



PA STUDENT AID
GUIDE
2021-22

How to pay for college!

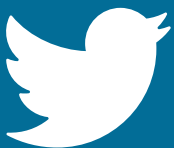


Pennsylvania Higher Education Assistance Agency

Stay up to date
on everything
student aid.



/pheaa.aid



/PHEAAaid

Contact Info

PA State Grant and Special Programs
& PA State Work-Study

granthelp@pheaa.org – 800-692-7392

TTY: Dial 711 (for hearing impaired)

Financial Aid Programs & Related Services

PHEAA.org

Career & College Planning

EducationPlanner.org and MySmartBorrowing.org

PA Forward Private Student Loans

PHEAA.org/PAForward



At PHEAA, we are passionate about creating affordable access to higher education. Over the past 50+ years, we proudly served millions of students and families through our outreach and student aid programs. Now that you're thinking about going to school, we're here to help serve you!

Our Student Aid Guide provides a complete overview of the financial aid process for Pennsylvania's students. Inside, you'll find info about most of the state's financial aid programs and services, as well as links to nationwide resources. All our advice is designed with students and families in mind. We hope you find it helpful as you navigate paying for college!

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Getting Started

How Much Will It Cost?

The cost of higher education is more than just tuition and fees. It also includes:

- Room & Board
- Books & Supplies
- Transportation
- Personal Expenses

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

Remember, this is just for ONE year!

| Estimate Your Costs | |
|-----------------------------|-----------|
| Tuition & Fees | \$ |
| Room & Board | \$ |
| Books & Supplies | \$ |
| Transportation | \$ |
| Personal Expenses | \$ |
| Miscellaneous | \$ |
| Total Student Budget | \$ |

College Net Price

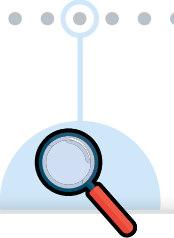
College "Net Price" is how much you'll pay for college after subtracting your grants and scholarships from the full cost of school. Schools are required to have a net price calculator on their website. You can use it to help estimate how much you'll pay, including financial aid and other considerations. Input your personal info to see how much similar students paid last year; this gives you a starting place to estimate some of your own costs. Visit collegecost.ed.gov for links to colleges' available net price calculators.

The screenshot shows the collegecost.ed.gov website. A green arrow labeled "1. Click" points to the "Net Price Calculator Center" tile. Another green arrow labeled "2. Choose your school" points to the search bar in the "Search for Schools' Calculator" pop-up window. The pop-up window includes a search bar with the text "Begin typing to search for schools", a calculator icon, and explanatory text about Net Price.

Financial Aid Timeline



Research, visit, and apply to schools.
Use collegecost.ed.gov and [MySmartBorrowing.org](https://mysmartborrowing.org) to estimate the cost of your education to see how much a degree will cost at your selected schools and calculate your expected student loan debt.



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

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



TIP
Don't forget to follow the link to complete your PA State Grant Form on the FAFSA confirmation page. You may also visit PHEAA.org/AccountAccess to complete your form.



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



Explore gap financing options.
After you have exhausted your grant, scholarship, work-study, and federal student loan options, it's time to consider things such as personal savings, tuition payment plans, family assistance, and private loans, such as the PA Forward Student Loan Program. Visit PHEAA.org/PA-Forward for more info.



Meet your deadlines.
Decide on a school and submit your enrollment deposit on time.

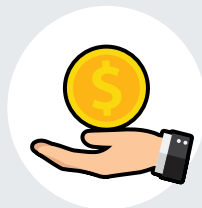


Keep your info up-to-date with PHEAA.
Life is full of change. Log in to your PHEAA account at PHEAA.org/AccountAccess to verify that your personal and enrollment info is accurate. This will help expedite your PA State Grant and any other state aid you might receive.

Applying for Financial Aid

You and your family will want to find out if you qualify for financial assistance. Don't assume that you won't qualify! **Nearly two-thirds of students receive some type of financial assistance.** You won't qualify if you never apply!

Types of Financial Aid



Grants

Grant money is typically based on your family's financial situation. If you qualify for grant funds, you don't pay this money back.



Scholarships

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



Work-Study

Work-study programs allow you to earn money by working at school. Work-study is usually a need-based, part-time job on or near campus.



Loans

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

Only as needed!

Free Application for Federal Student Aid (FAFSA®)

The FAFSA is the MOST IMPORTANT APPLICATION to complete for almost all types of financial aid. Many programs use the FAFSA to determine eligibility for grants and scholarships. The FAFSA is available on October 1 for the upcoming award year. Since deadlines vary, complete the FAFSA as soon as possible!

| If you plan to attend school from | You can submit the FAFSA from | Tax Info |
|-----------------------------------|---------------------------------|----------|
| July 1, 2021 – June 30, 2022 | October 1, 2020 – June 30, 2022 | 2019 |
| July 1, 2022 – June 30, 2023 | October 1, 2021 – June 30, 2023 | 2020 |
| July 1, 2023 – June 30, 2024 | October 1, 2022 – June 30, 2024 | 2021 |

Use studentaid.gov to complete your FAFSA application. It is the only secure and encrypted site that the federal government provides for students to file the FAFSA. If you don't have a computer, you may be able to use one at a library, school, or attend a FAFSA event in your community. You can also use the myStudentAid app on your mobile phone or tablet to complete and submit the FAFSA.

Filling out the FAFSA is free! The official site will never charge you or ask for credit card info to apply.



Pay attention to deadlines. File by the earliest federal, state, or school deadline.

PHEAA offers FREE FAFSA events!

Visit PHEAA.org/FAFSA-Events to find one near you.

3 steps to file the FAFSA!

Step 1 Organize your info

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

You will need these items to complete your FAFSA:

- Your Federal Student Aid account username and password (FSA ID)
- Your Social Security number
- Your driver's license number (optional)
- Your Alien Registration number if you are not a U.S. citizen
- Your W-2 Forms
- Records of untaxed income received: workers' compensation, child support, tax-deferred pension payments, etc.
- Your federal income tax return 1040 and accompanying schedules
- Your current checking and savings statements and records of stocks, bonds, 529 plans, and other investments
- A personal email address (not a school email address)

Will I need to answer questions about my parents on the FAFSA?

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

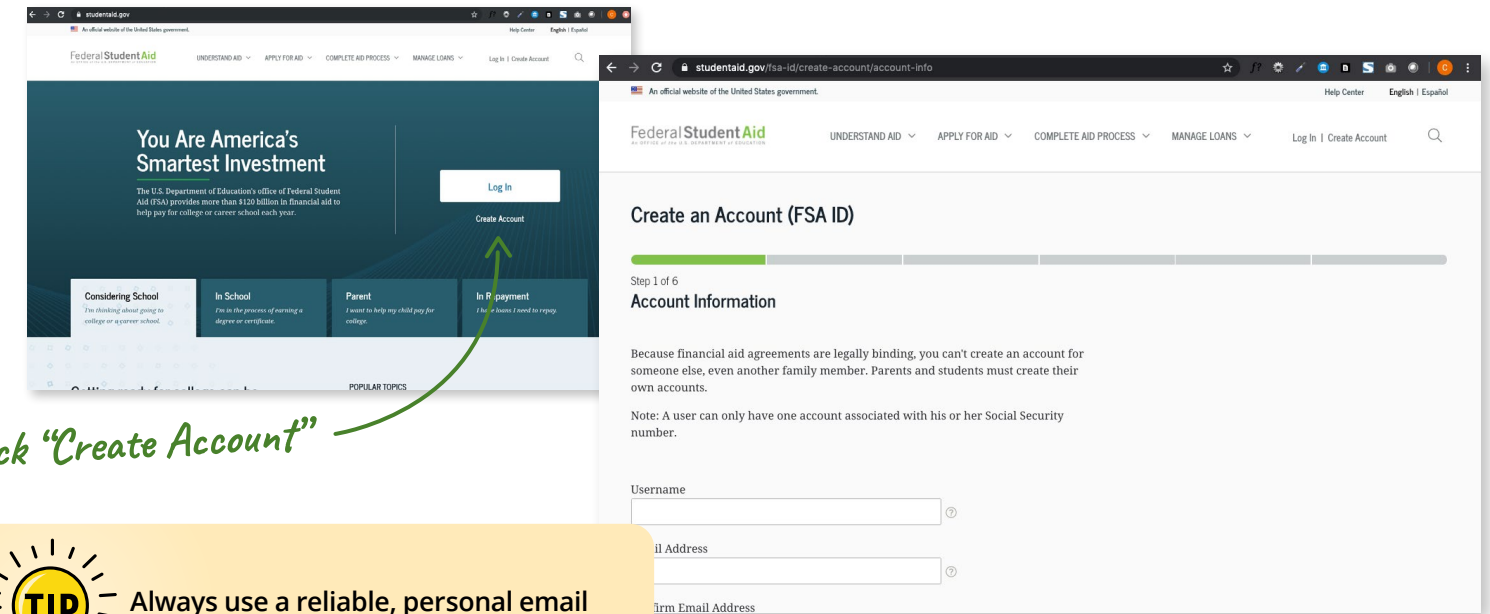
Independent students are NOT required to provide parental info on the FAFSA. You may be considered independent if any of the following apply:

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

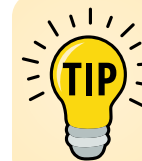
Step 2 Create a Federal Student Aid Account at studentaid.gov

Visit studentaid.gov to create an account. Your account login (also referred to as an FSA ID) is the username and password used to access most U.S. Department of Education websites. It also serves as your electronic signature.

If you are a dependent student, both you AND one of your parents should create an account to electronically sign the FAFSA.



Click "Create Account"



TIP Always use a reliable, personal email address. Don't use your school email.

Step 3 File at studentaid.gov/fafsa

Now that you have organized your info and created an account, you're ready to file. Before starting the FAFSA, turn off any pop-up blockers in your browser. This ensures you don't miss any tool tips or information. Visit studentaid.gov/fafsa to get started.

Click "Start Here" to begin.

FAFSA® Announcements

Planned Outage of FAFSA.gov and the FAFSA MyStudentAid Mobile App From April 10 to...



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

FAFSA FAQs

What if I need to make corrections to the FAFSA?

Visit studentaid.gov/fafsa and log into your account to make changes to your FAFSA.

Should I file the 2022-23 FAFSA or the 2021-22 FAFSA?

If you want to apply for financial aid for the 2021-22 Academic Year, you need to file the 2021-22 FAFSA. Check with your school's Financial Aid Office if you need further guidance, especially if you plan to take summer classes.

What schools should I list when asked, "Where do you want to go to school?"

List any schools you're thinking about attending for the upcoming school year, listing your top choice first (you can list up to 10 schools on the FAFSA). The results of your FAFSA will be sent to the schools that you list. **Keep in mind:**

- You can add and delete schools at any time.
- It's important to indicate if you will live on campus, off campus, or with a parent.
- You can add the school to the list on your FAFSA even if you haven't applied or been accepted yet.

Do I have to register for Selective Service?

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

What is the Internal Revenue Service (IRS) Data Retrieval Tool (DRT)?

The IRS DRT allows you to electronically transfer your federal tax return info into your FAFSA. The IRS DRT can be used by both students and parents. For security purposes, tax info transferred through the retrieval tool cannot be viewed or changed by the applicant. To learn more about the IRS DRT, visit studentaid.gov/irsdrdt.

What assets do I include on the FAFSA?

Assets that you may need to report the value of include:

- Cash, checking, and savings accounts
- Investments like stocks, savings bonds, CDs, and mutual funds
- Coverdell accounts owned by you or a parent who completed the FAFSA for you
- All 529 plans owned by you or a parent who completed the FAFSA for you
- UGMA and UTMA accounts that you own
- Custodial accounts
- Rental properties that you own

If you're a dependent student, the FAFSA may require you to list your parent's assets. In some cases, the FAFSA allows you to skip the asset questions. Reported assets are based on net values, as of the date you submit your application.

Assets that you DON'T need to report the value of include:

- Your family home if it is your principal place of residence
- Your family farm, if the farm is your principal place of residence and your family materially participates in its operations
- Your family business, if your family owns and controls more than 50 percent of a small business with fewer than 100 full-time or full-time equivalent employees
- Life insurance policies
- 401k, 403b, non-education IRAs, Keogh, pension plans, and qualified retirement plans

My parents are divorced or separated. What info should I provide on the FAFSA?

You should provide info for the parent you lived with the most over the past 12 months. Include info about any stepparent in that same household. If you lived with both parents an equal amount of time, provide info for the parent who gave you the most financial support over the past 12 months.

What if I have special financial circumstances?

Sometimes, the info on the FAFSA doesn't represent your ability to pay for school. If you and your family have an unusual financial situation, please contact the Financial Aid Office at the schools you want to attend. In addition to your FAFSA info, the Financial Aid Office may be able to consider:

- Recent unemployment or loss of income
- High medical expenses not covered by insurance
- Divorce or separation
- Death or disability of a parent or spouse
- Unusual circumstances

You may also go to [PHEAA.org/StateGrant](https://pheaa.org/StateGrant) for guidance reporting special circumstances that may affect your PA State Grant eligibility.

What tax info should be used for the FAFSA?

| If you plan to attend school from | You can submit the FAFSA from | Tax Info |
|-----------------------------------|---------------------------------|----------|
| July 1, 2021 – June 30, 2022 | October 1, 2020 – June 30, 2022 | 2019 |
| July 1, 2022 – June 30, 2023 | October 1, 2021 – June 30, 2023 | 2020 |
| July 1, 2023 – June 30, 2024 | October 1, 2022 – June 30, 2024 | 2021 |

How do you calculate financial need?

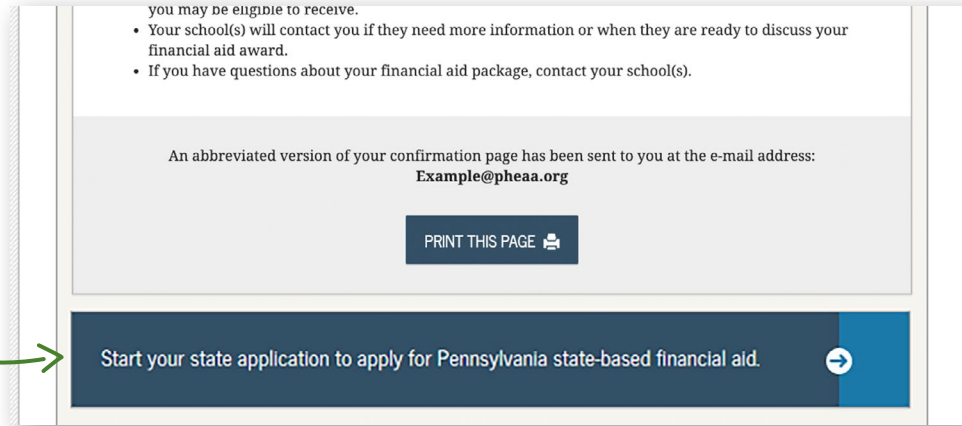
Once you complete the FAFSA, the Financial Aid Office at each school that accepts you will provide a financial aid package to outline your financial aid eligibility. These packages are simply a list of the amounts and types of aid that you may receive from various financial aid programs.

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

After Filing FAFSA

After filing, you will see an instant confirmation page. Don't close that page! There's a link to the PA State Grant Form that you should click. Additional info about the PA State Grant Program is in the next section.

STOP! The quickest way to apply for a PA State Grant is from the confirmation page.



If you provided an email address on your FAFSA, you'll get a confirmation email when the U.S. Department of Education processes your application. If you didn't provide an email, you will get a confirmation letter in the mail. If you have questions about your FAFSA results, you can contact 1-800-4-FED-AID (1-800-433-3243) for more info.

PHEAA and each of the schools that you listed on your FAFSA will receive a copy of the info you provided, including the Expected Family Contribution (EFC). The EFC is calculated by a federal formula based on the income and asset info that you provided; you can review your EFC on the FAFSA confirmation page. In May, PHEAA will send you an update about your eligibility for the PA State Grant Program.

PA State Grant Program

The PA State Grant Program has awarded over \$12 billion to PA residents since 1965. PA State Grants are available to eligible Pennsylvania residents who need help paying for undergraduate study at PHEAA-approved postsecondary schools.

Award amounts are subject to state funding and are based on your school costs and financial need. Grants are available for full-time or half-time enrollment. To receive a grant, you must complete the FAFSA and enroll in an approved program of study that is at least 2 academic years in length. Additional requirements, including info about student requirements such as academic progress, can be found at [PHEAA.org/StateGrant](https://pheaa.org/StateGrant).

PA State Grant Deadlines

First-Time Applicants

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

Renewal Applicants

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

Summer-Term Applicants

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

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

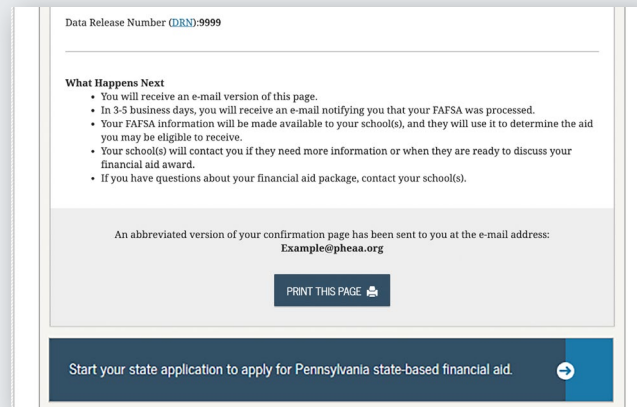
How to Apply

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

Option 1 (Best)

Apply directly from the FAFSA confirmation page.

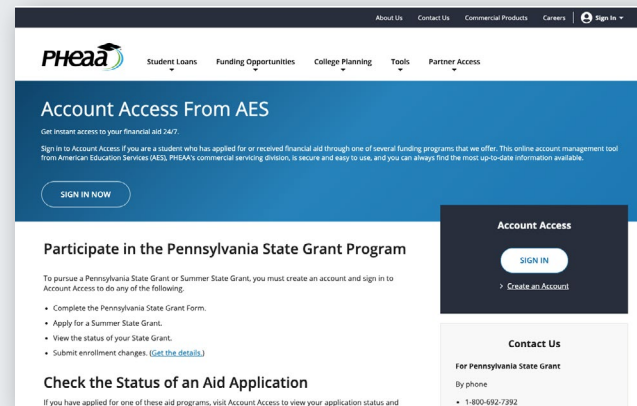
Click “Start your state application,” and follow the link to complete the PA State Grant Form.



Option 2

Apply by visiting PHEAA.org/AccountAccess.

You will need to wait approximately 3-4 days after your FAFSA is submitted, and then click on “Create an Account” or “Sign In.”



Typically, only first-time applicants need to complete the PA State Grant Form.

PA State Grant FAQs

What are the chances I will qualify for a PA State Grant?

Percentage of Applicants Receiving PA State Grant Awards for 2020-21*

| Average Tuition & Fees** | Parents' Annual Income | | | | |
|---------------------------------------|------------------------|---------------------|---------------------|---------------------|-----------------------|
| | Under \$25,000 | \$25,000 – \$49,999 | \$50,000 – \$74,999 | \$75,000 – \$99,999 | \$100,000 – \$124,999 |
| 4-Year Private Colleges – \$43,640 | 99% \$500-\$4,525 | 99% \$500-\$4,525 | 96% \$500-\$4,525 | 66% \$500-\$4,525 | 27% \$500-\$4,525 |
| PA State System Schools – \$11,385 | 99% \$500-\$3,851 | 99% \$500-\$3,851 | 94% \$500-\$3,851 | 48% \$500-\$3,851 | 20% \$500-\$3,851 |
| PA State-Related Schools – \$18,785 | 99% \$500-\$4,140 | 99% \$500-\$4,140 | 91% \$500-\$4,140 | 40% \$500-\$4,140 | 16% \$500-\$4,140 |
| 2-Year Private Colleges – \$18,516 | 99% \$500-\$4,140 | 98% \$500-\$4,140 | 89% \$500-\$4,140 | 33% \$500-\$4,140 | 12% \$500-\$4,140 |
| PA Community Colleges – \$5,158 | 99% \$500-\$2,407 | 97% \$500-\$2,407 | 77% \$500-\$2,407 | 27% \$500-\$2,407 | 6% \$500-\$2,407 |
| Nursing Schools – \$13,581 | 99% \$500-\$4,140 | 93% \$500-\$4,140 | 82% \$500-\$4,140 | 38% \$500-\$4,140 | 17% \$500-\$4,140 |
| Bus., Trade & Tech Schools – \$16,867 | 99% \$500-\$4,140 | 98% \$500-\$4,140 | 93% \$500-\$4,140 | 47% \$500-\$4,140 | 15% \$500-\$4,140 |

Percentage of applicants that are eligible to receive a grant

Range of possible grant

* Data from 2020-21 PA State Grant Statistics, created July 31, 2020
 ** Projected average enrollment-weighted tuition and fees for 2020-21
 NOTE: Eligibility determinations may differ. Visit PHEAA.org/StateGrant for the most up-to-date info on the PA State Grant Program.

Do I have to be a PA resident to get a PA State Grant?

Yes, you must be a Pennsylvania resident.

If you're 18 or older – You must be a Pennsylvania resident for at least the 12 consecutive months before the established FAFSA filing deadline. If you came into or remained in Pennsylvania for the purpose of attending a school or college, this 12-month period excludes any time you spent enrolled in a Pennsylvania postsecondary school.

If you're under 18 – You need a supporting parent or guardian who has been a Pennsylvania resident for at least the 12 consecutive months before the established FAFSA filing deadline.

Should I include my stepparent's info on the application?

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

Can I use a PA State Grant at a school located in another state?

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

What is Account Access?

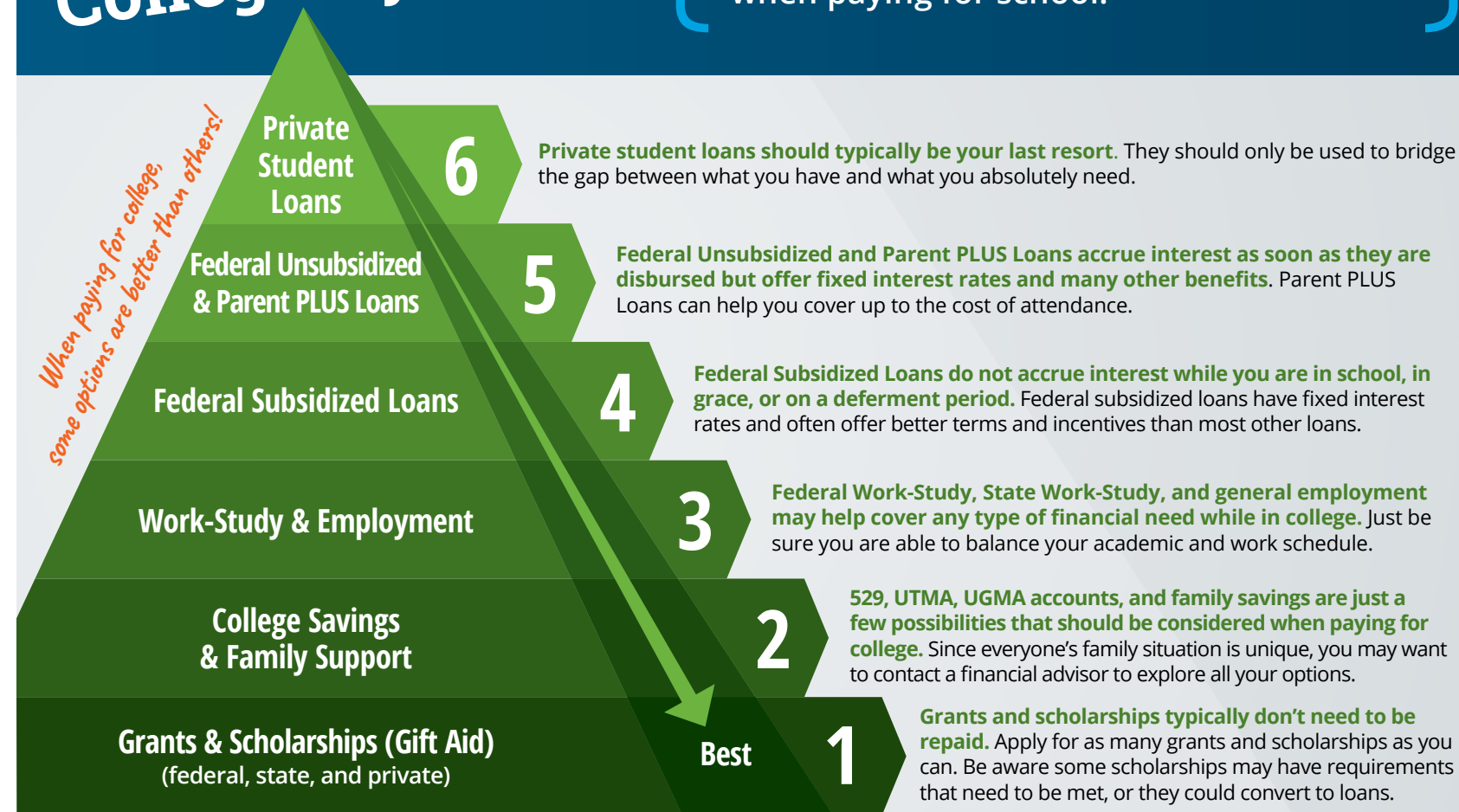
Account Access is PHEAA's online account management tool. With Account Access, you can apply for state aid, check the status of your application, make updates, and review your personal info.

Who is American Education Services (AES)?

PHEAA nationally operates part of its business as American Education Services (AES). We use our AES secure systems to administer some of our financial aid programs, including the PA State Grant program. You may see AES branding in your online account and emails.

Paying for College Pyramid

Higher education is an investment in your future, but you still need to choose wisely when paying for school.



Financial Aid Notifications

After filing the FAFSA and being accepted, the school will send you details about how much you owe and your financial aid package. Schools format their financial aid notifications differently, but they contain the same overall info:

- **Cost of Attendance:** Tuition and fees, room and board, books, supplies, travel, and personal expenses. If some of these are not listed on your notification, check the school's website or contact their Financial Aid Office.
- **Gift Aid:** All the FREE sources of financial aid that the school offers you and that you receive from federal, state, and other sources. Be sure to include any private scholarships not listed.
- **Self-Help Aid:** Self-help aid is different from gift aid in that you must repay the funds, or work to earn them. Work-study awards are not deducted from your bill.

Now do the math. "WHAT YOU STILL NEED" is the amount you're responsible to pay after all of your aid is applied. If you can't cover this with family assistance, savings, or private loans, then you may need to consider a less expensive school.

School A

| Cost of Attendance | |
|----------------------------|---|
| Tuition & Fees | |
| Room & Board | |
| Books & Supplies | |
| Travel & Personal Expenses | |
| Total | + |

| Gift Aid (FREE Money) | |
|-----------------------------|---|
| PA State Grant | |
| Pell Grant | |
| FSEOG (Grant) | |
| Other Grants & Scholarships | |
| Total | + |

-

=

WHAT YOU WILL BE PAYING

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

School B

| Cost of Attendance | |
|----------------------------|---|
| Tuition & Fees | |
| Room & Board | |
| Books & Supplies | |
| Travel & Personal Expenses | |
| Total | + |

| Gift Aid (FREE Money) | |
|-----------------------------|---|
| PA State Grant | |
| Pell Grant | |
| FSEOG (Grant) | |
| Other Grants & Scholarships | |
| Total | + |

-

=

WHAT YOU WILL BE PAYING

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

| Self-Help | |
|--------------|---|
| Direct Loans | |
| Other Loans | |
| Work-Study | + |
| Total | + |

-

=

WHAT YOU STILL NEED

This is for one year. You will likely need this each year.

| Self-Help | |
|--------------|---|
| Direct Loans | |
| Other Loans | |
| Work-Study | + |
| Total | + |

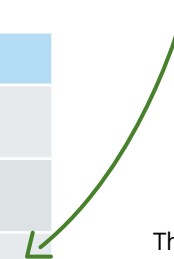
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WHAT YOU STILL NEED

This is for one year. You will likely need this each year.

*Paid directly to the student and earned according to hours worked.
Not Guaranteed!*



Special State Aid Programs

Some of these programs require financial need. Eligibility criteria can be found under Funding Opportunities at [PHEAA.org](https://pheaa.org). In addition to demonstrating financial need, you must also meet these general requirements:

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

| Program | Program Info | How to Apply |
|---|--|--|
| PA Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program | PA residents with visual and/or hearing impairments may apply, provided they are enrolled at least half time and maintain satisfactory academic progress (as defined by the school). The maximum award is \$500. | Visit PHEAA.org/BlindDeaf for an application. Contact PHEAA at 1-800-692-7392 or email bdbg@pheaa.org for more info. |
| PA Fostering Independence Tuition Waiver (FosterEd) Program | Youth who are or were in foster care can apply for a waiver of tuition and mandatory fees charged by most PA postsecondary institutions. Visit PHEAA.org/FosterEd for more info. | File the current year's FAFSA, enroll in a Title IV approved PA postsecondary institution, and apply for and be eligible for the Chafee Education and Training Grant Program. |
| PA State Work-Study Program (SWSP) | PA has its own state work-study program outside of the Federal Work-Study Program. It is open to all PA students, as long as they meet the eligibility requirements. Visit PHEAA.org/SWSP for more info. | Visit PHEAA.org/SWSP for an application and eligible employers. You will fill out section 1 in its entirety; then have your employer fill out section 2 and submit the completed application. |

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

| Program | Program Info | How to Apply |
|--|---|---|
| PA Postsecondary Educational Gratuities Program (PEGP) | Birth or adoptive children of PA police officers, firefighters, rescue and ambulance squad members, corrections employees, and National Guard members who died in the line of duty since January 1, 1976 can apply. The children of sheriffs, deputy sheriffs, National Guard members, or other individuals who were on federal or state active military duty and died after Sept. 11, 2001, as a direct result of performing their official duties may also qualify. This program covers tuition, fees, room, and board not covered by other grants, scholarships, or gift aid at a PA community college, state-owned, or state-related postsecondary institution for full-time students. | Download the application at PHEAA.org/PEGP . Include a certified copy of your birth certificate or adoption record, and a copy of your admission letter from an eligible school. Contact PHEAA at 1-800-692-7392 or email pegp@pheaa.org for more info. |
| PA Targeted Industry Program (PA-TIP) | PA-TIP is for students enrolled in short-term energy, health, advanced materials and diversified manufacturing, and agriculture and food production programs. Applicants must also have an EFC of 12,000, or less. PA-TIP provides need-based awards up to the equivalent of the maximum award or the student's total direct educational costs after gift aid and employers aid, whichever is less. This program can cover tuition, fees, books, supplies, and specific living expenses. | Download an application at PHEAA.org/PA-TIP . Contact PHEAA at 1-800-692-7392 or patip@pheaa.org for more info. PA-TIP does not require you to apply for a PA State Grant. |
| PA Partnerships for Access to Higher Education (PATH) Program | The PATH Program partners with nonprofit organizations to provide scholarships to eligible students. These scholarships have the potential to be matched by PHEAA on a dollar-for-dollar basis, up to an annual maximum amount. Applicants must first be awarded a scholarship or grant by a participating PATH Partner and receive a PA State Grant. A list of participating PATH Partners is available at PHEAA.org/PATH . | To apply, contact a participating PATH organization in your area. Visit PHEAA.org/PATH or path@pheaa.org for more info. |
| PA Ready to Succeed Scholarship (RTSS) Program | RTSS scholarships are awarded to high-achieving students whose annual family income does not exceed \$110,000. Scholarships will be awarded to eligible students who are entering their sophomore, junior, or senior year in college and maintain a 3.25 GPA or higher. Funding for this program is limited; students will be processed on a first-come, first-served basis according to the date of FAFSA and PA State Grant Form completion. | There is no separate student application for RTSS, but you must have a completed FAFSA and PA State Grant Form on file. Participating postsecondary schools nominate students based upon the RTSS eligibility criteria. Visit PHEAA.org/RTSS for more info. |

Military State Aid Programs

PHEAA, in partnership with the PA Department of Military and Veterans Affairs (DMVA), administers education programs available to soldiers and their dependents with the goal of helping service members and their families afford higher education. To qualify, students must generally be enrolled in a degree- or certificate-granting curriculum, course of study, or training program required for entrance into a specific career at an approved Pennsylvania institution of higher learning as determined by PHEAA.

| Program | Program Info | How to Apply |
|--|---|---|
| PA National Guard Educational Assistance Program (EAP) | <p>Provides financial assistance for students who enter into a 6-year service commitment with PA National Guard. The maximum EAP benefit is determined each year using the annual tuition rate, which is defined as the in-state tuition plus technology fee charged at a state-owned university.</p> <p>For more information, visit PHEAA.org/EAP or contact the PA National Guard at 800-GO-GUARD.</p> | <p>If you are a PA Guard Member, visit PHEAA.org to create an online account (Account Access) and complete your application.</p> <p>Visit the PA Army National Guard or PA Air National Guard website, or visit the Air National Guard on Facebook for more info.</p> |
| PA National Guard Military Family Education Program (MFEP) | <p>Provides financial assistance for dependents of service members who enter into their second 6-year service commitment with PA National Guard. The maximum MFEP benefit is determined each year using the annual tuition rate, which is defined as the in-state tuition plus technology fee charged at a state-owned university.</p> <p>For more information, visit PHEAA.org/MFEP or contact the PA National Guard at 800-GO-GUARD.</p> | <p>Visit PHEAA.org to create an online account (Account Access) and complete your application.</p> |

Notes



Federal & Additional Aid Programs

The federal government offers several financial aid programs for students and families. You may qualify for these programs by completing the FAFSA; additional applications may be required based on the program. Visit studentaid.gov for the most current program info and any additional programs.

| Program | Program Info |
|--|--|
| Federal Pell Grant Program | <ul style="list-style-type: none"> Students with financial need, as determined by your EFC. All other need-based financial assistance is awarded after your Pell Grant has been determined. The federal government may revise the amount available for a Pell Grant each year. |
| Federal Supplemental Educational Opportunity Grant (FSEOG) Program | <ul style="list-style-type: none"> Priority is given to undergraduate students who receive Pell Grants. Award amounts depend on the funding availability and award policies of each school. |
| Federal Work-Study Program (FWSP) | <ul style="list-style-type: none"> The FWSP provides job opportunities for students with financial need. Participants usually work 10-20 hours per week during the academic year and up to 40 hours per week during the summer. The hourly rate is at least the federal or state minimum wage, whichever is greater, and it may be higher depending on the required job skills. Colleges try to arrange for jobs that correspond to your academic or career interests, but that is not always possible. Award amounts depend on the funding availability and award policies of each school. |

| Program | Program Info |
|---|--|
| Teacher Education Assistance for College and Higher Education (TEACH) Grant Program | <ul style="list-style-type: none"> The TEACH Program provides grants to students who plan to begin a career in teaching. In exchange, you must teach full time, as a highly-qualified teacher, in a high-need field, for at least 4 academic years at an eligible low-income school or educational service. You must complete your service within 8 calendar years from the date you graduate from or otherwise leave the program of study for which you received your TEACH Grant. If you fail to complete this service, the TEACH Grant converts to a Direct Unsubsidized Loan that you have to repay, with interest charged from the disbursement date. Not all schools participate. |
| Survivors' and Dependents' Educational Assistance (DEA) Program | <ul style="list-style-type: none"> The DEA Program is for students whose parent has a permanent disability or died as a result of service in the U.S. Armed Forces. If your parent or guardian was a member of the U.S. Armed Forces and died because of service performed in Iraq or Afghanistan after September 11, 2001, you may be eligible to receive the Iraq-Afghanistan Service Grant. Contact your local Veterans Service Division of the Veterans Administration Office for more info. |
| Chafee Education and Training Grant (Chafee ETG) Program | <ul style="list-style-type: none"> The Chafee ETG Program provides grants to PA undergraduate students who are aging out of foster care and attending a postsecondary school. The award cannot exceed your cost of attendance minus other financial aid received. Awards rely on federal funding and are not guaranteed. Complete the FAFSA, then download the Chafee ETG application at PHEAA.org/Chafee to apply. You can email paetg@pheaa.org for more info. |
| Office of Vocational Rehabilitation (OVR) Program | <ul style="list-style-type: none"> The Office of Vocational Rehabilitation (OVR) provides student aid for individuals with physical and mental disabilities. Federal and state governments partner to fund the Vocational Rehabilitation Program. OVR applicants participate in a comprehensive assessment, which may include evaluations or testing, gathering of medical and educational records, etc. to determine eligibility. Contact your local OVR for more info. |
| Segal AmeriCorps Education Award Program | <ul style="list-style-type: none"> AmeriCorps offers public service positions where service members learn valuable work skills, earn money for education, and develop an appreciation for citizenship. After completing their service, members receive an education award. The award may be used to pay educational costs or repay qualified student loans. Review specific eligibility requirements at nationalservice.gov. |

Federal Direct Loan Program

Federal Direct student loans help students and families pay for higher education. These loans have fixed interest rates and flexible repayment options. You have to complete the FAFSA and sign a Master Promissory Note (MPN) to apply. Visit studentaid.gov for the most current program info, requirements, and rates.

Direct Loans for Students

Undergraduate, graduate, and professional degree students may qualify for Direct Subsidized or Unsubsidized Loans. Students often borrow both types of loans. Student borrowers begin repayment after leaving school or dropping to less than half-time status. Typically, you get a 6-month grace period before you have to start making payments.

Direct Subsidized Loans

The federal government pays the interest on your subsidized loans while you're in school and during your 6-month grace period. You must complete the FAFSA and show financial need to qualify.

Direct Unsubsidized Loans

On an unsubsidized loan, the federal government does NOT pay any interest for you. Interest is charged while you are in school and during your grace period. You can either pay it or let it accrue (add up) until you begin full repayment of your loan. Unsubsidized loans will cost you more than subsidized loans over time, due to the interest.

How Much Can I Borrow?

| Federal Student Loan Limits | |
|---|--|
| Dependent Undergraduates (Does not include students whose parents are unable to borrow under the PLUS Program.) | Annual Loan Limits |
| First Year | \$5,500 of which no more than \$3,500 may be subsidized |
| Second Year | \$6,500 of which no more than \$4,500 may be subsidized |
| Third Year and Beyond | \$7,500 of which no more than \$5,500 may be subsidized |
| Independent Undergraduates (Includes dependent students whose parents are unable to borrow under the PLUS Program.) | Annual Loan Limits |
| First Year | \$9,500 of which no more than \$3,500 may be subsidized |
| Second Year | \$10,500 of which no more than \$4,500 may be subsidized |
| Third Year and Beyond | \$12,500 of which no more than \$5,500 may be subsidized |
| Graduate/Professional students | \$20,500 all of which is unsubsidized (may not receive subsidized loans) |

| Aggregate Federal Student Loan Limits | |
|--|--|
| Dependent Undergraduates | \$31,000 of which no more than \$23,000 may be subsidized |
| Independent Undergraduates (Includes dependent students whose parents are unable to borrow under the PLUS Program.) | \$57,500 of which no more than \$23,000 may be subsidized |
| Graduate/Professional Students | \$138,500 including all federal loans received for undergraduate study |

- Certain health profession students may qualify for higher limits.
- Undergraduate annual loan limits are subject to prorating if your program of study or final period of enrollment is less than 1 academic year.
- Eligible undergraduate students who do not meet the financial need requirements to receive a Direct Subsidized Loan or have reached the aggregate limit in subsidized loans may receive up to this entire annual or aggregate amount in Direct Unsubsidized Loans.

Private Student Loans

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

If you might need private student loans to help cover educational expenses, use this checklist to help evaluate your options:

- | | |
|--|--|
| <input type="checkbox"/> Did you explore all your other financial aid options with the school? | <input type="checkbox"/> Is there a minimum or maximum amount you can borrow each year? |
| <input type="checkbox"/> Did you calculate how much total loan debt you’re realistically able to handle? | <input type="checkbox"/> What repayment options will you have? |
| <input type="checkbox"/> What fees are assessed and when? | <input type="checkbox"/> Can you defer payments while you’re still in school? |
| <input type="checkbox"/> Is the interest rate fixed or variable? | <input type="checkbox"/> Are there any penalties for early repayment or prepayment? |
| <input type="checkbox"/> Will you need a co-signer? If yes: <input type="checkbox"/> Who is eligible to co-sign? <input type="checkbox"/> Is there a co-signer release option, and what are the terms? | <input type="checkbox"/> Can the loan be forgiven? If yes, how? <input type="checkbox"/> What are the consequences of non-payment for the borrower and co-signer? |



Remember... Borrow only what you need! It can be tempting to accept all the money you’re offered, but you should be careful about how much you’ll repay later. Make sure to use the maximum amount of all free aid or subsidized loans before looking at private loans.

PA Forward Student Loans

The PA Forward Student Loan Program is a suite of financial aid products designed specifically for PA students and families attending a Title IV approved school in or out of PA. When you have exhausted all of your **FREE** and subsidized money options, this program can help you cover the gap between the cost of your education and the amount of other financial aid you receive.



Undergraduate & Graduate Loans

These loans are designed specifically for students enrolled or who plan to be enrolled in a degree, certificate, or diploma-granting program, or those seeking an advanced degree.

Loan Highlights

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

Parent Loans

These loans are designed specifically for parents or guardians of dependent undergraduate students enrolled at least half time in a degree, certificate, or diploma-granting program.

Loan Highlights

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

Refinance Loans

Designed as a debt management tool specifically for student loan borrowers who are in repayment and want assistance with managing their student debt. PA Forward Refinance Loan will allow all qualified student loans to be combined into one loan with one monthly payment.

Loan Highlights

- Low-cost, fixed interest rates
- Zero origination and application fees
- Borrow up to \$300,000
- Low minimum loan amount based on the term you select
- 0.25% rate reduction for Direct Debit
- No pre-payment penalty
- Multiple repayment terms
- Co-signer release option

Worth checking out! Learn more by visiting PHEAA.org/PAForward or call 1-844-PA-FORWD

MySmartBorrowing.org

At MySmartBorrowing.org, PHEAA's FREE interactive tool, you can learn to make SMART decisions about your career choice and paying for higher education.

How It Works

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

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

Available Features

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

- Compare up to four career and college combinations to see what makes financial sense to you.
- View your budget and ask important questions:
 - Is your loan payment affordable?
 - How will it fit into your real-world budget?
 - What happens if you earn more or less than your target?
- Stay informed on the go. When you visit a school, you can break down their costs on your mobile device.

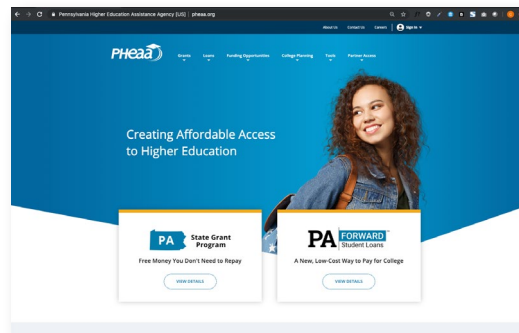
A FREE tool for calculating an affordable future!

The screenshot displays the MySmartBorrowing.org mobile app interface. At the top, the logo and tagline "A free tool for calculating an affordable future" are visible. Below the header, there are three comparison cards, each with a trash icon, a number (1, 2, or 3), and a copy icon. The second card is highlighted in blue.

| Scenario | Career | Starting Salary | College | Net College Cost | Family Contribution | Borrowed Amount | Over/Under Limit |
|--------------|--------------------------|-----------------|--------------------------------|------------------|---------------------|-----------------|----------------------|
| 1 | Computer Programmers | \$69,530 | University of Pennsylvania | \$99,084 | -\$5,000 | \$94,084 | Over Limit: \$24,554 |
| 2 (Selected) | Electricians | \$48,450 | Lincoln Technical Institute... | \$49,162 | -\$5,000 | \$44,162 | Under Limit: \$4,288 |
| 3 | Accountants and Auditors | \$56,260 | Bloomsburg University of ... | \$72,300 | -\$5,000 | \$67,300 | Over Limit: \$11,040 |

Where are we getting our numbers?

Resources



PHEAA.org

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



EducationPlanner.org

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



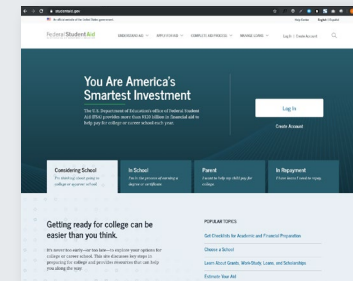
MySmartBorrowing.org

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



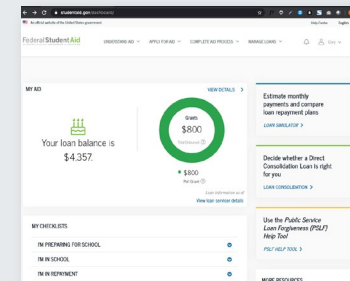
PHEAA.org/order-online

Order FREE printed resources covering every aspect of paying for college and preparing for your future.



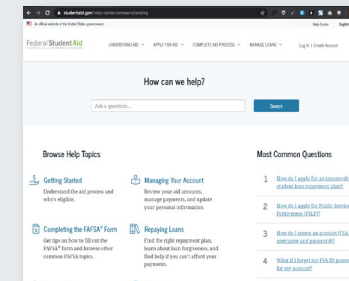
studentaid.gov

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



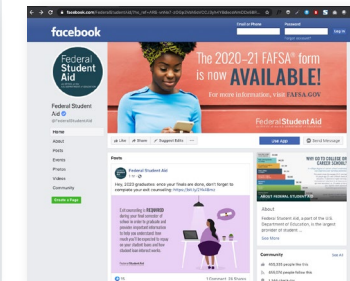
studentaid.gov/aid-summary

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



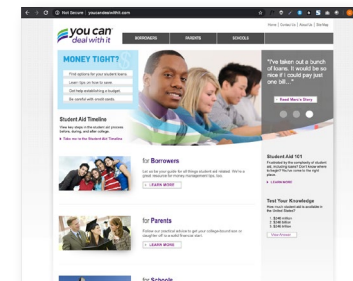
FSA Help Center

Located on studentaid.gov, this is an excellent resource for questions regarding federal aid.*



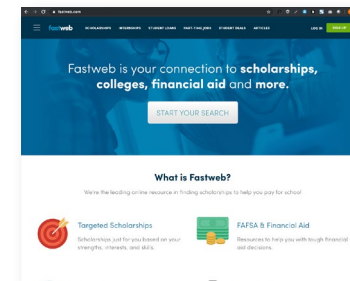
FSA on Facebook

Visit Federal Student Aid's official Facebook page for the latest federal student aid news.*



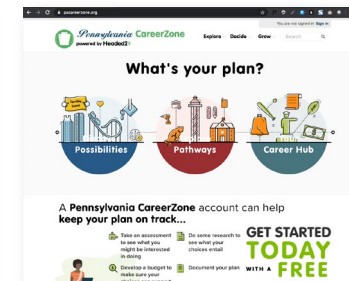
YouCanDealWithIt.com

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



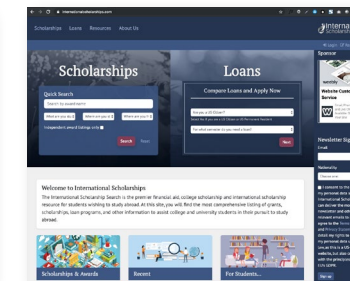
fastweb.com

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



pacareerzone.com

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



InternationalScholarships.com

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

* Resources not published by PHEAA do not reflect the views or positions of PHEAA, its employees, or affiliates. Use of or reference to resources does not constitute an endorsement by PHEAA. PHEAA does not control or approve content published by outside resources.

Notes

Stay up to date on everything student aid.

 /pheaa.aid
  /PHEAAaid

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

PHEAA's earnings are used to support its public service mission and to pay its operating costs, including administration of the PA State Grant and other state-funded student aid programs. As the only major federal loan servicer with a nonprofit public service mission, PHEAA devotes its energy and resources to help ease the financial burden of higher education for its primary stakeholders, Pennsylvania students and families.

PHEAA conducts its student loan servicing operations nationally as FedLoan Servicing and American Education Services (AES). PHEAA operates its digital technology division as Avereo. For more information, visit [PHEAA.org](https://www.pheaa.org).



Providing affordable access to higher education.

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

RG-SGPPE 060121