



FSA ID (Federal Student Aid ID)

The U.S. Department of Education FSA ID is a username and password that you will create and use to login to federal student aid websites. It becomes a personal electronic signature on various student financial aid documents including the Free Application for Federal Student Aid (FAFSA) and Federal loan Master Promissory Notes. The FSA ID also allows access to on-line private and confidential information including financial data from the FAFSA and loan information from the National Student Loan Database.

According to the Department of Education:

- The FSA ID is not to be shared with anyone other than the person whose name is associated with the FSA ID.
- Even if a student is under 18, the parent cannot sign a student's FAFSA with the student's FSA ID.
- Rights to use an FSA ID cannot be signed over to anyone.
- When using the FSA ID the user certifies that they are the owner of the FSA ID, and have not disclosed the FSA ID to anyone else.
- False or misleading information, including using someone else's FSA ID may result in a \$20,000 fine or prison time.
- For problems with an FSA ID, call **1.800.433.3243** for help.
- Create FSA IDs at **studentaid.gov/fsa-id**, then keep it in a secure place not accessible to others.

STUDENT FSA ID	
FSA ID Username:	
FSA ID Password (case sensitive):	
Email associated with the FSA ID:	
Cell phone associated with the FSA ID:	

CONTRIBUTOR 1 (PARENT) FSA ID	
FSA ID Username:	
FSA ID Password (case sensitive):	
Email associated with the FSA ID:	
Cell phone associated with the FSA ID:	

CONTRIBUTOR 2 (PARENT) FSA ID IF NEEDED	
FSA ID Username:	
FSA ID Password (case sensitive):	
Email associated with the FSA ID:	
Cell phone associated with the FSA ID:	

Creating and Using the FSA ID

What's an FSA ID?

The FSA ID is a username and password you use to log in to U.S. Department of Education (ED) online at **studentaid.gov**. The FSA ID is your legal signature and shouldn't be created or used by anyone other than you—not even your parent, your child, a school official, or a loan company representative. You'll use your FSA ID every year you fill out a Free Application for Federal Student Aid (FAFSA®) form and for the lifetime of your federal student loans.

How do I get an FSA ID?

Visit **StudentAid.gov/fsa-id** to create an FSA ID. You'll need your Social Security number, full name, and date of birth. You'll also need to create a memorable username and password, and provide answers to some challenge questions so you can retrieve your account information if you forget it. **NEW THIS YEAR:** Parents deemed contributors without a Social Security will be able to create an FSA ID.

You'll be required to either provide your email address and to provide your mobile phone number and opt-in to messaging when you make your FSA ID. Providing a mobile phone number and/or email address that you have access to will make it easier to log in to ED online systems, unlock your account, retrieve your forgotten username, or reset your forgotten password.

Important: Each email address or mobile phone number can be used with only one FSA ID. If you share an email address with someone else, then only one of you will be able to use that email address to create an FSA ID. This applies to your mobile phone number too.

FSA ID Tips

- One of your parents might need an FSA ID as well. If you need to provide information about your parents on the FAFSA® form, one of your parents will have to sign the form. Your parent(s) can create an FSA ID and then sign the FAFSA form electronically using that FSA ID. Not sure whether you'll need to put your parents' information on the FAFSA form? Check out [StudentAid.gov/dependency](https://studentaid.gov/dependency). Remember: You should create your own FSA ID, and your parent(s) should create his or her own FSA ID. Also, make sure to use the correct FSA ID when signing the FAFSA form electronically.
- When you first create your FSA ID, use of your FSA ID will be restricted to completing, signing, and submitting an original (first-time) FAFSA form. You'll have to wait one to three days for your information to be confirmed by the Social Security Administration (SSA) before you can use your FSA ID for other actions, such as submitting a FAFSA Renewal or signing a Master Promissory Note. You must provide an email address and you'll receive an email letting you know that your information was successfully matched with the SSA and you can use your FSA ID for all of its purposes.
- If you forget your FSA ID username or password, look for links, such as "Forgot My Username" and "Forgot My Password," at the log-in pages of our online systems. These links will direct you to web pages where you can request a secure code to be texted to your verified mobile phone number or emailed to your verified email address. The secure code will allow you to retrieve your username or reset your password. You can also retrieve your username or reset your password by successfully answering your challenge questions. Remember: If you verified your email address or mobile phone number during account creation, you can enter your email address or mobile phone number instead of your username.

Learn more about the FSA ID at **StudentAid.gov/fsa-id**. Find this fact sheet at **StudentAid.gov/resources#fsaid**.

FAFSA FILING STEPS

- 1. Create an FSA ID for the student *and* parent at studentaid.gov/fsa-id.** The FSA ID serves as an electronic signature on federal financial aid documents and allows contributors to provide consent to having Federal Tax Information (FTI) directly transferred from the IRS to the FAFSA. All required contributors (student, parent(s), student spouse) need separate FSA IDs. You must use *your own* emails and cell numbers.
- 2. Gather information for completing the FAFSA.** You will need the following: FSA IDs for any necessary contributors, current non-retirement asset values for both the student and parent(s), and value of any owned businesses or farms. You may need copies of 2022 tax returns and W-2s (though many will have tax information directly transferred over from IRS to the FAFSA.)
- 3. Submit the FAFSA online at studentaid.gov (in the Apply For Aid tab) in December 2023.** Know each school's FAFSA priority filing deadline and meet the earliest one. Find out if other forms are required by the schools, such as the CSS profile. CSS Opens Oct 1, 2023 (cssprofile.collegeboard.org.)
- 4. The Department of Education will process your FAFSA information and forward it to the school(s) you listed on the FAFSA.**
- 5. The FAFSA Submissions Summary, the resulting document of the FAFSA, will be available 3–10 days after filing.** *The FAFSA Submission Summary is not your financial aid award.* Review for accuracy and follow any instructions given. If the Summary is not received within 2 weeks of filing the FAFSA, check the status of your application at studentaid.gov, or call **800.433.3243**.
- 6. Students may be selected for a process called *verification* either by the college or the Department of Education.** The FAFSA Submission Summary and notification from the college's financial aid office will inform you of the request for verification. Read all correspondence thoroughly and submit the required documentation to the school(s) promptly.
- 7. You will receive a financial aid offer from the school(s) which you listed on the FAFSA (once you've been accepted for admission).** It will come in the mail, an email, or in an online notification. Each offer will indicate the types and amounts of aid that you are eligible to receive at that college. Follow the instructions on the letter and *respond by the deadline given!*
- 8. Make a final college commitment by May 1.** Most colleges require an enrollment and/or housing deposit, which is usually non-refundable.
- 9. If utilizing federal loan funds to pay for school, follow the financial aid office's instructions regarding the necessary documents.** Federal Student Loan Entrance Counseling and a Master Promissory Note (loan agreement) will need to be completed and signed at studentaid.gov (in the Complete Aid Process tab.)

LEAF'S FREE SERVICES TO STUDENTS AT CONTRACTED SCHOOLS:

- Group information sessions offered at LEAF's Resource Center located in Lakeland Community College
- Tools to assist with college searches
- Assistance with scholarship searches and LEAF's local scholarship database
- Fee Waivers for eligible students for college applications and testing fees
- Explanation of the different forms of financial aid and how to apply
- Assistance with financial aid applications: CSS Profile, FAFSA, institutional forms
- Assistance with the verification process and financial aid appeal cases
- Explanation of institutional financial aid offer letters and the FAFSA Submission Summary



7700 Clocktower Drive,
C-2048
Kirtland, OH 44094
440.525.7095



2023-2024 FAFSA FILING TIPS

- **Know the FAFSA priority filing deadlines for each college or university** (and CSS Profile, if required.) Find deadlines listed on the school website under the financial aid section, or call directly and ask.
- **Create FSA ID in Advance.** All contributors (student, parent(s), student spouse) must have a verified FSA ID in order to start and complete the FAFSA. Verification can take several days, so create FSA ID in advance of filing FAFSA.
- **Have investment values ready. Investments include:** Real estate owned (*do NOT include the family home*), trust funds, money market funds, mutual funds, CD's, stocks, stock options, bonds, other securities, 529 savings plans, the refund value of 529 prepaid tuition plan for student, etc. Net worth means current value minus debt. Investment value means the current balance or market value of the investments as of the day you file the FAFSA. Investments do *NOT* include the value of life insurance or retirement plans. Note: 529 savings plan values are reported as parent assets, UGMA/UTMA account values are reported as student assets.
- **Current business and/or investment farm value** of any size is now included on the FAFSA.

FINANCIAL AID TERMS TO KNOW

- **Contributors:** Any individual required to provide signature and consent on the FAFSA form, including the student; the student's spouse; a biological or adoptive parent; or the parent's spouse (stepparent).
- **Consent:** formal approval granted by an applicant and any applicable contributors for a given FAFSA cycle to retrieve and use FTI to determine an applicant's federal financial aid eligibility as well as permit the redisclosure of FTI by the Department to an eligible institution, state higher education agency, or a designated scholarship organization for the application, award, and administration of student aid programs. An applicant and contributor (if applicable) must provide consent once each year.
- **Cost of Attendance (COA):** Estimated costs to a student for attending one academic year at a school. Costs include tuition, fees, housing, meals, books, travel and personal expenses.
- **Federal Tax Information (FTI):** Tax information used in the FAFSA that in most instances will be directly transferred over from IRS to the FAFSA. Contributors must consent to have FTI directly transferred and this data will not appear on FAFSA but will be sent to Federal Student Aid as part of SAI calculation.
- **Financial Aid Offer** Notice issued by a school's financial aid office that lists all aid awarded to a student including grants, loans and scholarships.
- **Gift Aid:** Monies, like grants and scholarships, that a student isn't required to repay.
- **FAFSA Submission Summary:** A document sent via email link to the student after the FAFSA has been processed. The FAFSA Submission Summary lists the data elements that were entered to calculate the student's SAI.
- **Self-Help Aid:** Monies, like work study and student loans, for which a student has to work for or repay.
- **Special Circumstances:** special or extenuating situations (such as the loss of a job) that impact a student's financial condition and support a financial aid administrator adjusting data elements in the COA or in the SAI calculation on a case-by-case basis.
- **Student Aid Index (SAI):** An index number calculated through Federal Methodology that the schools uses to calculate financial aid.
- **Unusual Circumstances:** conditions that justify a financial aid administrator making an adjustment to a student's dependency status, commonly referred to as a dependency override, based on an unusual situation (e.g., human trafficking or parental abandonment)
- **Verification:** A process used to review the accuracy of a student's FAFSA. The college's financial aid office is required to collect documents such as tax copies, supporting



2023-2024 Student Loan Interest Rates

Federal Direct Subsidized/Unsubsidized Loan for Undergraduate Students*

Fixed Interest Rate: 5.50%
Fee: 1.057% loan fee

Federal Direct Unsubsidized Loan for Graduate Students*

Fixed Interest Rate: 7.05%
Fee: 4.228% loan fee

Federal Direct Parent PLUS Loan*

Fixed Interest Rate: 8.05%
Fee: 4.228% loan fee

Private Student Loans**

Fixed Rate Ranges: 4.42%-13.95%
Fees: vary by lender (often no fees)

Variable Rate Ranges: 5.29%-16.33%
Fees: vary by lender (often no fees)

It is always recommended that students borrow federal loans for their education first. IF that is not enough to pay for the cost of education, there are a few other lending options to consider. Federal Parent PLUS (a federal loan in the name of a parent on behalf of the student), Private Parent loans (a private lending option in the name of a parent on behalf of the student), and Private Student loans (in the name of the student with a credit-worthy cosigner). Additional non-conventional lending options can include a home equity line of credit or borrowing from a retirement account, but the risks and benefits of those options need to be CAREFULLY considered.

As with all lending options for a student, it is vital that a family look at 4-5 years worth of funding for education, and keep the total amount borrowed within a reasonable total that the student will be able to pay off. Loans require repayment whether a student finishes college or not.

*Federal rates are fixed and for 23-24 school year, but change July 1 annually for the upcoming academic year. Read complete information about all federal student loan programs including types of loans, repayment options, loan rates and fees, etc. at studentaid.ed.gov/understand-aid/types/loans.

**Private Student Loan Rates listed are taken from <http://finaid.org/loans/loancomparisonsites.phtml>. Find private loan comparisons also at credible.com.

Steps to process a Student Federal Direct Subsidized/Unsubsidized Loan

After committing to a college by paying an enrollment or housing deposit, a student accepting a Federal Direct Loan must complete the following over the summer. Federal loans are handled online through **studentaid.gov** (in the Complete Aid Process tab). Federal documents must be reviewed and signed by the student, and accepted by the college financial aid office. It's important to complete these documents before the fall semester bills go out in the summer.

1. **Accept your Federal Direct Subsidized and/or Unsubsidized loans on your college financial aid portal.**
2. **The student must login with their FSA ID to studentaid.gov** (in the Complete Aid Process tab).
3. **Complete "Entrance Counseling" in the Undergraduate Students section.** Entrance counseling is required before any loan funds can be dispersed. It is a tool used by the federal government to ensure that a student understands the terms and repayment options of the student loan. Entrance Counseling will take 20-30 minutes to complete, and must be completed in one sitting. It is important for the student to complete Entrance Counseling thoroughly and accurately. Do not skim or skip sections. You will need to select the college that you wish to notify of your counseling completion. Don't forget to "Submit Counseling."
4. **Complete the Loan Agreement for a Subsidized/Unsubsidized Loan (MPN).** The MPN (Master Promissory Note) will also be completed in one sitting and take approximately 30 minutes. Fill in required personal and school information. Two references are required. These are used as points of contact for the student regarding the loan. References are not co-borrowers and are not responsible for loan repayment. The remaining sections and terms of the loan must be reviewed next. Complete the process by Signing & Submitting the document as directed.
5. **Loan funds will be sent directly to the college on the student's behalf once documents are completed and the semester has begun.** The student borrower will be assigned a loan servicer. The servicer's name and contact information will be made available in **studentaid.gov** once the loan has been disbursed. Tracking and payments will be handled through the loan servicer until the loan is paid in full.
6. **BE A RESPONSIBLE BORROWER!** Read all correspondence regarding your student loan. Create an online account with your loan servicer and keep track of how much is borrowed as you progress through college. If possible, pay down interest as you go through your loan servicer account before going into repayment.

Loan Processing Steps for a Federal Direct Parent PLUS Loan

If a parent is planning to borrow a PLUS loan, the PARENT needs to log into **studentaid.gov** (in the Complete Aid Process tab) with his or her own FSA ID and follow the steps under "Parent Borrowers." Note: Parents are not required to do entrance counseling.

1. **Apply for a PLUS Loan.** The borrower must agree to a credit check, and often an instant decision will be given.
2. **Complete Loan Agreement for a PLUS Loan (MPN).** The MPN process for a Parent PLUS is the same as for student borrowers. Follow the above MPN completion steps using the parent as the borrower.



Choosing a Lender for a Private Education

Private loans are *non-federal* student loans. Funds are borrowed from a lender, just like a non-education consumer loan. When researching what type of loan to borrow, it is important to consider several factors side-by-side such as fees, repayment options, how often the interest will be capitalized, and the possible repayment benefits.

Colleges may provide a Preferred Lender List or a Historic/Comprehensive Lender List. Check each college website to see if one of the lists is available. A Preferred Lender List will include banks and lenders the college recommends to borrowers based on things such as customer service, lender reputation, technology, default initiatives or the various incentives offered to borrowers. The Historic or Comprehensive Lender List will include a neutral list of all banks that have been used by current or past students during a set period of time without endorsement or recommendations by the college. *According to the College Loan Code of Conduct, borrowers have the right and ability to select a lender of their choice regardless of any list provided by the college.*

Here are a few more things to look for when comparing lenders:

- **Fees:** There may or may not be fees associated with private loans. These may include an application fee, origination fee, guarantee fee, a repayment fee at the beginning of repayment, or pre-payment penalty fees.
- **Interest Rate:** Interest rates for private loans vary based on the borrower's (and co-signer's, if applicable) credit-worthiness. The interest rate may be tied to Prime, LIBOR, or another index, and may be fixed or adjusted yearly or throughout the year.
- **Interest Capitalization Policy:** The more often interest capitalizes on a loan (meaning interest is added onto the principal), the more expensive the loan becomes. Interest on a private loan may capitalize monthly, quarterly, or yearly.
- **Borrower benefits:** Borrower benefits are becoming more commonplace in the private lending market. They may include no origination fee, flexible repayment options, or the availability of co-signer release.

Before borrowing from additional private or parent loan programs, students should use their Federal Direct Loan eligibility. The federal student loan has a low fixed interest rate and a variety of repayment plans and options.

Other Ways to Pay the “Gap”

After financial aid has been awarded, there may still be a “gap” between what your student receives in aid and what is owed to the college. Arrangements can be made to pay this balance before, during, or after school; or **any combination of the three**.

BEFORE: Student or family savings account funds or college savings plans can be used to make semester payments (i.e., make a down payment) directly to the school that will be interest and fee free. Students can work during high school and over the summer before college to make a payment (or partial payment) when the fall or spring bill comes due.

DURING: If you plan to use funds from current cash flow, you may want to utilize a college monthly payment plan for a small administrative, or processing fee, allowing families to make interest free payments throughout the year. Remember, if students are living on campus, they won't be included in your daily household expenses and you may see a drop in home expenses such as food and utility bills. Ask the college if it's possible to apply work-study wages to a student's account as wages are earned.

AFTER: Most educational loans come due after the student is no longer enrolled in college. It is recommended that students exhaust their Federal Direct Loan first before turning to additional loan options, which include the Federal Direct PLUS Loan, Private Educational Loans, Home Equity Loan or Line of Credit, and Retirement Plan Loans.

Visit [finaid.org/loans/loantradeoffs.phtml](https://www.finaid.org/loans/loantradeoffs.phtml) to research the cautions and benefits of the various ways to defer payments until after education has been completed.



Choosing a Loan Program: PLUS

Student and parent borrowers will have to decide between lenders *and* loan programs. Here are a few things to consider:

- The PLUS Loan has a fixed interest rate. Private loans can have either variable or fixed interest rate options, which are based on the borrower's (and co-signer's) credit scores.
- Parents who borrow a PLUS Loan will be granted repayment deferment if requested. Private loans often have deferment options while the student attends college; be sure to check the loan terms.
- Both PLUS Loans and private loans require a credit check. Typically, the federal standards for the PLUS Loan are less restrictive than the standards for private loans.
- The PLUS Loan appears only on the credit report of the parent who borrows on behalf of the student. A private loan is in the student's name, but a co-signer will be required. The loan and payment history are listed on both the student's and the co-signer's credit report.
- The PLUS loan is federally insured against death and disability for both parent and student. Private lenders may do the same for free or for an additional fee; be sure to check the loan terms.

The table below compares the costs of the Federal PLUS Loan and a typical private student loan. (Please note that private loan specifics vary by lender.)

Loan Cost Comparison Table*			
	PLUS	Private Fixed Rate	Private Variable Rate**
Amount borrowed	\$20,000	\$20,000	\$20,000
Interest rate	Fixed 8.05%	4.42% - 13.95%	5.29% - 16.33% rate fluctuates over the life of loan, may be capped at up to 25%
Monthly payment	\$254	\$206 - \$310	\$215 - \$340
Number of payments	120 (10 years)	120 (10 years)	120 (10 years)
Total cost of loan	\$30,471	\$24,781 - \$37,221	\$25,797 - \$40,698
When does repayment begin?	2 months after second loan disbursement, may be deferred up to 6 months after leaving school	Check loan terms	Check loan terms
Origination/ Loan guarantee	4.228%	0 - 6%	0 - 6%
Other fees to ask about	None	Application Fees Repayment Fees	Application Fees Repayment Fees

*Rates taken from <http://finaid.org/loans/loancomparisonsites.phtml>. Rates are all subject to change.

** Check variable rate cap when researching your lender!

LEAF'S FREE SERVICES TO STUDENTS AT CONTRACTED SCHOOLS:

- Virtual Information Sessions on various College and Career related topics
- Tools to assist with college searches
- Assistance with scholarship searches and LEAF's local scholarship database
- Fee Waivers for eligible students for college applications and testing fees
- Explanation of the different forms of financial aid and how to apply
- Assistance with financial aid applications: CSS Profile, FAFSA, institutional forms
- Assistance with the verification process and financial aid appeal cases
- Explanation of institutional financial aid offer letters and the FAFSA Submission Summary.



7700 Clocktower Drive,
C-2048
Kirtland, OH 44094
440.525.7095
leaf-ohio.org



Financial Aid Programs: 2023-24 Award Year

Grant Programs (awarded based on financial need, no repayment required)			
Program	Eligibility	Amount	Terms
Federal Pell Grant	Undergraduate student, based on PELL Chart or SAI	Ranges from \$750- \$7,395	Adjusted based on credit hours for part-time students
Federal Supplemental Educational Opportunity Grant (FSEOG)	Need-based, priority given to Pell-eligible students who meet FAFSA priority filing deadline	Ranges from \$100 - \$4,000	Limited funding source, check deadline with college
Choose Ohio First	For students majoring in STEM programs (Science, Technology, Engineering, Mathematics, Medicine)	Varies by institution	Check the Ohio Dept. of Higher Education website for participating institutions: ohio-highered.org
Ohio College Opportunity Grant (OCOG)	Based on EFC* (must be less than 2,190) and household income threshold of no more than \$96,000, for Ohio residents attending Ohio schools or eligible PA institutions at a reduced rate <i>*Not yet updated for SAI calculation</i>	Public 4-year = \$3,200 Private 4-year = \$4,700 For-profit = \$1,850	FAFSA data must be received by the Ohio Dept. of Higher Education by October 1 of the award year (i.e. for the 24-25 FAFSA, the OCOG deadline is October 1, 2024)
Institutional (College) Grants	Refer to each college's policy for eligibility criteria, application process and deadlines	Varies	Varies

Self-help Programs (must be earned or repaid)															
Program	Eligibility	Amount	Terms												
Federal Work Study	Based on financial need as determined by FAFSA	Varies by school	Student receives a paycheck based on hours worked up to the full award amount												
Federal Direct Loans	FAFSA must be completed, requires Federal Entrance Counseling and Master Promissory Note (MPN) at studentaid.gov (Complete Aid Process tab) <i>Subsidized:</i> based on financial need <i>Unsubsidized:</i> any student may borrow regardless of financial need	Maximum combined amounts based on financial need*: <table border="0"> <tr> <td></td> <td>Dependent</td> <td>Independent</td> </tr> <tr> <td>FR</td> <td>\$5,500</td> <td>\$9,500</td> </tr> <tr> <td>SO</td> <td>\$6,500</td> <td>\$10,500</td> </tr> <tr> <td>JR/SR</td> <td>\$7,500</td> <td>\$12,500</td> </tr> </table> *The amount will be a combination of both subsidized and unsubsidized (at least \$2,000 will be in unsubsidized funds for all students)		Dependent	Independent	FR	\$5,500	\$9,500	SO	\$6,500	\$10,500	JR/SR	\$7,500	\$12,500	Fixed 5.50%* interest rate. Repayment begins 6 months after graduation or less than ½ time enrollment. <i>Subsidized:</i> federal government pays interest while student is enrolled <i>Unsubsidized:</i> interest capitalizes into principal unless paid while enrolled *23-24 interest rates, rates adjusts July 1
	Dependent	Independent													
FR	\$5,500	\$9,500													
SO	\$6,500	\$10,500													
JR/SR	\$7,500	\$12,500													
Federal PLUS Loan	Loan funds borrowed in one parent's name on behalf of a dependent student; requires federal credit approval and Master Promissory Note (MPN)	Maximum amount cannot exceed the budgeted cost of attendance minus all other aid	Deferment of repayment is available upon request; fixed 8.05%* interest rate *23-24 interest rates, rates adjusts July 1												



Internet Sites

Choosing a College and College Directories:

Ohio Career Information System ohcis.intocareers.org
(Username: LEAF, Password: 4OCISLeaf2016)
College Navigator nces.ed.gov/collegenavigator
Ohio Apprenticeships jfs.ohio.gov/apprenticeship
Ohio Private College Profiles aicuo.edu
Ohio Public College Profiles opuac.org
Ohio Community Colleges ohiocommunitycolleges.org
Military Information todaysmilitary.com
NCAA Guide for the College Bound Athlete ncaa.org

Standardized Admission Tests:

ACT act.org (*registration and practice tests*)
SAT collegeboard.org (*registration and practice tests*)
Vocabulary building/practice tests number2.com, vocabulary.com
Free online classes/practice tests kaptest.com/sat/free/events,
khanacademy.org/sat, ohiojobs.ohio.gov/forstudents

Financial Aid, College Cost Calculators, SAI Estimators:

LEAF leaf-ohio.org
Student Aid on the Web studentaid.gov
Fin Aid finaid.org

Financial Aid Applications and Related Sites

Create FSA ID studentaid.gov/fsa-id/create-account/launch
FAFSA Form studentaid.gov (FAFSA Form)
CSS PROFILE cssprofile.collegeboard.org
Ohio Department of Higher Education ohiohighered.org
Loan Comparisons...credible.com, finaid.org/loans/loancomparisonsites.phtml

Scholarship Searches:

Local scholarship information and search leaf-ohio.org
Ohio Scholarships and Grants ohiohighered.org
College Gold collegegold.com/scholarships
Petersons petersons.com
Cleveland Foundation clevelandfoundation.org
Union Scholarships unionplus.org
United Negro College Fund scholarships.uncf.org
Hispanic Scholarship Fund hsf.net
Sallie Fund salliema.com/ohio
Scholarships for Women uncf.org

Financial Literacy/Student Debt/Saving and Paying for College:

360 Degrees of Financial Literacy 360financialliteracy.org
529 College Savings Plans (Ohio) collegeadvantage.com
College Savings 101 savingforcollege.com
U.S. Financial Literacy and Education Commission mymoney.gov

LEAF's free services to students at contracted schools:

- Virtual Information Sessions on various College and Career related topics
- Tools to assist with college searches
- Assistance with scholarship searches and LEAF's local scholarship database
- Fee Waivers for eligible students for college applications and testing fees
- Explanation of the different forms of financial aid and how to apply
- Assistance with financial aid applications: CSS Profile, FAFSA, institutional forms
- Assistance with the verification process and financial aid appeal cases
- Explanation of institutional financial aid offer letters and the FAFSA Submission Summary.



7700 Clocktower Drive
C-2048
Kirtland, OH 44094
440.525.7095
leaf-ohio.org





College Cost Comparison Worksheet

This worksheet can be used as a guide to calculate your expense budget and help determine the resources needed when comparing colleges.

Colleges	#1:	#2:	#3:
Section A. Direct Costs			
Tuition	\$	\$	\$
Fees	\$	\$	\$
On-campus housing	\$	\$	\$
On-campus meal plan	\$	\$	\$
Sub-total Section A.	\$	\$	\$
Section B. Indirect/Variable Expenses			
Books and supplies	\$	\$	\$
Off-campus housing	\$	\$	\$
Personal expenses	\$	\$	\$
Transportation	\$	\$	\$
Sub-total Section B.	\$	\$	\$
Section C. Financial Aid Award Offer			
Scholarships	\$	\$	\$
Grants	\$	\$	\$
Student loans	\$	\$	\$
Work-study	\$	\$	\$
Sub-total Section C.	\$	\$	\$
Section D. Total Financial Responsibility (= A + B - C)			
Total Financial Responsibility	\$	\$	\$

The amount listed in Section D, "Total Financial Responsibility," represents your family's financial responsibility. Individual family decisions will determine which portion of those costs the student will cover and which costs the parent(s) will cover.