

4 PAYING FOR COLLEGE

IN THIS CHAPTER:

WAYS TO PAY FOR COLLEGE

SCHOLARSHIPS

ALL ABOUT FAFSA

ALL ABOUT WASFA

UNDERSTANDING FINANCIAL AID AWARD LETTERS

Need help with our terms? See the **glossary** on our websites:

WCAN.ORG | PCCN.ORG | READYSETGRAD.ORG | ROADMAPPROJECT.ORG

4 PAYING FOR COLLEGE: WAYS TO PAY FOR COLLEGE

HOW MUCH DOES IT COST?

College costs are different at different schools. Each college estimates the **Cost of Attendance (COA)** by adding together some or all of the below expenses:

**Tuition
Fees**

Room and board
Transportation

Books and supplies
Other living expenses

HOW DO I PAY FOR IT?

The cost of college can be overwhelming, but there are many different resources to help you pay for college. People often use various sources of financial aid to pay for college in addition to what they may have saved or earn from their job. Financial Aid resources include any **grant or scholarship, loan, or work study** offered to help you meet your college expenses.

HOW DO I QUALIFY?

Financial Aid

- In order to be considered for financial aid, you need to complete the **FAFSA** or **WASFA** your senior year and every year while in college.
- Each college determines financial aid eligibility for federal, state and institutional types of aid based on awarding policies at that campus.

Scholarships

- There are thousands of scholarships that can help you pay for college. Different scholarships have different application requirements. Most scholarships require that you complete the **FAFSA** or **WASFA**.

TYPES OF FINANCIAL AID:

Scholarships – Money awarded to students based on academic or other achievements to help pay for education expenses. Scholarships generally do not have to be repaid.

Grants – A form of gift aid, usually based on financial need. A grant does not need to be repaid, unless, for example, you withdraw from a school and owe a refund.

Work Study – A financial aid program (federal or state) that allows a student to work on-campus or with approved off-campus employers to earn money to pay for **college expenses**.

Loans – Money you can borrow and repay over time, with interest added in most cases.

KEEP IN MIND:

Knowing the different types of financial aid is only the first step. You may not need to take out financial aid to cover the full cost of attendance.

APR: GRADES 9 and 10
DEC: GRADE 11



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4 PAYING FOR COLLEGE: SCHOLARSHIPS

WHAT ARE SCHOLARSHIPS?

Scholarships award money for education expenses based on criteria such as academics, athletics, community service or financial need. Community organizations, colleges, religious institutions and private companies are examples of scholarship providers.

Regardless of your background or immigration status, there is likely a scholarship for you.

WHERE CAN I LOOK FOR SCHOLARSHIPS?

Your high school counselor is a good place to start. Here are some places to begin your research:

TheWashBoard.org: thewashboard.org

FastWeb: fastweb.com

Beyond Dreaming Scholarship List:
scholarshipjunkies.org

The colleges you are interested in or local organizations such as the Act Six, College Success Foundation, and Washington State Opportunity Scholarship.

You may also be eligible for one of these state programs such as the College Bound Scholarship (Chapter 3) or Passport to Careers.

HOW DO I APPLY?

1. **Research** scholarships you are **eligible** for.
2. **Submit** your **applications**. Make sure you follow instructions carefully!
3. **Complete** the Free Application for Federal Student Aid (**FAFSA**) or Washington Application for State Financial Aid (**WASFA**).

WHAT TYPES OF SCHOLARSHIPS CAN I APPLY FOR?

Academic/Merit: Based on GPA, test scores and/or coursework

Athletic: Based on athletic performance

Creative: Based on talent in art, music, dance

Community service: Based on involvement in your school or community

Diversity: Based on race, ethnicity, family heritage, religion, sexual orientation, etc.

Need: Based on financial need

Other: Leadership, alumni, etc.

FEB: GRADE 11

DEC: GRADE 12

* DO RESEARCH

Is the scholarship renewable? If yes, learn about the renewal requirements. If it's not, think about how you are going to replace these funds the following year.

Is it portable? Can you take the scholarship with you if you **transfer** schools? Some scholarships are bound to specific colleges.



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4 PAYING FOR COLLEGE: ALL ABOUT FAFSA

WHAT IS THE FAFSA? The Free Application for Federal Student Aid (FAFSA) is the first step to apply for **financial aid**. **Completing the FAFSA is free and gives you access to the largest source of financial aid** to pay for vocational, technical, 2-year and 4-year colleges. Based on the info you provide, each college will calculate your financial aid **award**.

WHEN SHOULD I APPLY?

As early as **October 1 of your senior year**.

Make sure you **know the financial aid priority deadlines** for the colleges you are interested in.

You need to **submit the FAFSA every year** while in college.

WHAT INFO DO I NEED TO PROVIDE?

Basic info, such as legal name, birthdate, etc.

Past parent and student **tax/income** information

Your **list of colleges**

DO I NEED A FSA ID? (FEDERAL STUDENT AID ID)

serves as your legal signature. You AND one parent (biological or adoptive) will need to create an FSA ID (username and password). Be sure you and your parent use separate email addresses. If your parent is undocumented they should not create an FSA ID. They will instead print, sign and mail a signature page.

What information do I need to create an FSA ID? Basic info, such as social security number (SSN), legal name, birthdate, contact info, etc.

An **FSA ID** gives you access to your **FAFSA info** and

WHO IS ELIGIBLE TO APPLY?

U.S. citizens and legal permanent residents should complete the FAFSA. Some undocumented students may be **eligible** for the Washington Application for State Financial Aid (**WASFA**). **Check out the "All About WASFA" handout for more information.**

* DON'T FORGET:

Be sure to write down the answers to your challenge questions in the application and store them in a safe location with your FSA ID.

HOW DO I COMPLETE IT?

1. Create a Federal Student Aid Identification (FSA ID) at **fsaid.ed.gov**
2. Use your FSA ID to log in and complete the FAFSA at **fafsa.gov**
3. Check for an email confirming you have successfully submitted the FAFSA.

MAY: GRADE 11
SEPT: GRADE 12



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WHAT IS THE WASFA?

The Washington Application for State Financial Aid (WASFA) is the first step to apply for **financial aid** for some *undocumented students* who live in Washington state. Completing the WASFA is free and gives eligible students access to **state financial aid** to pay for vocational, technical, 2-year and 4-year colleges in Washington. Undocumented students with or without **DACA** can complete the WASFA. **If you are a U.S. citizen or legal permanent resident, check out the "All About FAFSA" handout and do not complete the WASFA.**

WHO IS ELIGIBLE TO APPLY?

Eligibility is based on **immigration status**. Students must meet individual program and residency requirements. For specifics, use the eligibility questionnaire at readyssetgrad.org/wasfaelig

HOW DO I COMPLETE IT?

1. Go to readyssetgrad.org/wasfa and click on "Start a New WASFA."
2. Complete the eligibility questionnaire.
3. Create an account and save your login and password.
4. Complete and submit your application.

What is the parent signature on the WASFA? You will need to send an email invitation to one parent (biological or adoptive) to electronically sign your WASFA. Be sure you and your parent use separate email addresses.

- ★ **Don't Forget:** Your parent's signature is needed to complete your application.
- ★ **Your parent must electronically sign within 72 hours of being invited.**

WHEN SHOULD I DO IT?

File as early as **October 1 of your senior year.**

Make sure you **know the financial aid priority deadlines** at the colleges you are interested in. (Often the WASFA deadline is not listed, but it is the same as the FAFSA deadline.)

You need to **submit the WASFA** every year while in college.

WHAT INFO DO I NEED?

Basic information, such as legal name, birthdate, etc.

Parent and student **tax/income info**

Your **list of colleges** (Washington state colleges only)

Your **DACA number** if you have one

Is my family's information protected?

The Washington Student Achievement Council (WSAC) and colleges that access your application only use your information to determine eligibility for state financial aid. Campuses are not permitted to use the information for other purposes or share the data with other parties.

If you have questions about the WASFA, contact the Washington Student Achievement Council (WSAC) at 1-888-535-0747, option 2 or email wasfa@wsac.wa.gov

MAY: GRADE 11
SEPT: GRADE 12



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4 PAYING FOR COLLEGE: UNDERSTANDING FINANCIAL AID AWARD LETTERS

After filing the FAFSA or WASFA, you'll receive a financial aid award letter from each college you applied to. Your **financial aid** award from each college will be different. You will not know which school will fit in your budget until you review ALL of your financial aid **award** packages.

TYPES OF STUDENT LOANS:

You can choose to fully or partially accept the different types of loans offered or decline them entirely.

Subsidized loans: The government pays the interest while you are in college. If you qualify, this is your best option.

Unsubsidized loans: Interest gets added to the amount you borrow as soon as you begin college.

Parent loan: A loan your parent can take on your behalf to pay for your **college expenses**. Your parent is legally tied to the loan and its repayment.

A **federal loan** has lower interest rates and better repayment options than a private loan and is determined by the FAFSA.

A **private loan** can come from banks, colleges and private organizations. Typically, they have higher interest rates and less favorable repayment options. Like unsubsidized loans, private loans gain interest as soon as you borrow the money.

TYPES OF FINANCIAL AID:

Scholarships: Money awarded based on academic or other achievements to help pay for education expenses.

Grants: Form of gift aid, usually based on financial need.

Work study: On-campus or off-campus employment that allows you to earn money for **college expenses**.

Loans: Money you borrow and have to repay over time with interest.

I got my award letter, WHAT NOW?

1. Review the offer and compare it against the expenses you need to cover. Some expenses listed in your **cost of attendance** (COA) will be billed by the college (**tuition**, room and board for dorms, etc.) while others, such as books and personal expenses, are recommended estimates.

2. Inform the college of any financial changes or private scholarships awarded since submitting your **FAFSA or WASFA**.

3. Accept the awards for the college you're planning to attend. Make sure you know about the deadlines for accepting your financial aid offer.

GOOD TO KNOW:

Accept grants, scholarships and work study before loans to reduce your debt after college. Avoid private loans and credit cards, if possible.



COA

- Scholarships/Grants

MONEY GAP

(work study/loans/savings)

smallest MONEY GAP =

MOST AFFORDABLE OPTION

4. Contact the financial aid office at the college if you have questions.

FEB: GRADE 12



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Community and Technical Colleges of Washington

Washington State Board for Community and
Technical Colleges
1300 Quince Street
PO Box 42495
Olympia, WA 98504-2495
(360) 704-4400

www.sbctc.edu

Student Profile

Total Enrollment: 362,862 337,618
Faculty/Student Ratio: 1:18

Type of Student

College/University transfer: 35%
Professional-technical: 48%

Top Degrees Awarded 2019-20

- Associate in Arts (DTA)
- Associate in Business (DTA)
- Associate in Science (DTA)
- Registered Nursing

Top Transfer Destinations

Each year, about 17,000 students transfer from a Washington community or technical college to a public or private baccalaureate institution.

To help make transferring simple for students, community and technical colleges hold direct transfer agreements with:

- Bastyr University
- Central Washington University
- City University of Seattle
- Cornish College of the Arts
- Eastern Washington University
- The Evergreen State College
- Gonzaga University
- Heritage University
- Northwest University
- Pacific Lutheran University
- Portland State University
- Seattle Pacific University

- Seattle University
- St. Martin's University
- University of Washington (all campuses)
- Washington State University (all campuses)
- Western Governors University
- Western Washington University
- Whitworth University

Resources for Counselors

CheckOutACollege.org/GetMore

Find college and degree options, career and wage data, ideas for paying for college, search by program and location, multiple languages, links to two-year and four-year colleges, Fall Counselor Workshop PowerPoint, and publications.

Check Out a College brochures

Get brochures from your nearest community or technical college, or order larger quantities at a reasonable price.

FREE: Ask your local college for Check Out a College brochures.

See the Washington community and technical outreach staff roster at www.CheckOutaCollege.org/GetMore for college brochure contacts.

LOW COST: Order online from the Washington State Department of Printing website:

- Go to myprint.wa.gov
- In the "Search" field at lower left, type "Check Out a College"
- Order based on instructions

WASHINGTON STATE COMMUNITY COLLEGE TUITION AND FEE RATES

2021-22

Lower Division

RESIDENTS

NONRESIDENTS

Upper Division

RESIDENTS

NONRESIDENTS

		<i>Assumes 15 Credits per Quarter</i>		<i>Assumes 15 Credits per Quarter</i>	
ANNUAL	Operating Fee	\$3,444.60	\$8,580.00	\$6,066.60	\$17,934.60
	Building Fee	\$436.95	\$905.55	\$436.95	\$905.55
	Maximum S & A Fee	\$461.85	\$461.85	\$461.85	\$461.85
	Tuition and Fees	\$4,343.40	\$9,947.40	\$6,965.40	\$19,302.00
QUARTERLY	Operating Fee	\$1,148.20	\$2,860.00	\$2,022.20	\$5,978.20
	Building Fee	\$145.65	\$301.85	\$145.65	\$301.85
	Maximum S & A Fee	\$153.95	\$153.95	\$153.95	\$153.95
	Tuition and Fees	\$1,447.80	\$3,315.80	\$2,321.80	\$6,434.00
PER CREDIT		1-10 Credits	1-10 Credits	1-10 Credits	1-10 Credits
	Operating Fee	\$91.74	\$259.59	\$202.22	\$597.82
	Building Fee	\$12.38	\$27.60	\$12.38	\$27.60
	Maximum S & A Fee	\$11.93	\$11.93	\$11.93	\$11.93
	Tuition and Fees	\$116.05	\$299.12	\$226.53	\$637.35
PER CREDIT		<i>Average Incremental Increase for Each Credit between 11 and 18</i>		<i>Average Incremental Increase for Each Credit between 11 and 18</i>	
	Operating Fee	\$46.16	\$52.82	\$0.00	\$0.00
	Building Fee	\$4.37	\$5.17	\$4.37	\$5.17
	Maximum S & A Fee	\$6.93	\$6.93	\$6.93	\$6
	Tuition and Fees	\$57.46	\$64.92	\$11.30	\$12.16
EXCESS CREDIT SURCHARGE		19+ Credits		19+ Credits	
	Operating Fee Only	\$104.12	\$287.19	\$214.60	\$625.42

UNGRADED COURSES - per credit fees - Operating Fees deposited to Fund 149

2021-22

	<u>Comments</u>	<u>Per Credit Fee</u>
Apprenticeship	50% waiver	50% waiver at 1-10, 11-18 and 19+ rates
ABE, ESL, GED	Colleges may waive the \$25 charge for students who are unable to pay	\$25 per student per quarter
Competency Based Programs	Method for establishing tuition governed by WAC 131-28-025, subsection (2), amended by State Board Resolution 14-09-60 (Sept. 10, 2014)	Program length (in months) divided by three and multiplied by quarterly tuition and fees at 15 credit hours (above)
Athletic Waiver	Amount allowable to waive is 25% of the 15 credit rate for tuition and fees and must be taken from OPERATING FEE ONLY.	Lower Division
		\$ 361.95
		Upper Division
		\$580.45

Colleges are authorized to charge tuition to Running Start students when the student's choice of credit load exceeds the level that will be reimbursed by the school district.



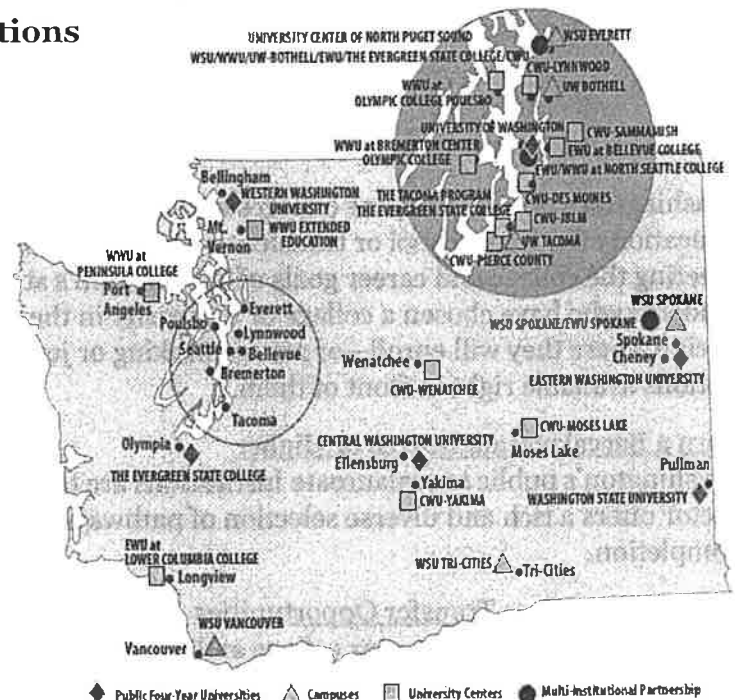
Mission and Commitment

The Council of Presidents (COP) strives to be a common voice for the public baccalaureate sector and the most respected and trusted resource for decision makers on issues affecting public higher education. COP serves a coordinating role for multiple initiatives and activities across Washington's public baccalaureate institutions, fostering coordination and collaboration among the public baccalaureates as well as with other educational partners, both in Washington and nationally.

Washington's public, four-year universities and college are committed to serving Washingtonians throughout their lives to meet their education and career goals. We are collectively focused on retaining Washington high school graduates in Washington to meet their needs and the needs of the state in the 21st century.

Washington's Public Baccalaureate Institutions

- Central Washington University
- Eastern Washington University
- The Evergreen State College
- University of Washington Bothell
- University of Washington in Seattle
- University of Washington Tacoma
- Washington State University Pullman
- Washington State University Tri-Cities
- Washington State University Vancouver
- Washington State University Everett
- Washington State University Spokane
- Western Washington University



Admission Fees and Deadlines to Public Baccalaureates for Freshmen Starting in Fall 2020

College/University Admissions Contact	Application Deadline	Application Fee	SAT Code	ACT Code	FAFSA Priority, School Code
Central Washington University Ellensburg WA cwu.edu/admissions/first-year- students cwu.edu/admissions/admissions- directory 509.963.1211	March 1, Priority Deadline	\$60	4044	4044	March 1 Code: 003771
Eastern Washington University Cheney, WA www.ewu.edu/apply www.ewu.edu/contact Phone: 509.359.2397	February 1	\$60	4301	4454	February 1 Code: 003775
The Evergreen State College Olympia, WA evergreen.edu/admissions 360.867.6170	February 1	\$50	4292	4457	February 1 Code: 008155
University of Washington Seattle, WA admit.uw.edu 206.543.9686	November 15	\$80 (\$90 for International)	4854	4484	January 15 Code: 003798
University of Washington Bothell Bothell, WA www.uwb.edu/admissions 425.352.5000 uwbinfo@uw.edu	Early Action: Nov 15 Regular Decision: Jan 15	\$60 (\$75 for international)	4467	4497	January 15 Code: 003798
University of Washington Tacoma Tacoma, WA tacoma.uw.edu/apply 253.692.4742	January 15	\$60 (\$75 for International)	4445	4493	January 15 Code: 003798
Washington State University Pullman, WA admissions.wsu.edu admissions@wsu.edu 888.468.6978	January 31 (priority date)	\$70	Not Required	Not Required	January 31 Code: 003800
Washington State U. Tri-Cities Richland, Washington tricitie.wsu.edu/admissions/ tricitie.admissions@wsu.edu 509.372.7250	January 31 (priority date)	\$70	Not Required	Not Required	January 31 Code: 003800
Washington State U. Vancouver Vancouver, WA van.admissions@wsu.edu Vancouver.wsu.edu/apply 360.546.9779	January 31 (priority date)	\$70	Not Required	Not Required	January 31 Code: 003800
Western Washington University Bellingham, WA admissions.wvu.edu admissions.wvu.edu/apply (360) 650-3440	Early Action November 1 Regular January 31	\$65	4947	4490	January 31 Code: 003802

All information listed above is provided as a reference and is subject to change. Students must confirm application and admissions requirements. The Washington Council for High School – College Relations and its affiliates are not responsible or liable for any errors, omissions, or changes.

Admission Fees and Deadlines to Private Baccalaureates for Freshmen Starting in Fall 2020

College/University Admissions Contact	Application Deadline	Application Fee	SAT Code	ACT Code	FAFSA Priority, School Code
Bastyr University Kirkland, WA admissions@bastyr.edu bastyr.edu 425.602.3332	November 1 February 1	\$60 (UG)	N/A	N/A	March 15 Code: 016059
Cornish College of the Arts Seattle, WA cornish.edu 800.726.ARTS	Dec 1 Early Action Feb 15 Priority Deadline After Feb 15 Rolling	\$60	0058	4501	February 15 Code: 012315
Gonzaga University Spokane, WA gonzaga.edu 509.313.6572	December 1	\$50	4330	4458	Priority Deadline December 1 Code: 003778
Heritage University Toppenish, WA heritage.edu/admissions heritage.edu/apply 509.865.8508	None (Rolling)	FREE	4344	4462	December 15 Code: 003777
Northwest University Kirkland, WA northwestu.edu 866.327.0264	November 15	\$30	4541	4466	December 1 (Priority) Code: 003783
Pacific Lutheran University Tacoma, WA www.plu.edu 253.535.7151 Admission@plu.edu	4 Priority Reading Dates: Oct. 15, Nov. 15, Dec. 15, Jan. 15 (Rolling)	FREE	4597	4470	December 1 (priority deadline) Code: 003785
Saint Martin's University Lacey, WA stmartin.edu 360.438.4596	Priority deadlines: Oct 15, Nov 1, Dec 1, Feb 1, Mar 1, Apr 1	\$0	4674	4474	January 1 (priority deadline) Code:003794
Seattle University Seattle, WA seattleu.edu/admissions Seattleu.edu/undergraduate- admissions/contact/ 206.220.8040	Early Action: Nov 15 Regular: Jan 15	\$60	4695	4478	February 1 Code: 003790
Seattle Pacific University Seattle, WA spu.edu 206.281.2021	November 1	\$50 (Contact admissions for waiver options)	4694	4476	February 1 Code: 003788
University of Puget Sound Tacoma, WA pugetsound.edu 253.879.3211	Early Action/Decision: Nov 1; Regular: Jan 15	\$65	4067	4450	January 15 Code: 003797
Walla Walla University College Place, WA wallawalla.edu 800.541.8900	Rolling, Early Bird Deadline: April 30	\$40	4940	4486	Rolling, Priority deadline: April 30 Code: 003799
Whitman College Walla Walla, WA whitman.edu 509.527.5176	Nov 15 for ED I Jan 1 for ED II Jan 15 for Regular	\$50 (waived for Regular if submitted by December 1)	4951	4492	See website Code: 003803
Whitworth University Spokane, WA whitworth.edu 509.777.4786	Nov 15 (Early Action I) Jan 15 (Early Action II) March 1 (Regular)	\$0	4953	4494	Early Awarding Deadline: November 15 Code: 003804

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