more than \$4,500 may be subsidized	\$10,500 Total No more than \$4,500 may be subsidized	
3rd Year and beyond	\$7,500 Total No more than \$5,500 may be subsidized	\$12,500 Total No more than \$5,500 may be subsidized	
Aggregate Limits	\$31,000 Total No more than \$23,000 may be subsidized	\$57,500 Total No more than \$23,000 may be subsidized	\$138,500 Total No more than \$65,000 may be subsidized

Step 4: Compare Schools' Financial Aid Notices Carefully

- There is no required standard format for Financial Aid Notices from schools.
- Some include Federal loans, some do not.
- If you receive a scholarship, do you know if there are conditions for maintaining it?
- Is the scholarship for the first year only or can you renew it?
- Do you understand what is offered to you as a grant, scholarship or the need for you to borrow?

Bottom Line: What are your out of pocket costs?

What School Costs Are Considered?

School costs include:

- Tuition and fees
- Room and board
- Books and supplies
- Transportation
- Miscellaneous living expenses
- Child care, if necessary



**You can
receive
financial aid up
to the total of
the school
regardless
of your EFC!**

Reviewing the Financial Aid Notification

How much of the financial aid is free money?

Which awards are based on need, and which are based on merit?

Are there any conditions on the free money? GPA requirement?

Will awards increase as tuition increases?

Will awards change from year to year?

Will loans be needed?

Step 5: Be Sure You Have The Money You Need

- Have you made an affordable choice of school?
 - » Do you understand your actual costs?
- Have you considered annual out of pocket costs **beyond the first year?**
- Do you have a strategy for handling out of pocket costs?
- Do you understand loan options and their limitations?

Federal Direct PLUS Loan

- For parents of dependent undergraduate or graduate level students
- In parent's name for student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
- Can borrow up to the Cost of Attendance
- MUST apply each year
- No Debt-to-Income test, only lenient credit check
- Can have an endorser (co-signer)
- Principal can be deferred while student is in school; Interest will continue to accrue
- IF denied - student is eligible for an additional \$4,000 unsubsidized loan
- Must file a FAFSA

Private/Alternative Loans

- From private lenders or financial institutions
 - » In student's name/co-signers usually required
 - » Can borrow up to the Cost of Attendance
 - » Based on credit scores and debt-to-income
 - » Repayment may be deferred until education completed
 - » Terms vary by lender – compare before making choices
 - » Students must sign a “Self Certification Form” per DOE
- **READ THE FINE PRINT**

PHEAA's New – PA Forward Education Loan Program

- Low cost affordable student loan products, originated and serviced through PHEAA, available to **help Pennsylvania Students & families.**
- Variety of repayment options.

Who can use PA Forward?

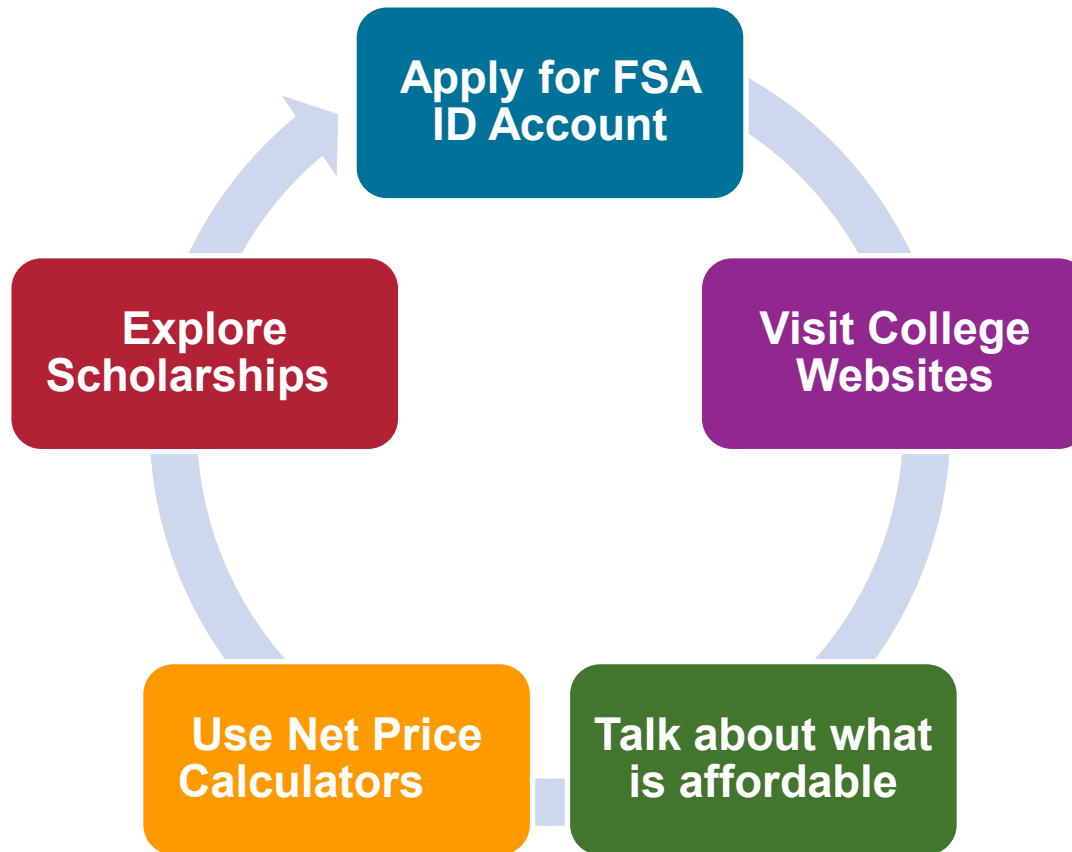
- Undergraduate Students
- Graduate Students
- Parents, Stepparents, Guardians
- Refinancing Option
- PA Residents attending any Title IV eligible school
- OH, NY, NJ, DE, MD, VA residents attending a PA school



Apply and find more details on PA Forward at PHEAA.org/PAForward.

It's worth a look to find what works for you!

What Can You Do Now?



Net Price Calculators



- Enables current and prospective students, families and consumers to determine an estimate of an individual net price at a particular institution.
- **ESTIMATED** data must be provided by each institution:
 - » Total price of attendance
 - » Tuition, Fees, Room and Board
 - » Expenses (i.e., personal, transportation)
 - » Estimated total merit and need-based grant aid
 - » Estimated net price (attendance minus grant aid)
- **May not include scholarships**

Return On Investment (ROI)

- Return on investment measures the gain or loss generated on an investment
- ROI is relative to the amount of money invested.



Necessary Things to Consider

Students – Return On Investment

- Your Academic Major Choice, Academic Demands – Realistic?
- What is your Expected Salary?
 - » Versus the Cost of Your Education Choice
- What are the Employment Demands? Now/Future?
- Where are your best Employment Options?
 - » Big city? Rural location? What is the Cost of Living where you may work?

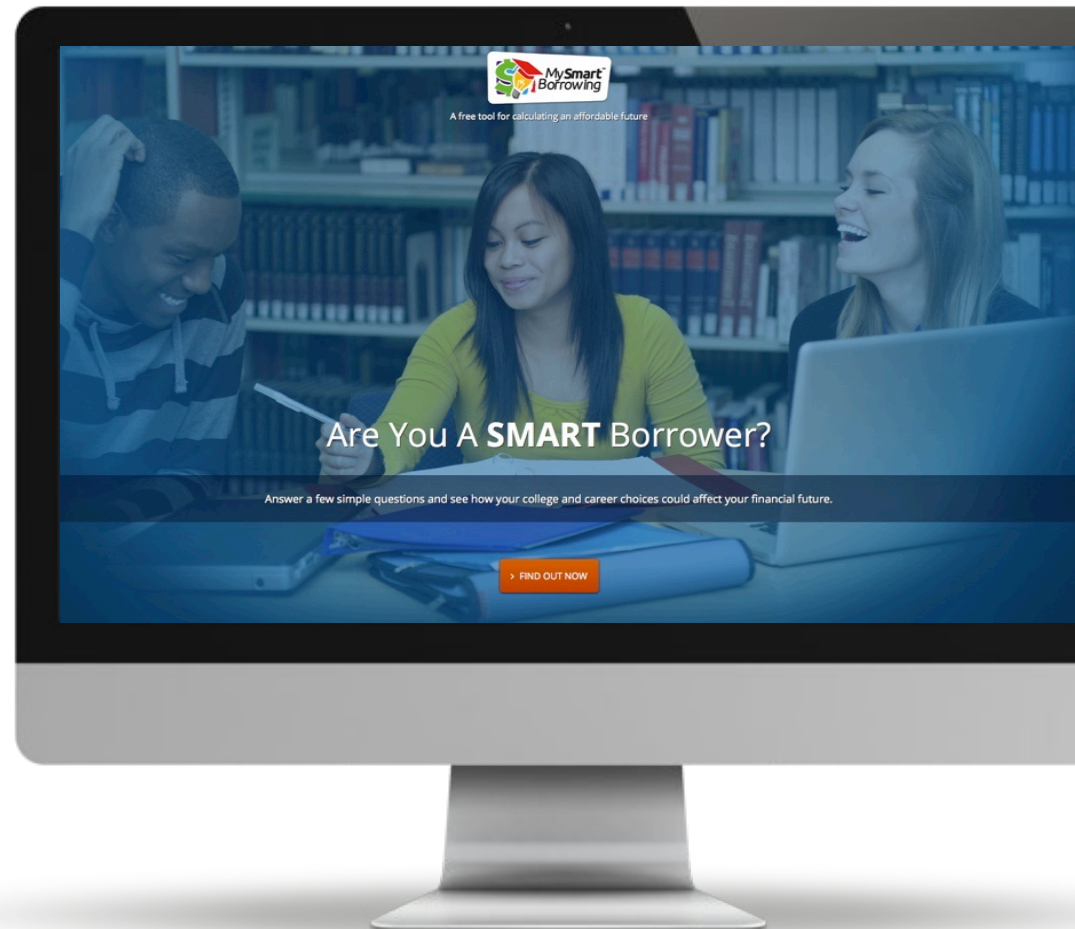


MySmartBorrowing.org

An interactive, online tool created by PHEAA that helps students and families:

- Estimate career salaries & college tuition
- View the impact of savings on overall cost
- Calculate loan repayment
- Avoid over borrowing

MySmartBorrowing.org



Ways to Reduce the Need for Financial Aid

- Graduate on time!
- Research the right major
- Earn college credits in high school
- 2+2 or 3+2 Strategy
- Consider commuting or leaving car at home
- Choose your meal plan carefully
- Buy used or rent textbooks



Use Your Resources

- PHEAA.org
- EducationPlanner.org
- MySmartBorrowing.org
- YouCanDealWithIt.com
- MyFedLoan.org
- FASFA.gov
- StudentAid.gov
- StudentLoans.gov
- PHEAA: 800-692-7392
- Federal Student Aid: 800-433-3243
- Fastweb.com
- FinAid.org
- Unigo.com
- Scholarships.com
- Scholarship-Page.com
- DoSomething.org/Scholarships
- Colleges.Niche.com
- StudentScholarships.org
- BigFuture.Collegeboard.org
- CollegeAnswer.com
- CollegeNet.com
- MeritAid.com

Social Media Outreach



PHEAA
American Education Services
FedLoan Servicing



@PHEAAaid
@FedLoan Servicing
@aesSuccessorg



PHEAA

Your Presenter

Amy Sawdey

Higher Education Access Partner

Allegheny County

PA Higher Education Assistance Agency (PHEAA)

717-433-3847

asawdey@pheaa.org

