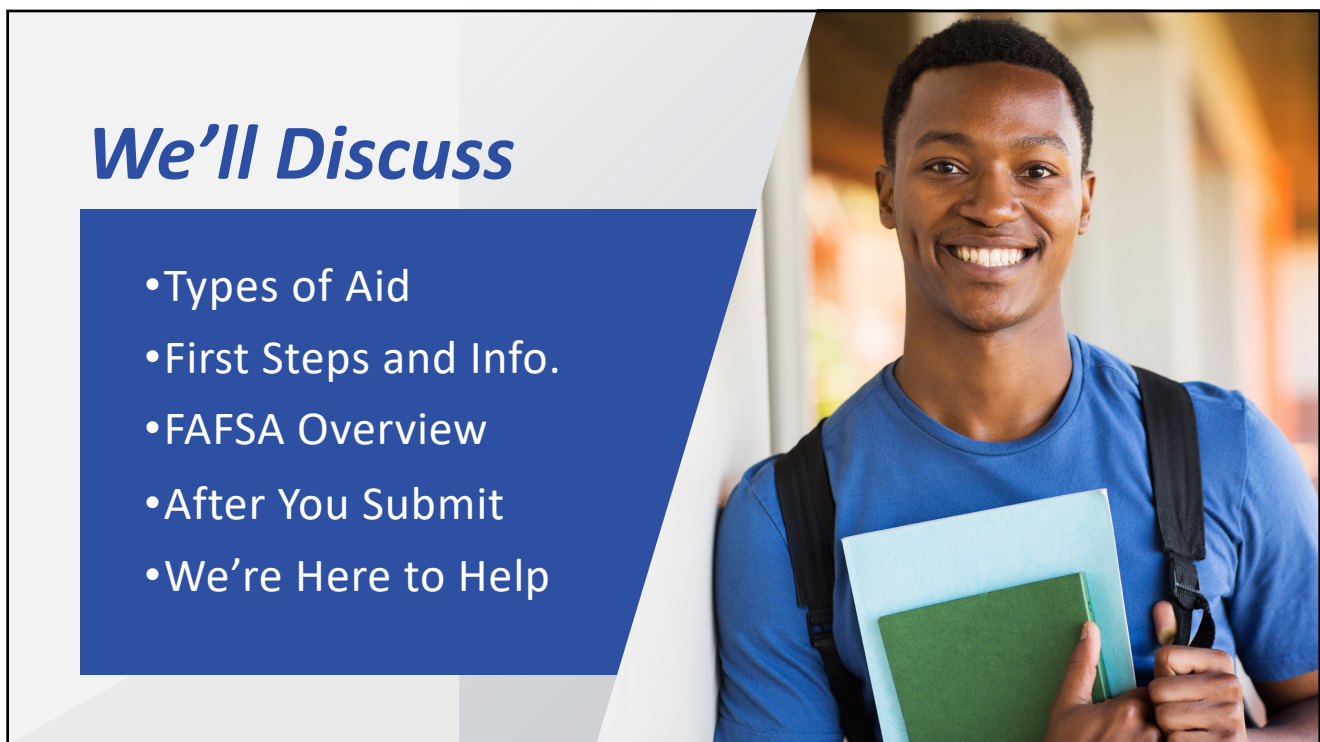




1



2

# Types of Aid



3

## Types of Financial Aid

### Gift Aid

Grants  
Scholarships



### Self-Help Aid

Savings  
Student Employment  
Loans

4



## Grants



### Federal

- Pell Grant (max. \$7,395 / yr.)
- Supplemental Educational Opportunity Grant (SEOG) (\$100 to \$4,000)
- TEACH Grant (max. \$3,772 / yr.)

### State

- 21st Century Scholars
- Frank O'Bannon Grant
- Workforce Ready Grant

[INvestEdIndiana.org/Grants](http://INvestEdIndiana.org/Grants)

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## Credit Completion

Complete 30 credit hours each year to maintain maximum grant eligibility & graduate on time.



### On Time

- 30 Credits**
  - 15 Credits - Fall
  - 15 Credits - Spring
- 60 Credits**
  - 15 Credits - Fall
  - 15 Credits - Spring
- 90 Credits**
  - 15 Credits - Fall
  - 15 Credits - Spring
- 120 Credits**
  - 15 Credits - Fall
  - 15 Credits - Spring



### Full Time

- 24 Credits**
  - 12 Credits - Fall
  - 12 Credits - Spring
- 48 Credits**
  - 12 Credits - Fall
  - 12 Credits - Spring
- 72 Credits**
  - 12 Credits - Fall
  - 12 Credits - Spring
- 96 Credits**
  - 12 Credits - Fall
  - 12 Credits - Spring
- 120 Credits**
  - 12 Credits - Fall
  - 12 Credits - Spring

6


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## Scholarships

*Need based vs. Merit based*

**Where to look for scholarships:**

- FREE National Search Sites
- College/University
- Local/Community
  - School Counselor
  - Community Foundation
  - Business & Employer
  - Church & Civic Organizations




**INvestEdIndiana.org/Scholarships**

7

INvestEdIndiana.org/1000

Five  
\$1,000 Scholarships  
Awarded



**INvestEd**  
Scholarship  
Drawing

Must be 16 or older  
to enter

INvestEdIndiana.org/1000

8

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## ***Saving for Education***

- Monetary Gifts
- Job Earnings
- **529 Direct Savings Plan**
  - 20% tax credit up to \$1,500
  - Account owner can change beneficiary
- **Coverdell Education Savings Account (ESA)**
  - After-tax investment with tax free withdrawals
  - Annual maximum contribution \$2,000

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## ***Student Employment***

### **Benefits**

- Earn money to pay for college & minimize student loans
- Job & interview experience
- Build time management skills

### **Options**

- Federal Work-Study
- Working Part-time
- Internships



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## Education Loans



**Federal Direct Loans** Rate: 6.53% + Fee: 1.057%

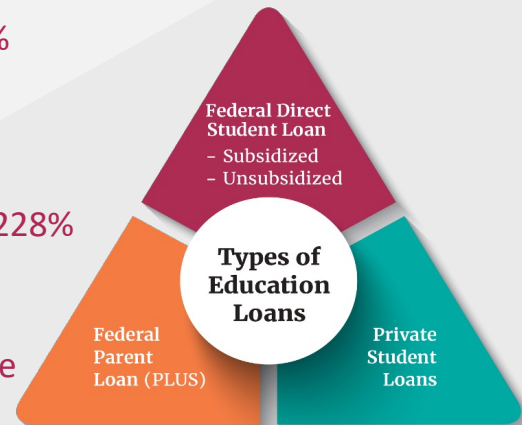
- Student's Loans
- Subsidized & Unsubsidized
- Annual Limits

**Federal Direct PLUS Loans** Rate: 9.08% + Fee: 4.228%

- Parent's Loan
- Eligibility impacted by adverse credit

**Private Loans** Rate: Varies & Fee: Typically None

- Student and Cosigner's loan
- Eligibility based on credit score & income



11

**First Steps  
and Info.**



12

## College Costs



### Direct Costs

- What you pay directly to the college
  - Tuition & Fees
  - Housing & Food

Direct Costs	
Tuition & Fees	11,220
Housing & Food	12,100
<b>Total Direct Cost</b>	<b>23,320</b>

### Cost of Attendance

- Direct costs + federally required estimates
  - Books & Supplies
  - Transportation
  - Misc. Personal Expenses

Cost of Attendance	
Direct Costs	23,320
Books & Supplies*	1,050
Transportation*	660
Misc. Personal Expenses*	2,170
<b>Total COA</b>	<b>27,200</b>

\*Denotes estimate

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## FAFSA

### Free Application for Federal Student Aid

- Annual application for most forms of financial aid

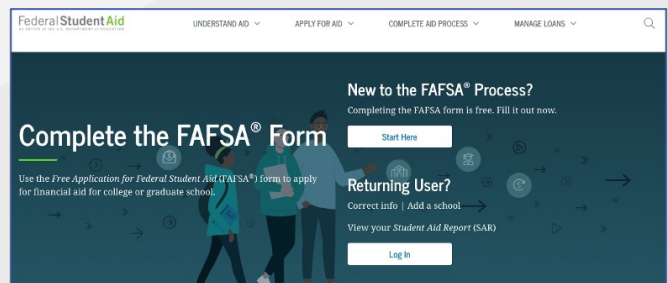
- Basis for determining

- Federal Funds

- Grants
- Work-Study
- Loans

- State of Indiana Grants
- Some institutional funds

- Calculates student aid index



**studentaid.gov**

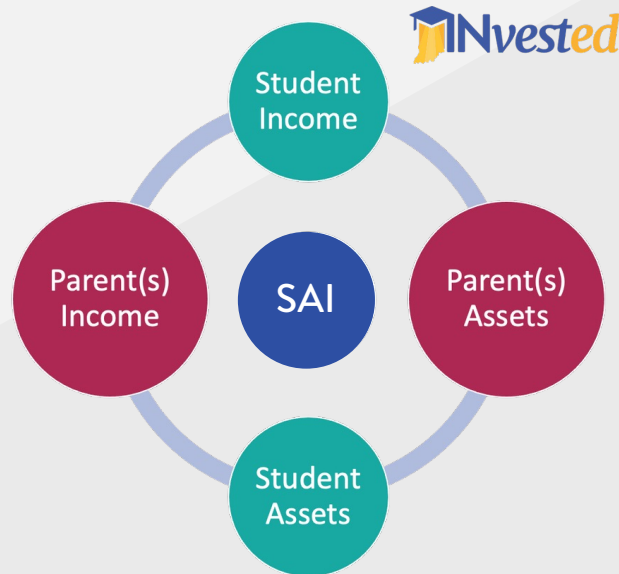
14

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## Student Aid Index

### FAFSA calculation

- Based on income, assets, & family data
- Used by the college to calculate your financial aid offer



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[INvestEdIndiana.org/FAFSA](https://INvestEdIndiana.org/FAFSA)

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## Federal Student Aid Account (FSA ID)

### User account unique to each person

- Student uses to login to FAFSA & sign electronically
- Contributors (parent, parent's spouse, student's spouse) use to sign electronically
- Student & contributors can **NOT** use the same email or phone number (used for two-step verification)

### Note:

- FSA ID **must** be set up & confirmed **before** filing the FAFSA

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Need help creating your FSA ID?  
[INvestEdIndiana.org/FAFSA](https://INvestEdIndiana.org/FAFSA)



### Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to manage the student loan journey.

[Get Started](#)

Already have an account? [Log In](#)

### What You Can Use Your Account For

- Filling out the *Free Application for Federal Student Aid (FAFSA®)* form
- Signing your *Master Promissory Note (MPN)*
- Applying for repayment plans
- Completing loan counseling
- Using the *Public Service Loan Forgiveness Help Tool*

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## FAFSA

- Expected to open in **December**
- Uses completed tax data

HS Graduation Year	FAFSA Year	Academic Year (Attending College Between)	FAFSA Open Date	Tax Year Data
2024	2024-2025	July 1, 2024 - June 30, 2025	December 2023	2022
<b>2025</b>	<b>2025-2026</b>	<b>July 1, 2025 - June 30, 2026</b>	<b>October 1, 2024</b>	<b>2023</b>
2026	2026-2027	July 1, 2026 - June 30, 2027	October 1, 2025	2024

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- Know deadlines
  - State of Indiana priority deadline - April 15th
  - Colleges - Ask them

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## Start FAFSA

- [StudentAid.gov](https://studentaid.gov)
- Login using FSA ID
- Select Your Role
  - Student
  - Contributor (Parent)
- FAFSA Onboarding



The screenshot shows the Federal Student Aid (FAFSA) website. At the top, there's a navigation bar with links for FAFSA, Loans & Grants, Repayment, and Loan Forgiveness. The main heading is "Get Money to Pay for School" with a subtext: "Use the Free Application for Federal Student Aid (FAFSA) form to apply for financial aid for college or graduate school." Below this, there are buttons for "Start a New Form" and "Edit Existing Form". A section titled "2024-25 FAFSA Form" includes a note: "Need to access last year's form? Start or Edit a 2023-24 Form". There's a section for "Check FAFSA Deadlines for the State You Live In" with dropdowns for "School Year" and "State of Residence", and a "Find Deadlines" button. At the bottom, three boxes provide quick information: "Who Should Complete This?" (Any student, regardless of income...), "How Long Will it Take?" (It takes most people less than an hour...), and "What Do I Need?" (Verified StudentAid.gov account, Social Security Number, Parent or spouse contributor email addresses, Income and asset information, if required).

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## Confirm Information

- Check Identity Info (SSN, Address, Etc.)

## Provide Consent

- Providing consent from both student & contributor(s) is required to receive aid
- Consent allows the FAFSA to pull IRS data



The screenshot shows the "Student Identity Information" confirmation page on the FAFSA website. It asks the user to "Review the information below and verify that it's correct before moving forward." The information listed includes: Name (Rajya A. Tran), Date of Birth (05/02/1995), Social Security Number (\*\*\*-\*\*-1234), Email Address (rtran@nvested@gmail.com), and Mobile Phone Number (0000 555-5555). At the bottom, there's a note: "To update this information for all federal student aid communications, go to Account Settings."

### Provide Consent or Be Ineligible for Federal Student Aid

#### Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024-25 FAFSA form.

→ FTI is used to determine your eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

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## Student Personal Circumstances



FAFSA FORM 2024-25 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student College or Career School Plans

When the student begins the 2024-25 school year, what will their college grade level be?

☒ First Year (freshman)

☐ Second Year (sophomore)

☐ Other undergraduate (junior or senior)

☐ College graduate, professional, or beyond (MBA, MD, Ph.D., etc.)

When the student begins the 2024-25 school year, will they have their first bachelor's degree?

☐ Yes ☒ No

Previous Continue

- Based off year, not college credits
- Determines dependency status & student loan amount

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## Student Personal Circumstances



### Dependency Determination:

- Born before January 1, 2001
- Graduate/professional student
- Student marital status
- Student dependents
- At risk of being homeless
- Additional situations

#### Student Personal Circumstances

Select all that apply.

- ☐ The student is currently serving on active duty in the U.S. armed forces for purposes other than training.
- ☐ The student is a veteran of the U.S. armed forces.
- ☐ The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 20XX and June 30, 20XX.
- ☐ At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).
- ☐ At any time since the student turned 13, they were a ward of the court.
- ☐ At any time since the student turned 13, they were in foster care.
- ☐ The student is or was a legally emancipated minor, as determined by a court in their state of residence.
- ☐ The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

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## Student Dependency Status



- FAFSA determines eligibility for a variety of aid types, which includes Federal Loans.
- Answering “Yes” here means a student could miss out on other aid.

### Student Dependency Status



#### Dependent Student

Based on your answers, you're a dependent student, and since we assume parents of dependent students will help pay for your education if they are able, we need information about their finances and backgrounds. This information is used to determine how much financial aid you're eligible to receive.

#### Apply for a Direct Unsubsidized Loan Only

Are the student's parents unwilling to provide their information, but the student doesn't have an unusual circumstance that prevents them from contacting or obtaining their parents' information?

Select “Yes” if the student wants a financial aid administrator at their school to determine their eligibility for a Direct Unsubsidized Loan only.

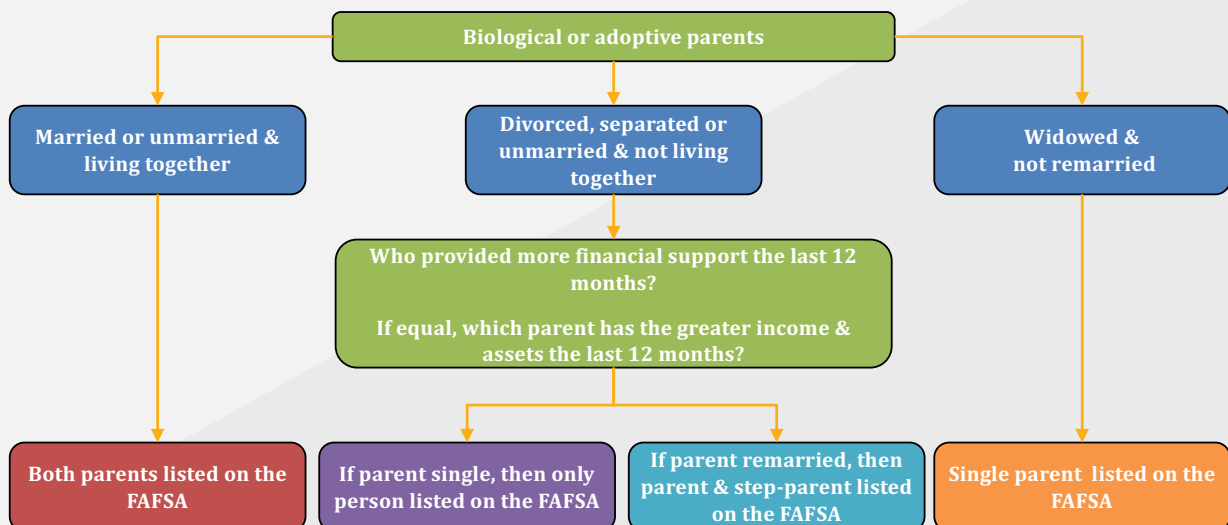
☐ Yes

☒ No

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## Who is the Parent?



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## Parent Wizard

- Based on input boxes will appear to invite parent(s) as contributors



FAFSA<sup>®</sup> FORM 2024-25 Student: Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Tell Us About Your Parents

On the FAFSA<sup>®</sup> form, your "Parent" is your legal (biological or adoptive) parent or stepparent who supports you financially.

Are your parents married to each other?

☒ Yes ☐ No

You will need to provide information for your parents  
Based on your answers in this section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your parents to your form so they can complete their required sections.

Previous Continue

**Parent**

First Name

Last Name

Date of Birth  
Month  Day  Year

Social Security Number (SSN)  Hide

☐ My parent doesn't have an SSN.

Email Address

Confirm Email Address

Send Invite

**Parent Spouse or Partner optional**

First Name

Last Name

Date of Birth  
Month  Day  Year

Social Security Number (SSN)  Hide

☐ My parent doesn't have an SSN.

Email Address

Confirm Email Address

Send Invite

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## Student Demographic Information



FAFSA<sup>®</sup> FORM 2024-25 Student: Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### High School Information

From what high school did or will the student graduate?

State  
New York (NY)

City  
Brooklyn

High School Name - optional  
Brown High School

☒ Brown High School  
Brooklyn, New York (NY)

Search Again

Previous Continue

- Student Demographic Info
- Parents' education
- Student's high school information

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## Student Financials

- All questions answered through the DDX are not shown.
- Only questions that need manual entry will appear.



Personal Circumstances Demographics **Financials** Colleges Signature

### Student 2022 Tax Return Information

Refer to the student's 2022 tax return to answer the following questions.  
Convert all currency to U.S. dollars.

**Amount of College Grants, Scholarships, or AmeriCorps Benefits Reported as Income to the IRS (optional)**  
*The student paid taxes on these grants, scholarships, or benefits. These usually apply to those renewing their EAFSA® form, not to first-time applicants.*

\$  .00 ⓘ

**Foreign Earned Income Exclusion**

\$  .00

[Previous](#) [Continue](#)

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## Student Asset Information

Assets do **NOT** include the values of:

- The home you live in
- Retirement plans
- Value of life insurance

Assets **DO** include the values of:

- Cash, savings, and checking
- Business or family farm
- Real estate, stocks, bonds, 529 college savings plans\*, and other investments

\* Education savings plans still counted as parental asset but **ONLY** if the account is designated for the student



Personal Circumstances Demographics **Financials** Colleges Signature

### Student Assets

**Current Total of Cash, Savings, and Checking Accounts**  
*Don't include student financial aid*

\$  .00

**Current Net Worth of Businesses and Investment Farms**  
*Enter the net worth of the student's businesses or for-profit agricultural operations. Net worth is the value of the businesses or farms minus any debts owed against them.*

\$  .00

**Current Net Worth of Investments, Including Real Estate**  
*Don't include the home the student lives in. Net worth is the value of the investments minus any debts owed against them.*

\$  .00

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## School Selection

Select colleges you want to receive your FAFSA information

- List up to 20 colleges
- Encouraged to list at least one college from Indiana
- Can always update schools

Where should we send your FAFSA?

Search for the colleges to which you'd like to send your FAFSA\* information.  
You can add up to 20 colleges to your FAFSA form.

0 of 20 Schools Selected [View Selected Schools](#)

Search by School Name Search by School Code

State:     
  
 School Name - optional:

<b>Rice University</b> Burlington, California (CA)	Federal School Code 809773	<input type="button" value="+ Select"/>
<b>Rhodes College</b> Centerville, California (CA)	Federal School Code E89235	<input type="button" value="+ Select"/>
<b>Smith College</b> Lexington, California (CA)	Federal School Code G92383	<input type="button" value="+ Select"/>
<b>Macalester College</b> Madison, California (CA)	Federal School Code O38412	<input type="button" value="+ Select"/>
<b>Wesley College</b> Springfield, California (CA)	Federal School Code F09983	<input checked="" type="button" value="Selected"/>

< Previous 1 2 3 4 5 Next >

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## Review, Sign, & Submit

- Student reviews all entered information
- Student agrees and signs their part of the FAFSA.

Sign and Complete Your Part

**Summary**  
This page confirms you understand the terms and conditions of the FAFSA form, and that you have filled it out accurately to the best of your ability.

The FAFSA form is a legal document you will electronically sign with your FSA ID. Because this is associated with your personal information, do not share it with anyone.

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

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

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

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

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

If you sign this application or any document related to the federal student aid programs electronically using a username and password, and/or any other credential, you certify that you are the person identified by the username and password, and/or any other credential and have not disclosed that username and password, and/or any other credential to anyone else. If you purposely give false or misleading information, you may be fined up to \$20,000, sent to prison, or both.

**Sign Your FAFSA Form**

☒ I, Raya Tran, agree to the terms outlined above



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## Student Section Complete

- Next steps for student
- The form is not completed until the contributor(s) completes & signs their sections of the form



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Parent Info.

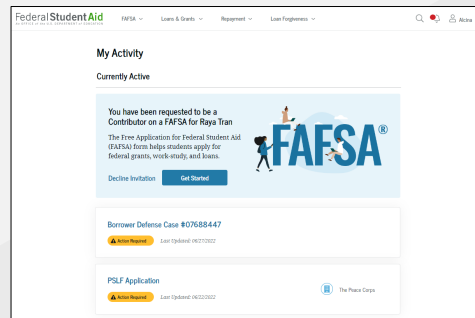


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## Contributor/Parent Info

- Invitation Email
- Log In
- Accept Invitation



FederalStudentAid

### Help Complete [StudentFirstName]'s Form

[Contributor First Name],

[StudentFirstName] [StudentLastInitial] can't be eligible for federal student aid without your input. Help them complete the [Free Application for Federal Student Aid \(FAFSA®\)](#) form.

Providing information as a contributor does not make you financially responsible for [StudentFirstName]'s education costs. Completing the FAFSA form is how they qualify for student aid including:

- Federal Pell Grants,
- federal student loans,
- state financial aid, and
- school financial aid.

[Log in with your FSA ID (account username and password) to complete your section.]

**Note: Forms are deleted after 45 days of inactivity.**

Don't recognize [StudentFirstName]? Read [\[Help, login, etc.\]](#)

[Log In](#)



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## Confirm Information

- Check Identity Info (SSN, Address, Etc.)

## Provide Consent

- Providing consent from both student & contributor(s) is required to receive aid
- Consent allows the FAFSA to pull IRS data



### Parent Identity Information

Review the information below and verify that it's correct before moving forward.

Name  
Alcina Tran

Date of Birth  
05/05/1973

Social Security Number  
\*\*\*-\*\*-1234

Email Address  
alcinatran@school.edu

Mobile Phone Number  
(555) 555-5555

To update this information for all federal student aid communications, go to [Account Settings](#).

### Provide Consent or Be Ineligible for Federal Student Aid

#### Summary

Your consent is needed to retrieve and disclose federal tax information (FTI). With your consent, we can obtain tax return information automatically from the IRS to help you complete the FAFSA® form. If you don't provide consent, you will not be eligible for federal student aid, including grants and loans. You must provide consent even if you didn't file a U.S. federal tax return or any tax return at all.

→ Get your 2022 tax return information for the 2024-25 FAFSA form.

→ FTI is used to determine your eligibility for federal student aid.

→ Tax return information is required to complete the FAFSA form.

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## Parent Demographics

- Completed by the parent contributor
- Current Marital Status

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## Parent Financials

- Tax Filing Status  
Determines if one or both contributors need FSA ID/Sign & Submit
- Family Size  
Could need adjusting if different from 2022 tax forms
- Number in College

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## Parent Asset Information

Assets do **NOT** include the values of:

- The home you live in
- Retirement plans

Assets **DO** include the values of:

- Child support received (last full calendar year)
- Cash, savings, and checking
- Business or family farm
- Real estate, stocks, bonds, 529 college savings plans\*, and other investments

\* Education savings plans still counted as parental asset but **ONLY** if the account is designated for the student



Demographics Financials Signature

**Annual Child Support Received**  
Enter total amount received in child support for the last complete calendar year.

\$ 0 .00

**Parent Assets**

**Current Total of Cash, Savings, and Checking Accounts**  
Don't include student financial aid

\$ 10,000 .00

**Current Net Worth of Businesses and Investment Farms**  
Enter the net worth of your businesses or for-profit agricultural operations. Net worth is the value of your businesses or farms minus any debts owed against them.

\$ 0 .00

**Current Net Worth of Investments, Including Real Estate**  
Don't include the home you live in. Net worth is the value of your investments minus any debts owed against them.

\$ 5,000 .00

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## Other Parent Info

- Refers to the spouse of parent contributor  
Includes married stepparent
- Information needed  
Name, DOB, SSN, email
- May be asked for FSA ID depending on tax filing status



Demographics Financials

**Other Parent's Information**  
Enter the following information about the other parent.

**Other Parent**

First Name  
Travis

Last Name  
Tran

Date of Birth  
Month: 02 Day: 01 Year: 1970

Social Security Number (SSN)  
\*\*\*\*\* Show

Email Address  
travistran@gmail.com

Confirm Email Address  
travistran@gmail.com

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## Review, Sign, & Submit

- Review all entered information
- Contributor agrees, signs & submits the FAFSA.



The image shows two overlapping screenshots from the FAFSA website. The top screenshot is titled "Sign and Complete Your Section" and shows a "Summary" box with the following text: "This page confirms that you understand the terms and conditions of the FAFSA form and filled out the form accurately to the best of your ability. The FAFSA form is a legal document you will electronically sign with your account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone." Below this, there is a section for "Sign and Submit" with a "Sign and Submit" button. The bottom screenshot is titled "Congratulations, the FAFSA Form is Complete!" and shows a "What Happens Next" section with three items: "Email sent", "The Student Will Receive Notification of Processing", and "The Student Will Receive School Communications". At the bottom of this screenshot is a "Track and Manage the Student's FAFSA Form" section with a "View Status" button.

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# After You Submit



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## FAFSA Submission – Summary

- Eligibility Overview - Includes Student Aid Index (SAI)
- FAFSA Form Answers
- Next Steps
  - Correct any errors
  - Update School Info
  - Make sure school has needed documents
    - Dependency paperwork (if needed)
    - Additional financial aid forms

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**All other aid determined by the college's Financial Aid Office**



Eligibility Overview FAFSA Form Answers School Information **Next Steps**

### Estimated Federal Student Aid

<b>Federal Pell Grant</b> ⓘ A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.	Up to <b>\$4,556</b>
<b>Federal Direct Loans</b> ⓘ A federal direct loan is money lent by the government to you that you must repay with interest.	Up to <b>\$4,556</b>
<b>Federal Work-Study</b> ⓘ Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.	<b>You May Be Eligible</b>

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

[Learn more about financial aid](#)

**Keep in mind, this is only an estimate**  
 Always refer to your school's financial aid offer for a final determination of financial aid available.

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## Special Circumstances

**Changes to your situation not represented on the FAFSA may include:**

- Change in employment or income status
- Medical expenses not covered by insurance
- Change in parent marital status
- Unusual dependent care expenses
- Student unable to obtain parent information

**If a special circumstance occurs, contact the college's Financial Aid Office**

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## Financial Aid Offer

- **Timing & delivery of offer varies by college**
  - Size of school
  - When FAFSA was submitted
- **Each college provides a financial aid offer outlining the following:**
  - Cost of attendance
  - Financial aid amounts (Grants, scholarships, work-study, & loans)
  - Options to pay remaining balance
- **What you should do:**
  - Review costs and financial aid offers
  - Clearly understand your obligations
  - Ask questions



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## Sample Financial Aid Offer

### Typical Sections:

- Cost
- Grants & Scholarships
- Work Study
- Student Loans
- Remaining Balance
  - Outside Scholarships
  - Out of Pocket
  - Payment Plan
  - PLUS (Parent) Loan
  - Private Loan



### INvestEd Sample University 2024-25 Financial Aid Offer

#### Cost of Attendance

Tuition & Fees	\$10,800
Housing & Food	\$12,140
<b>Direct Cost Subtotal: \$22,940</b>	
Books & Supplies	\$800
Transportation	\$480
Misc. Personal Expenses	\$1,980
<b>Total Cost of Attendance</b>	<b>\$26,200</b>

#### Financial Aid Offers

Pell Grant	\$4,250
Frank O'Bannon State Grant	\$3,250
Institutional Scholarship	\$3,500
<b>Grants &amp; Scholarships Subtotal: \$11,000</b>	
Federal Work-Study	\$3,000
Direct Subsidized Loan	\$3,500
Direct Unsubsidized Loan	\$2,000
<b>Total Financial Aid</b>	<b>\$19,500</b>
<b>Remaining Balance</b>	<b>\$6,700</b>

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