

PA

Student Aid Guide 2024-25

About PHEAA

The Pennsylvania Higher Education Assistance Agency (PHEAA) was created by the Pennsylvania General Assembly in 1963 to provide affordable access to higher education for PA students and families. Through the years, PHEAA has evolved into one of the nation's leading providers of student financial aid services, including the Commonwealth's state-based student loan program—PA Forward. PHEAA also serves millions of students through guaranty, servicing, financial aid processing, and other programs.

PHEAA's earnings are used to support the Agency's public service mission and to pay operating costs, including the administration of the PA State Grant Program and other state-funded student aid programs. This contribution from PHEAA saves the Commonwealth millions of dollars each year. PHEAA continues to devote energy, resources, and imagination to developing innovative ways to ease the financial burden of higher education for students, families, schools, and taxpayers.

PHEAA conducts student loan servicing operations nationally as American Education Services (AES).

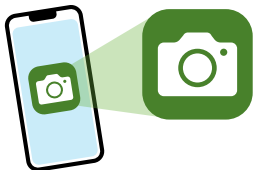


Scan Me

Get the Guide Online!

Get a digital copy of the PA Student Aid Guide at pheaa.org/college-planning/student-aid-guide for easier access to videos, links, and resources.

Step 1



Open the camera on your smart phone device.

Step 2



Hover over the QR code.

Step 3



Once the camera registers the QR code, tap the pop-up that appears.

Contact Info

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

✉ granthelp@pheaa.org

📞 1-800-692-7392 | TTY: Dial 711 (for hearing impaired)

Financial Aid Programs & Related Services

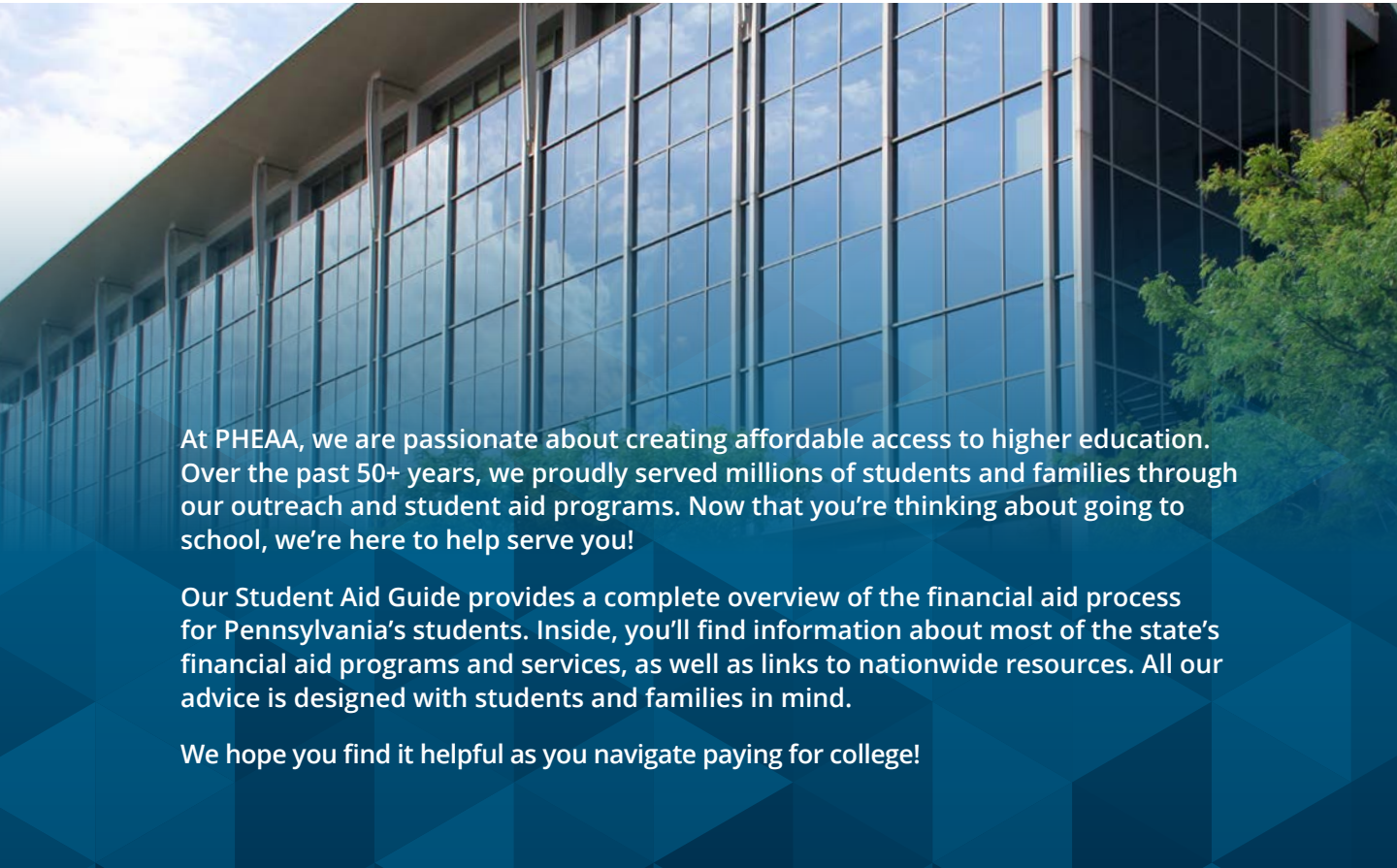
💻 pheaa.org

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 information 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!

Table of Contents

Find Your Financial Fit	1
Know the Cost.....	1
How to Estimate Costs.....	2
Compare Financial Aid Offers.....	2
School A.....	3
School B.....	4
How to Pay for College	5
Types of Financial Aid.....	5
State Aid	7
PA State Grant Program.....	7
PA State Grant FAQ.....	7
Other PA Programs.....	9
Military Programs in PA.....	10
Federal Aid	11
Loans	12
Federal Direct Loan Program.....	12
Direct Loans for Students.....	12
How Much Can I Borrow?.....	13
Direct PLUS Loans for Parents.....	14
Private Student Loans.....	15



Table of Contents

How to Apply for Financial Aid	17
Free Application for Federal Student Aid (FAFSA®)	17
How to Apply for the PA State Grant	20
How to Apply for Other Aid Programs	21
How to Apply for Direct Loans for Students	21
How to Apply for Direct PLUS Loans for Parents	21
Financial Aid Timeline	22
Notes	23
Resources	25
Board of Directors	26



Find Your Financial Fit

Paying for college starts with understanding how much you can afford. This is based on your school choice, career goals, and the money available. Making your education pay means not borrowing too much—so decide if a program is a good financial fit before you enroll.

Don't worry! You have a lot of options to help pay for school. We'll take you through all the tools, programs, and resources that you need to know.

Know the Cost

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

- Housing & Food
- Books, Course Materials, Supplies, & Equipment
- Transportation
- Personal Expenses

Estimate Your Costs

Tuition & Fees	\$
Housing & Food	\$
Books, Course Materials, Supplies, & Equipment	\$
Transportation	\$
Personal Expenses	\$
Miscellaneous	\$
Total Student Budget	\$



How to Estimate Costs

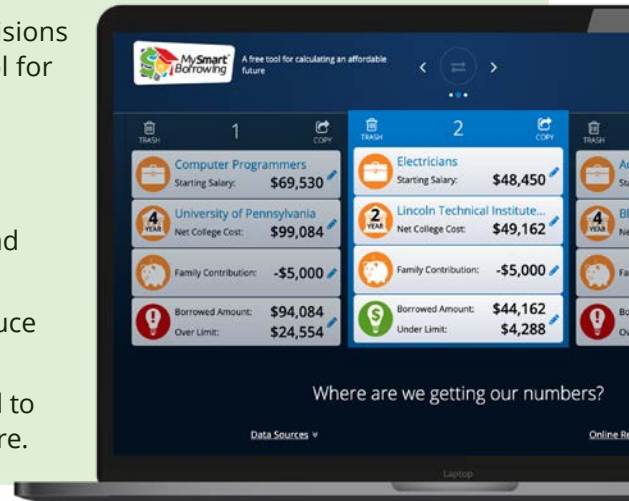
College Net Price

College “Net Price” is how much you pay after subtracting grants and scholarships from the full cost of school. Schools must provide a net price calculator on their website. Input your personal information to see how much similar students paid last year, then estimate some of your own costs. Visit CollegeCost.ed.gov for links to available calculators.

My Smart Borrowing

At MySmartBorrowing.org, you can make smart decisions about your career and education. This is our free tool for calculating an affordable future!

1. **Select a CAREER:** See how much you could make your first year out of school.
2. **Select a COLLEGE:** See the average cost to attend the school of your choice.
3. **Add in your SAVINGS:** See how savings can reduce the amount you borrow.
4. **Get your RESULTS:** See how much you may need to borrow, an estimated monthly payment, and more.



Compare Financial Aid Offers

After getting your acceptance letter, look for a financial aid offer. Schools format their financial aid offers and letters differently, but they all contain some basic info:

Cost of Attendance	Gift Aid	Self-Help Aid
Tuition, fees, housing, food, books, course materials, supplies, equipment, transportation, personal expenses.... It all adds up! Check the school's website or contact their Financial Aid Office if your offer is missing any of this info.	All the grant or scholarship money your school offers, plus any grants you receive from federal and state sources. Be sure to include any private scholarships and other free money!	Self-help aid is different from gift aid—you must repay the money or work to earn it. Work-study awards are not deducted from your bill. Use your paychecks for living costs, transportation, and all other educational expenses.

Cost of Attendance	Gift Aid (FREE Money)	Self-Help
Tuition & Fees	PA State Grant	Direct Loans
Housing & Food	Pell Grant	Other Loans
Books, Course Materials, Supplies, & Equipment	FSEOG (Grant)	Work-Study
Transportation & Personal Expenses	Other Grants & Scholarships	
Total	Total	Total

Now do the math. "What you still need" is the amount you'll pay after adding up all of your aid. You may need to consider a less expensive school if you can't cover this with family assistance, savings, or private education loans.

*Paid directly to the student and not deducted from the bill.
Not Guaranteed!*



Cost of Attendance	Gift Aid (FREE Money)	WHAT YOU WILL BE PAYING
Total	- Total	

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

WHAT YOU WILL BE PAYING	Self-Help	WHAT YOU STILL NEED
Total	- Total	

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

Cost of Attendance	Gift Aid (FREE Money)	Self-Help
Tuition & Fees +	PA State Grant +	Direct Loans +
Housing & Food +	Pell Grant +	Other Loans +
Books, Course Materials, Supplies, & Equipment +	FSEOG (Grant) +	Work-Study
Transportation & Personal Expenses	Other Grants & Scholarships	
Total	Total	Total

College can seem expensive! However, most students pay less than their college's published price thanks to financial aid. Instead of looking at the published cost to compare schools, **concentrate on your net price by reviewing costs minus aid.**



Cost of Attendance	Gift Aid (FREE Money)	WHAT YOU WILL BE PAYING
Total	- Total	=

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

WHAT YOU WILL BE PAYING	Self-Help	WHAT YOU STILL NEED
Total	- Total	=

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

How to Pay for College

Nearly two-thirds of students receive some type of financial assistance to make higher education more affordable. Don't let sticker shock stop you from seeking a certification or degree—it may be more affordable than you think!

Types of Financial Aid

1

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.**



2

Scholarships

Scholarship money is typically awarded based on your merit or performance. Like grants, **you usually won't repay these.**



3

Other Educational Aid

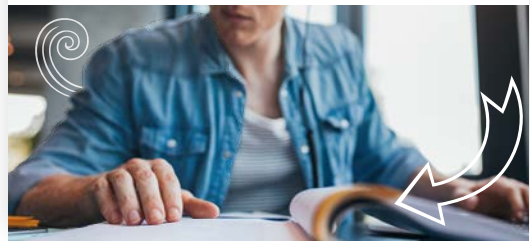
Other aid can include money from work-study programs, military service, and specialized programs—**most of which you don't have to pay back.**



4

Loans

Student loans must be repaid! There are various types, and some have better terms or forgiveness programs than others. Only borrow what you need!



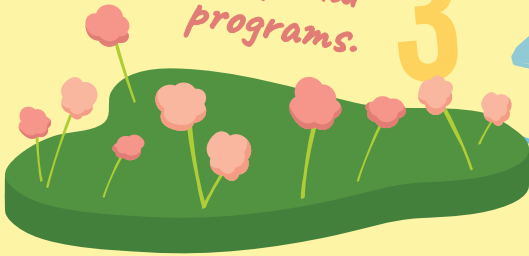
Build Your Custom Financial Aid Assistance Bundle



2 Apply early for scholarships & ask if the school offers any incentives to attend.



3 Find out what you can earn through work-study, military service, or other special programs.



Your financial aid bundle is up to YOU!

4 Shop carefully to be a smart student loan borrower. You have to **repay** this money, so **only borrow what you need!**



PRO TIP: Look for subsidized federal loans, unsubsidized federal loans, and then private education loans.



State Aid

Pennsylvania residents have a wide range of special programs, grants, and opportunities to pay for college. Many state-funded programs are based on your school costs and financial need, so award amounts may vary over time.

PA State Grant Program

The PA State Grant Program has awarded over \$12.7 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 schools. To receive a grant, you must complete the Free Application for Federal Student Aid (FAFSA®), demonstrate financial need, and enroll in an approved program of study that lasts at least 2 academic years. For more information and requirements, visit pheaa.org/StateGrant.

PA State Grant FAQ

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

Percentage of Applicants Receiving 2022-23 PA State Grant Awards & Award Ranges*

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 \$45,923	99% \$500 - \$5,750	99% \$500 - \$5,750	97% \$500 - \$5,750	88% \$500 - \$5,750	50% \$500 - \$5,750
PA State System Schools \$11,005	99% \$500 - \$4,894	99% \$500 - \$4,894	94% \$500 - \$4,894	46% \$500 - \$4,894	15% \$500 - \$4,894
PA State-Related Schools \$18,983	99% \$500 - \$5,261	98% \$500 - \$5,261	92% \$500 - \$5,261	58% \$500 - \$5,261	19% \$500 - \$5,261
2-Year Private Colleges \$17,949	99% \$500 - \$5,261	94% \$500 - \$5,261	80% \$500 - \$5,261	40% \$500 - \$5,261	19% \$500 - \$5,261
PA Community Colleges \$5,395	99% \$500 - \$3,059	96% \$500 - \$3,059	73% \$500 - \$3,059	22% \$500 - \$3,059	4% \$500 - \$3,059
Nursing Schools \$13,162	99% \$500 - \$4,894	97% \$500 - \$4,894	86% \$500 - \$4,894	19% \$500 - \$4,894	4% \$500 - \$4,894
Bus., Trade & Tech Schools \$17,315	99% \$500 - \$5,261	90% \$500 - \$5,261	63% \$500 - \$5,261	30% \$500 - \$5,261	6% \$500 - \$5,261

* Data from 2022-23 PA State Grant Statistics, created July 29, 2022

** Projected average enrollment-weighted tuition and fees for 2022-23

NOTE: Eligibility determinations may differ. Visit pheaa.org/StateGrant for the most up-to-date info on the PA State Grant Program.

Percentage of applicants that are eligible to receive a grant

Range of possible grant



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 PA State Grant 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. In all cases, this provision does not apply for students enrolled in a Pennsylvania community college or a business, trade, and technical school located within the Commonwealth.

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 PA State Grant deadline. In all cases, this provision does not apply for students enrolled in a Pennsylvania community college or a business, trade, and technical school located within the Commonwealth.

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

Only schools located in reciprocal states can participate 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.



Other PA Programs

Most of these programs evaluate the financial need of applicants. Some are administered by the state but use federal funding. You can find the full eligibility criteria and program details at pheaa.org.

PA Blind or Deaf Higher Education Beneficiary Grant (BDBG) Program: PA residents with visual or hearing impairments can get more info at pheaa.org/BlindDeaf.

Chafee Education and Training Grant (Chafee ETG) Program: PA undergraduate students who are aging out of foster care and attending a postsecondary school can get more info at pheaa.org/chafee.

PA Targeted Industry Program (PA-TIP): This program is great for technicians, specialists, and assistants! PA students enrolled in short-term energy, health, advanced materials and diversified manufacturing, and agriculture and food production programs can get more info at pheaa.org/PATip.

PA Ready to Succeed Scholarship (RTSS) Program: High-achieving students (3.25 GPA or higher) whose annual family income does not exceed \$126,000. Participating schools nominate college sophomores, juniors, and seniors based on the eligibility criteria.

Talk to your financial aid office and visit pheaa.org/rtss for more information.

PA Partnerships for Access to Higher Education (PATH) Program: Applicants who are first awarded a scholarship or grant by a participating PATH Partner and receive a PA State Grant. Get more info and a list of participating PATH Partners at pheaa.org/path.

These scholarships have the potential to be matched by PHEAA on a dollar-for-dollar basis, up to an annual maximum.

PA Fostering Independence Tuition Waiver (FosterEd) Program: Youth who are or were in foster care can get more info at pheaa.org/FosterEd.

PA State Work-Study Program (SWSP): All PA students who meet the eligibility requirements. Visit pheaa.org/swsp for more info.

PA Postsecondary Educational Gratuity 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 get more info at pheaa.org/pegp.



Military Programs in PA

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.

PA National Guard Educational Assistance Program (EAP): Students who enter into a 6-year service commitment with the PA National Guard. For more info, visit pheaa.org/eap or contact the PA National Guard at 1-800-GO-GUARD.

PA National Guard Military Family Education Program (MFEP): Dependents of service members who enter into their second 6-year service commitment with the PA National Guard. For more info, visit pheaa.org/mfep or contact the PA National Guard at 1-800-GO-GUARD.



Federal Aid

The federal government offers several grant programs for students and families. You can apply for these grants by completing the FAFSA, but there may be additional steps depending on the specific program. Visit [StudentAid.gov](https://studentaid.gov) for the most current information, including how to apply.

Federal Pell Grant Program: Undergraduate students who display exceptional financial need and have not earned a bachelor's, graduate, or professional degree.

Federal Supplemental Educational Opportunity Grant (FSEOG): The financial aid office at participating schools award FSEOG to students that have the most financial need. Check with your school's financial aid office to find out if the school offers FSEOG.

Survivors' and Dependents' Educational Assistance (DEA) Program: Students whose parent has a permanent disability or died as a result of service in the U.S. Armed Forces. Contact your local Veterans Service Division of the Veterans Administration Office for more info about programs like the Iraq and Afghanistan Service Grant.

Teacher Education Assistance for College and Higher Education (TEACH) Grant Program: Students who want to become teachers. You must agree to complete a teaching service obligation as a condition for receiving the grant. If you don't complete the service obligation, the TEACH Grant will be converted to a loan that you must repay, with interest.

Federal Work-Study Program (FWSP): Students with financial need may receive job opportunities. Work-study jobs pay minimum wage or higher, and schools try to align your job with your preferred field of study if possible. Award amounts depend on the funding availability and award policies of each school.

Office of Vocational Rehabilitation (OVR) Program: Individuals with physical and mental disabilities may benefit. Federal and state governments partner to fund the Vocational Rehabilitation Program. Contact your local OVR for more info.

Segal AmeriCorps Education Award: AmeriCorps members who fill public service positions learn valuable work skills and can earn money for higher education. After completing their service, members receive an education award to use on future educational expenses or to pay back qualified student loans. Get more info at [NationalService.gov](https://nationalservice.gov).

Loans

Student loan programs exist for students and parents to borrow money for education. Make sure you understand your lending program, interest rate, and about how much you'll pay each month before accepting a loan.

Federal Direct Loan Program

Federal Direct student loans help millions of students and families pay for higher education. These loans have fixed interest rates, fees, and flexible repayment options. You have to complete the FAFSA and sign a Master Promissory Note (MPN) to apply. Visit [StudentAid.gov](https://studentaid.gov) for the most current program information, 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. You'll get a 6-month grace period before you have to start paying.

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)

Federal Student Loan Limits

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.

Direct PLUS Loans for Parents

Parents of dependent undergraduate students can borrow a PLUS Loan to help pay for their child's education. The PLUS Loan has a fixed interest rate, fees, and allows parents to borrow up to the remaining cost of attendance (cost of attendance minus any financial aid) determined by the school. Your parents do not have to demonstrate financial need to get a PLUS Loan. Parent PLUS borrowers must pass a credit check. If the borrower has an adverse credit history, they can still borrow a PLUS Loan with an endorser (co-signer). If your parents don't qualify for PLUS Loans, you may qualify to borrow higher loan amounts available to independent students through the Unsubsidized Direct Loan Program.

Who can borrow a Parent PLUS Loan?

YES

- ✓ **Biological or Adoptive Parent**
- ✓ **Stepparent**
(but only for as long as the stepparent is married to the student's biological parent)

NO

- ✗ **Legal Guardians or Foster Parents**
- ✗ **Grandparents, Aunts, Uncles, or Other Relatives**
(unless they have legally adopted the student)



Private Education Loans

Students and families can use private education loans to help cover any remaining costs. These loans are not federal, and the terms vary by lender. PHEAA's PA Forward Student Loan Program is a private educational loan with competitive rates for students and parents in Pennsylvania attending an approved school in or out of the state.

Residents of approved states attending PA schools can also apply for

PA FORWARD[®]
Student Loans

PHEAA is proud to partner with various Pennsylvania financial institutions to help expand the reach of the PA Forward Student Loan Program to the students and families of the Commonwealth. Referral partners can be found at pheaa.org.

! REMEMBER...borrow only what you need! Make sure to maximize your free money and subsidized loans before looking at private education loans.



▶ Are Private Education Loans Right for You?

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

PA Forward Student Loans

The PA Forward Student Loan Program was designed to assist PA students and families in achieving their goal of financing higher education. PA Forward provides loans for undergraduate and graduate students (attending an approved school in or out of PA) and parent borrowers. Even if other aid options were exhausted for the year, PA Forward Student Loans will cover 100% of the remaining costs. Additionally, borrowers in repayment can refinance with PA Forward to combine all their federal and private education loans into one convenient monthly payment.

Learn more
by visiting
pheaa.org/PAForward
or call 1-844-PA-FORWARD
(1-844-723-6793)

► 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, housing and food, 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 including tuition, fees, housing and food, 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 application and origination 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
- 0.35% loyalty benefit when you refinance a PA Forward loan

How to Apply for Financial Aid

You and your family need 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.



Nearly every type of aid discussed so far requires the FAFSA as the first step to apply.

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. Typically, the FAFSA is available on October 1 for the upcoming award year. Due to significant changes to the 2024-25 FAFSA, it will not be available until December 2023. The 2025-26 FAFSA will be available October 1, 2024. Since deadlines vary, complete the FAFSA as soon as possible!

PHEAA offers FREE FAFSA events! Visit pheaa.org/fafsa-events to find one near you.

If you plan to attend school from	You can submit the FAFSA from	Tax Info
July 1, 2023 – June 30, 2024	October 1, 2022 – June 30, 2024	2021
July 1, 2024 – June 30, 2025	December 2023 – June 30, 2025	2022
July 1, 2025 – June 30, 2026	October 1, 2024 – June 30, 2026	2023

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.

Filling out the FAFSA is free! The official site will never charge you or ask for credit card information to apply. Plus, you are never obligated to borrow any money.

How to File the FAFSA

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

STEP 1 ▶ Create a Federal Student Aid Account

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

If you're a dependent student, both you AND at least one parent should create an account to electronically sign the FAFSA.

STEP 2 ► Organize Your Information

The FAFSA asks for details about you and your financial situation. If you're married, you will need the same information for your spouse. If you're a dependent student, you will also need your parents' information. 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 Alien Registration number if you are not a U.S. citizen
- Your W-2 forms
- Your federal income tax return 1040 and accompanying schedules
- Your financial assets, including: Checking and savings statements; records of stocks, bonds, 529 plans; other investments; child support received; and value of businesses and investment farms.
- 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:

- Born before 2001 for the 2024-25 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 or self-supporting student at risk of being homeless
- 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 3 ► File Online

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](https://studentaid.gov) to get started.

FAFSA FAQ

Should I file the 2023-24 FAFSA or the 2024-25 FAFSA?

Your FAFSA should correspond with the academic year you plan to attend school. Check with your school's Financial Aid Office if you need further guidance, especially if you plan to take summer classes.

I need help not listed here!



Scan Me

No worries, we've got you.

Visit pheaa.org/college-planning/fafsa/fafsa-faq for more information. Or, if you have special financial circumstances—such as a sudden change in family income—you can contact your financial aid office for help.

After Filing the FAFSA

After filing, you will see an instant confirmation screen. Don't close it! You can link to the PA State Grant Form directly from the FAFSA. Additional information about the PA State Grant Program is in the next section.



The quickest way to apply for a PA State Grant is from the FAFSA website.

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'll 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 information. PHEAA and each of the schools that you listed on your FAFSA will receive a copy of the information you provided, including the **Student Aid Index (SAI)**. The SAI is calculated by a federal formula based on the income and asset information that you provided. You can review your SAI on the FAFSA confirmation page.

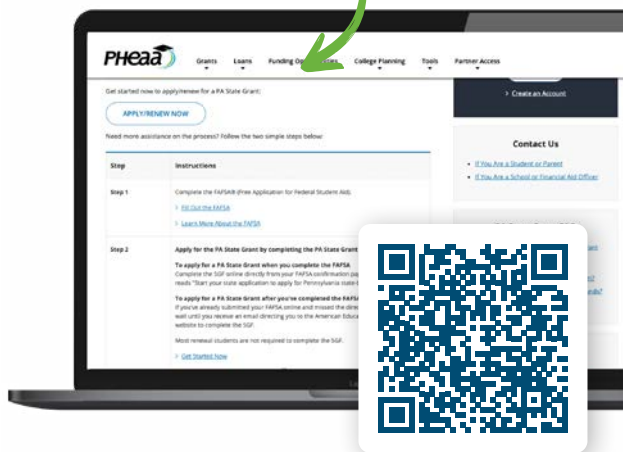


In May, PHEAA will send you an update about your eligibility for the PA State Grant Program.

How to Apply for the PA State Grant

In addition to completing the FAFSA, you also need to complete the PA State Grant Form. The quickest way to apply for a PA State Grant is from the FAFSA website.

Get all the details on our website!



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.

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 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.

How to Apply for Other Aid Programs

Check the specific program requirements online. Whether the program is state or federal, you may need to fill out a form and complete the FAFSA to be considered.



State-Based Aid Requirements

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

How to Apply for Direct Loans for Students

Once you complete the FAFSA, your school's Financial Aid Office handles the details. Look for Direct Student Loans in your financial aid offer—and remember, you're never obligated to borrow money! You'll have the chance to accept each part of your aid package individually. No Direct Loans are final until you sign your MPN.

How to Apply for Direct PLUS Loans for Parents

STEP 1 ► Complete a FAFSA.

STEP 2 ► Complete a MPN online by signing in at [StudentAid.gov](https://studentaid.gov).

Financial Aid Timeline

There's a lot to do when you're paying for school! Following these steps will help you stay organized and informed about your options as you plan your future.



Notes

Resources

- [EducationPlanner.org](https://www.educationplanner.org)—Provides practical and easy-to-understand advice helping you prepare for college and your career.
- [FastWeb.com](https://www.fastweb.com)—A FREE search tool for scholarships, internships, and part-time jobs.*
- [PA529.com](https://www.pa529.com)—PA 529 plans help families save for college and career education.
- [PACareerZone.com](https://www.pacareerzone.com)—Explore, plan, and choose careers that match your interests.*
- [pheaa.org](https://www.pheaa.org)—Get information on the PA State Grant Program and other state administered financial aid programs.
 - [pheaa.org/order-online](https://www.pheaa.org/order-online)—Order FREE printed resources covering every aspect of paying for college and preparing for your future.
 - [pheaa.org/PAForward](https://www.pheaa.org/PAForward)—PA’s low-cost way to pay for college with loans for undergrads, graduate school, and parents.
- [MySmartBorrowing.org](https://www.mysmartborrowing.org)—An interactive tool that helps you calculate and compare the cost of your college choices.
- [StudentAid.gov](https://studentaid.gov)—The U.S. Department of Education’s official site. Get information on preparing for and funding your education.*
- [StudentAid.gov/aid-summary](https://studentaid.gov/aid-summary)—A central database containing information about your federal loans and grants.*
- [StudentAid.gov/help-center](https://studentaid.gov/help-center)—An excellent resource for questions regarding federal aid.*
- [facebook.com/FederalStudentAid](https://www.facebook.com/FederalStudentAid)—Visit Federal Student Aid’s official Facebook page for the latest federal student aid news.*
- [YouCanDealWithIt.org](https://www.youcandealwithit.org)—Learn to manage money, student loans, a budget, and credit cards.

* 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.

Board of Directors

Senator Wayne D. Fontana
Chairman, Allegheny

Representative Steven C. Mentzer
Vice Chairman, Lancaster

Senator Ryan P. Aument
Lancaster

Senator Camera Bartolotta
Washington

Senator James R. Brewster
Allegheny

Representative Sheryl M. Delozier
Cumberland

Senator Arthur Haywood
Montgomery/Philadelphia

Senator Vincent J. Hughes
Montgomery/Philadelphia

Representative Aaron D. Kaufer
Kingston

Senator Daniel Laughlin
Erie

Representative Maureen E. Madden
Monroe

Representative Jennifer O'Mara
Delaware

Senator Lynda Schlegel Culver
Northumberland

Dr. Jonathan D. Green
Susquehanna University, Selingsgrove

Ms. Ava Willis-Barksdale
Lincoln University

Dr. Khalid Mumin
Acting Secretary, PA Dept. of Education

House Democratic Appointee
Vacant

House Democratic Appointee
Vacant

House Republican Appointee
Vacant

Governor Appointee
Vacant



Looking for more?
Follow us on social media!

 pheaaaid  pheaa.aid
 @PHEAAaid  PHEAA



Pennsylvania Higher Education Assistance Agency

Pennsylvania Higher Education Assistance Agency

1200 North Seventh Street, Harrisburg, PA 17102-1444 • 1-800-692-7392

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 publication. Copyright © PHEAA, 2023. ALL RIGHTS RESERVED.

RG-SGPPE
070323