Spring Branch ISD
parent u
A Family Learning Experience

Financial Aid Overview

SBISD

Courtney Robinson-Trotter, College Access Liaison
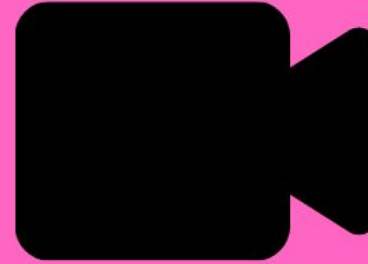
FINANCIAL AID OVERVIEW

ZOOM INSTRUCTIONS

Zoom tools can be found in your meeting toolbar.
If you do not see these icons, click "More" or the three dots.

MORE

AUDIO

Please **do not unmute** during this presentation

VIDEO

Video is **optional** for this presentation

Q&A

Please ask all questions using the Q&A Feature

Cost of Attendance

Each college or university has an **estimated** cost for a student to attend for one year. This is only an estimate and not the exact amount the student will pay.

Includes:
➔ Direct Costs: Tuition & Fees, Room & board, Meal Plans

➔ Indirect Costs: Books & Supplies, Transportation, & other personal expenses

Net Cost

This is the amount that a student pays after subtracting the scholarships and grants they receive.

As the amount of free money a student receives increases, the net cost to attend a college or university decreases.
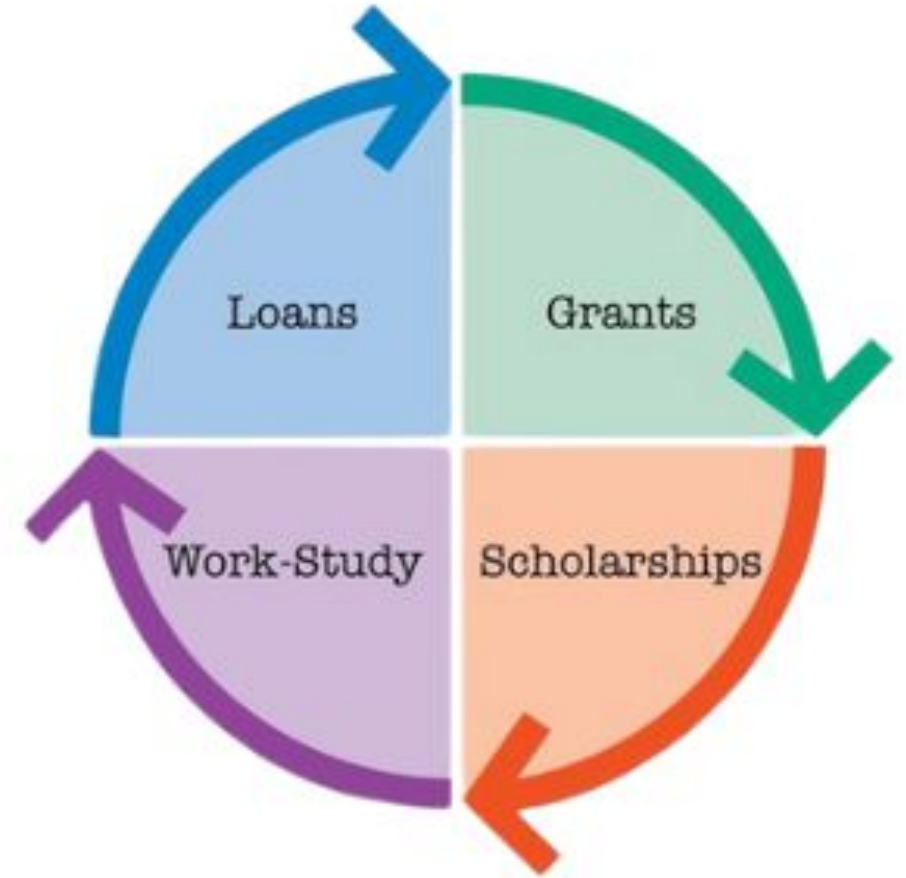
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FINANCIAL AID OVERVIEW

The Cost of College

# Types of Financial Aid

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There are 4 types of financial aid.

Financial Aid can be awarded, earned or borrowed.


Loans

Grants

Work-Study

Scholarships

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FINANCIAL AID OVERVIEW

Types of Financial Aid

- ➜ Free Money

- ➜ Awarded based on Need

- ➜ Federal Grants
  - ◆ Ex: Pell Grants, Supplemental Education Opportunity Grants (FSEOG), TEACH Grant

- ➜ State Grants
  - ◆ Ex: Texas Education Opportunity Grants (TEOG)

- ➜ Institutional Grants
  - ◆ Colleges and Universities may have their own grants that they award to supplement the cost of tuition and fees

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FINANCIAL AID OVERVIEW

GRANTS
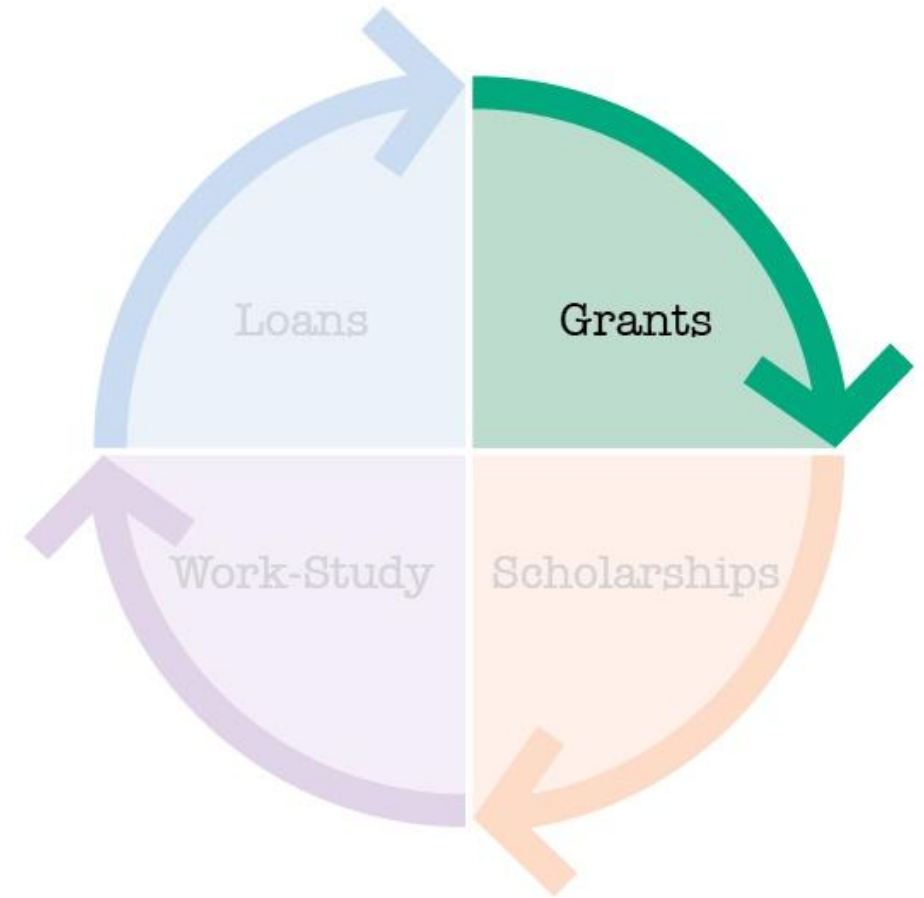
- ➔ Free Money

- ➔ Application depends on the scholarship
  - ◆ Some colleges and universities use the admission application and the financial aid application to determine scholarship recipients

- ➔ Criteria is determined by the person, organization or institution awarding the scholarship
  - ◆ Academics
  - ◆ Need
  - ◆ Identity
  - ◆ Sports or Activity

- ➔ Competitive

- ➔ Local, State, National

- ➔ Institutional, non-institutional

Loans Grants Work-Study Scholarships

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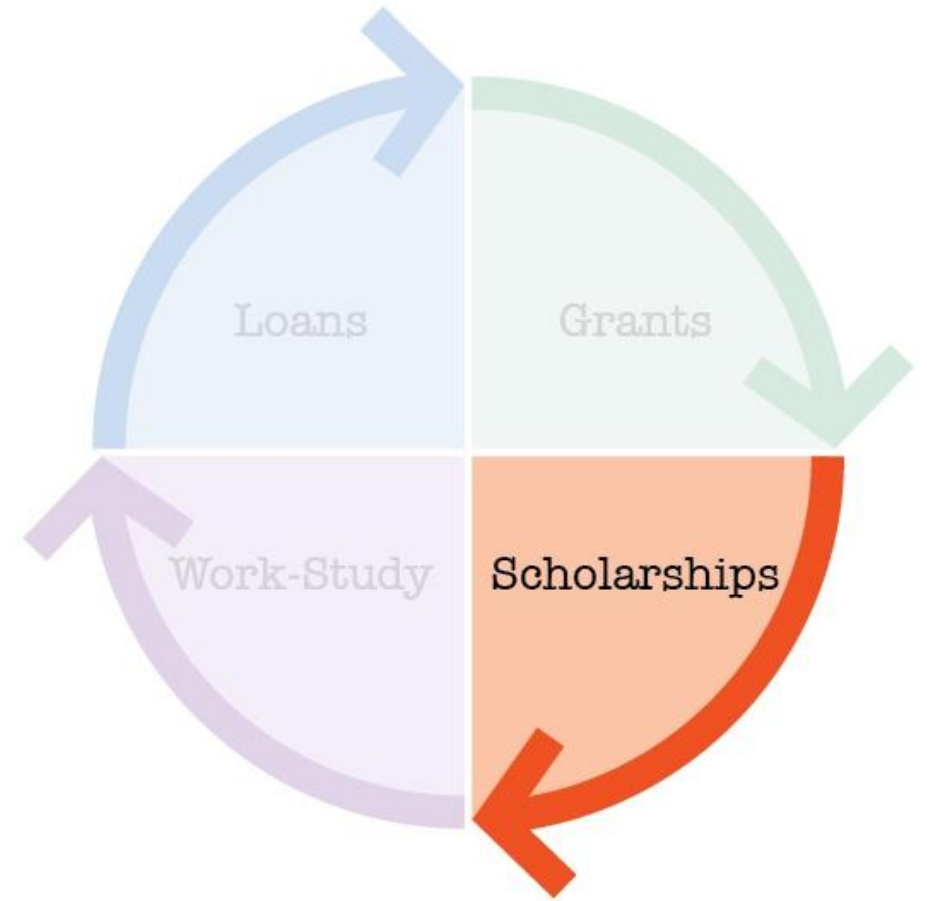
FINANCIAL AID OVERVIEW

SCHOLARSHIPS

‹ Back to Home

Scholarship Search

Scholarships are a form of aid that does not have to be repaid. The list below contains scholarships or financial aid awards that may be relevant for you, based on information pulled from your profile. Select the "Match and Filter" button to apply more criteria or select "Clear Filters" to view all available scholarships.

🔍 Search all scholarships

Sort by **Deadline** ⌄   **CLEAR FILTERS**   **MATCH AND FILTER**

The Law Offices of Sean M. Clear Scholarship

💵 **Maximum Award**
$1,000.00

SEE FULL DETAILS

♡ FAVOR

Show Me How

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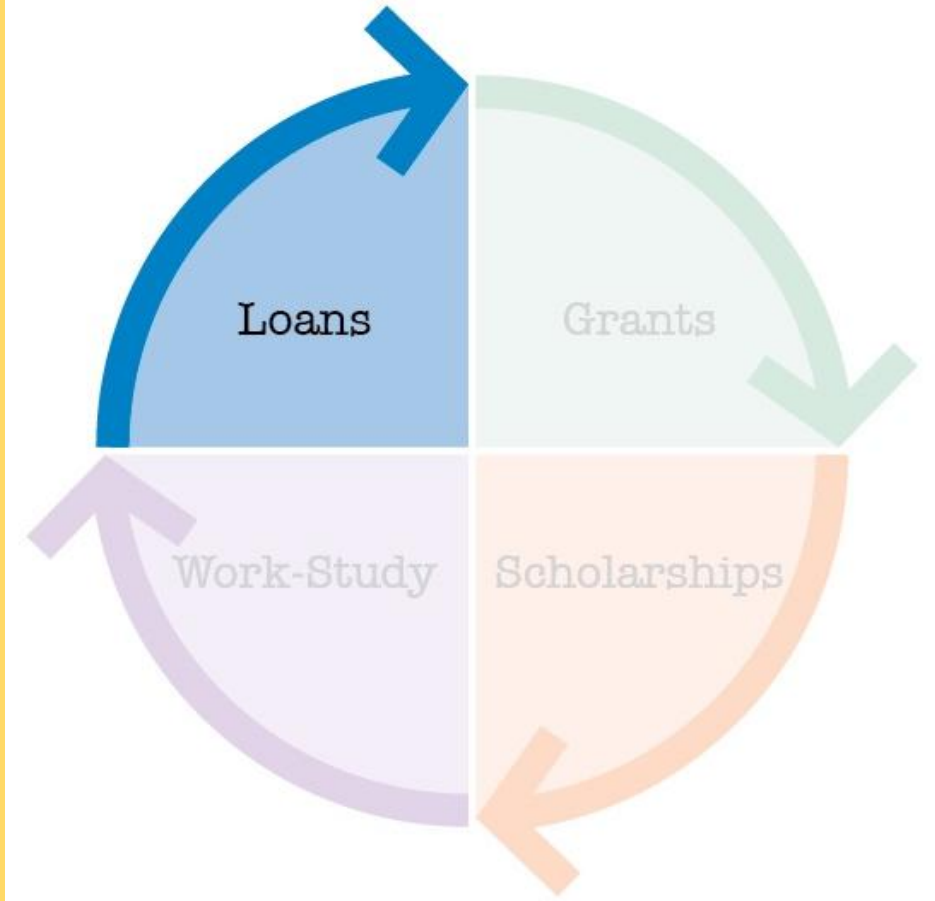FINANCIAL AID OVERVIEW

Naviance Scholarship List

Due Date	Scholarship	Max Award	Grade	Eligibility	Additional Information
10/03	Lounge Lizard Web Design Scholarship	$1,000.00		Only open to students attending school in the United States. Applicant must be a student at an accredited school, or be accepted to begin school at an accredited school within 6 months of application.	
10/05	AES Engineering Scholarship	$500.00		Seniors & Students attending a post secondary educational facility can apply. Scholarship will be awarded on the basis of character, as determined by an evaluation of the essays that are submitted.	
10/05	Responsify Scholarship	$1,000.00		All applicants must be enrolled, or due to be enrolled, as a full-time undergraduate or graduate student at an accredited US college or university for the semester that they are applying to receive the scholarship. Applicants are not required to have a minimum GPA. Domestic, international, online and undocumented students may apply	
10/15	American Muscle's Student Scholarship	$2,500.00		High school seniors planning to attend a college or post-secondary institution are eligible to be awarded a scholarship through this program or students currently enrolled full-time in an American college, Canadian colleges, Automotive Engineering programs, Trade schools, technical institute.	
10/15	Extreme Terrain's Student Scholarship	$2,500.00		Undergraduate college/university students and high school seniors who are pursuing a degree in Environmental Studies, Ecology, Land Use, Earth & Atmosphere Sciences, Sustainable Land Management, Environmental Biology, Sustainable Agriculture Systems. Proof of enrollment is required along with submission.	

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SBISD Scholarship Guide

➜ Earned Money through an on-campus job
   ◆ Majority of schools have a department and/or campus staff to help students with this process

➜ Awarded based on need

➜ 10 – 15 hours per week and money is paid directly to student
   ◆ Student will decide which college expenses the money will go to

➜ Generally above minimum wage and flexible work schedule

Loans
Grants
Work-Study
Scholarships

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FINANCIAL AID OVERVIEW

WORK-STUDY
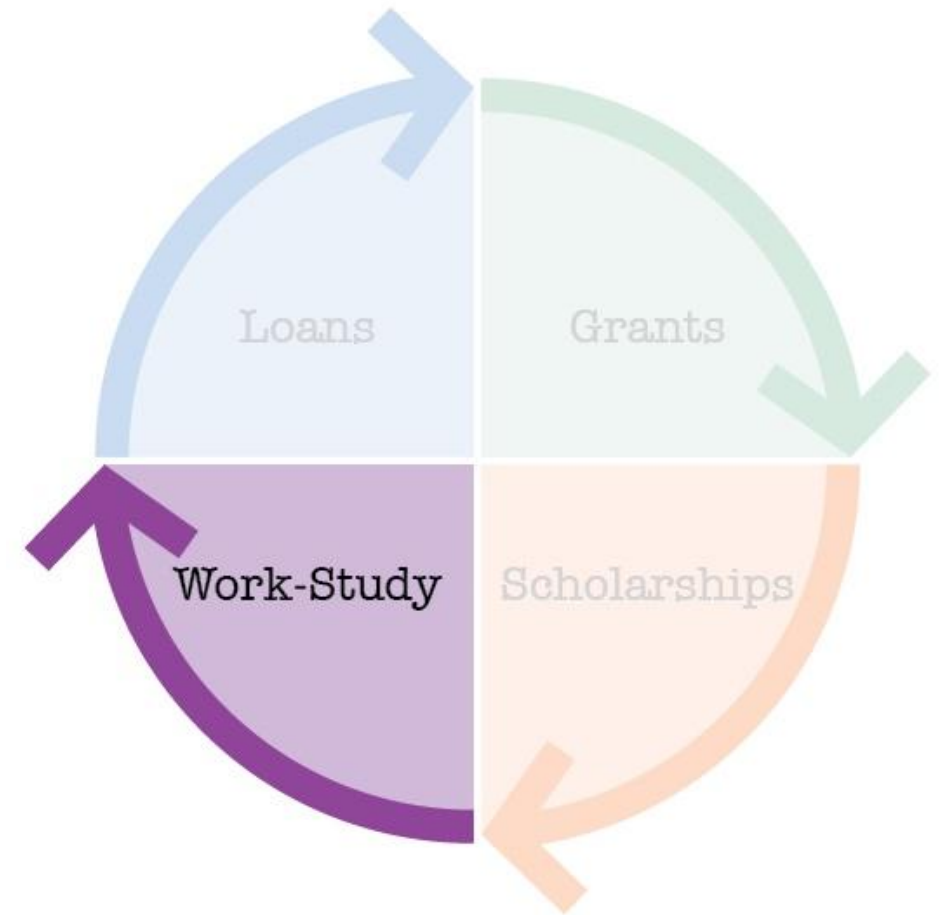
➔ Borrowed money - will need to be repaid

➔ Students are **not required** to take loans if awarded

➔ Government Loans
  ◆ Apply by completing the FAFSA
  ◆ Subsidized - Government pays interest while in school
  ◆ Unsubsidized - Interest builds while in school
  ◆ Repayment starts after 6 months of non-enrollment
  ◆ Only parent plus loans are based on creditworthiness

➔ Private Loans
  ◆ Apply through bank or other financial institution
  ◆ depends on creditworthiness
  ◆ Interest rate and repayment terms based on the individual bank or financial institution

Loans

Grants

Work-Study

Scholarships

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FINANCIAL AID OVERVIEW

LOANS

Financial Aid Applications

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➔ Complete the **2025-2026** Application
   ◆ 2024-2025 Application should only be used if planning to take summer classes immediately after graduation

➔ Complete prior to each year the student is planning to enroll in classes

➔ Selective Service Registration (Males 18+) is not required for federal student aid but is still required for **state financial aid.**

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FINANCIAL AID OVERVIEW

General Information

Students will fill out either FAFSA **OR** TASFA.

This chart outlines who should fill out each application.

The CSS Profile (if necessary) is filled out in addition to FAFSA/TASFA.

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FINANCIAL AID OVERVIEW

WHICH FINANCIAL AID APPLICATION SHOULD I FILL OUT?

STUDENT RESIDENCY STATUS	FAFSA	TASFA
US CITIZEN	✔	
US NATIONAL	✔	
US PERMANENT RESIDENT (I-551 OR I-151 VISA)	✔	
US CONDITIONAL RESIDENT (1-551C VISA)	✔	
ELIGIBLE NONCITIZEN WITH AN ARRIVAL/DEPARTURE RECORD (1-94 VISA)	✔	
ELIGIBLE NONCITIZEN WITH T NONIMMIGRANT STATUS (T-VISA)	✔	
ELIGIBLE NONCITIZEN WHOSE PARENT HOLDS A T-1 NONIMMIGRANT STATUS	✔	
CITIZENS OF THE FEDERATED STATES OF MICRONESIA, THE REPUBLIC OF THE MARSHALL ISLANDS, OR THE REPUBLIC OF PALAU	✔	
NONE OF THE ABOVE BUT IS A TEXAS RESIDENT ELIGIBLE FOR IN-STATE TUITION		✔

FAFSA Overview

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➔ Online Application (There is a paper format as well - not recommended)

➔ For Citizens and eligible non-citizens
  ◆ If a student is in the process of becoming a citizen or eligible non-citizen, they are still considered ineligible until the process is complete

➔ Used to receive Federal and State financial aid for degree and certain certificate programs nationwide

➔ Students can add up to 20 schools at one time

➔ Role Based Form (prefer if student starts)

Student & Parent(s)

➜ Parent is defined as the biological or adoptive parent that provided the **greater financial support** in the last 12 months & Spouse (if applicable)

➜ If both parents provide equal support, the parent with the greater income is considered the parent

➜ Parents who filed jointly: only **ONE** parent will be the contributor

➜ Parents who filed separately: Each parent will be a contributor and will need to create a **separate** FSA ID

➜ FSA Parent Wizard will assist students in choosing the correct contributor

DETERMINING CONTRIBUTORS

ANYONE WHO HAS TO ENTER INFORMATION INTO FAFSA ARE CALLED "CONTRIBUTORS". USE THE FLOWCHART BELOW TO DETERMINE WHICH PARENT(S) WOULD BE A CONTRIBUTOR.

ARE YOUR PARENTS MARRIED? ✓→

DO YOU PARENTS LIVE TOGETHER? ✓→

BOTH PARENTS

IF FILED JOINTLY ONLY ONE PARENT NEEDS AN FSA ID
IF FILED SEPARATELY, BOTH PARENTS NEED AN FSA ID

PARENTS ARE BIOLOGOICAL OR ADOPTIVE

DID YOU LIVE WITH ONE PARENT MORE THAN THE OTHER? ✓→ WHO YOU LIVED WITH MORE & STEP PARENT

✗→ WHO MAKES MORE MONEY & STEP PARENT

ALL Contributors will need a StudentAid.Gov Account

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FINANCIAL AID OVERVIEW

Application Contributors

An FSA ID is the studentaid.gov account username and password.

This is used to access the FAFSA by contributors.

➔ Contributors are required to create and/or login with their FSA ID in order to start the FAFSA on the [Federal Student Aid Website](#)

➔ Existing FSA IDs will still work (**DO NOT** create a new FSA ID if you have created one previously.)

➔ Contributors will need to setup at least one form of multi-factor authentication (phone, email, authentication app) **Setting up all 3 is recommended.**

➔ Make sure information used to create FSA ID is accurate. Identity information (Name, address, date of birth, etc.) will be imported into FAFSA. This information can not be changed directly in the FAFSA form.

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to apply for, receive, and manage your federal student aid.

Get Started

Already have an account? Log In

What You Can Do With Your Account

You must have an account to do the following:

- Fill out the *Free Application for Federal Student Aid* (FAFSA®) form online
- Complete other online forms (such as the *Master Promissory Note*) required to receive aid
- Review the federal student aid you've received

What You'll Need

- Your Social Security number (if applicable)
- Your own email address

Create your FSA ID BEFORE December!

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FINANCIAL AID OVERVIEW

StudentAid.Gov Account

FSA ID

➔ Create at least 1 week prior to completing the FAFSA
➔ Contributors invited to complete the form should complete this BEFORE clicking the link in the invite.

2023 Tax Information

➔ Tax Return or other Tax Documents
➔ 1040 Form (or another version of parents' income tax form)
➔ W-2

Social Security Number or Alien Registration Number

➔ Student SSN required for FAFSA
➔ Alien Registration number required for eligible non-citizens

Records of Assets

Families with an AGI of 60,000 or more
Families that have an AGI less than 60,000 or receive a means tested benefit (ex. free/reduced lunch) will not be required to report assets.

Invite information

➔ Name (**Match Required**)
➔ Date of Birth(**Match Required**)
➔ Social Security Number (Mailing Address for Parents without SSN) (**Match Required**)
➔ Email Address (Contributors will receive their invite to complete the form by email)

Records of your Untaxed Income

➔ Only if Applicable
➔ Retirement plans, Interest Income, Foreign Tax Income
➔ Assistance provided by anyone other than the parent is not considered income
➔ Child Support is now considered an asset and not included in untaxed income

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FINANCIAL AID OVERVIEW

Information Needed

FAFSA FORM 2024-25

Student **Raya Tran**

Save | FAFSA Menu

1 Personal Circumstances — **2** Demographics — **3** Financials — **4** Colleges — **5** Signature

Invite Parents to your FAFSA® Form

You will need to provide information for your parents

Based on your answers in the previous section, you'll need to provide information about both of your parents on your FAFSA form. You can invite your family members to your form to help you complete all required sections.

Enter names of parents, identified on the prior page, and we'll send electronic requests on your behalf.

Please make sure to provide information that your parents would use to login to StudentAid.gov.

Parent

First Name
Alcina

Last Name
Tran

Date of Birth
Month 05 Day 05 Year 1973

Parent Spouse *optional*

First Name

Last Name

Date of Birth
Month Day Year

Social Security Number (SSN)
[   ] SHOW ⓘ

☐ My parent doesn't have a SSN

Email Address
alcinatran@school.edu

Confirm Email Address
alcinatran@school.edu

[Invite Parent]

Social Security Number (SSN)
[   ] HIDE ⓘ

☐ My parent doesn't have a SSN

Email Address

Confirm Email Address

[Invite Parent]

[Previous]   [Continue]

Federal **Student Aid**

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 topic title].

[Log In]

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FINANCIAL AID OVERVIEW

Student Invites Parent

➜ The parent is asked to provide the student's information.

➜ Since the student has not started a FAFSA® form yet, they will receive an email notifying them that a FAFSA form was started on their behalf.

➜ The student can then enter the form to provide consent, sign the form, and make any needed corrections.

➜ Although this is an option, the flow of the form seems to work better when the student beings the form

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FINANCIAL AID OVERVIEW

Parent Invites Student

➔ The Direct Data Exchange (DDX) allows tax information to come directly from the IRS to the Department of Education.

➔ Non-Filers will also consent to the DDX. The DDX will confirm that the IRS does not have a tax return on file and non-filers will answer a few additional questions

➔ Consent to The Direct Data Exchange (DDX) is **REQUIRED** to complete the FAFSA.

➔ Contributors without an SSN will need to complete their income information manually but will still need to consent.

➔ **If consent is not granted the FAFSA will be considered incomplete and students will be ineligible for financial aid (including loans).**

FAFSA FORM 2024–25   Parent of **Raya Tran**   Save   FAFSA Menu

Provide Consent or the Student Will 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 your section of the student's FAFSA® form. If you don't provide consent, the student 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 the student's eligibility for federal student aid.

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

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

• The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under subpart 1 of Part A, Part

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FINANCIAL AID OVERVIEW

Direct Data Exchange

➔ This question was very confusing for students last year.

➔ Majority of students will select "No"

➔ Student should only answer **"Yes"** if their parents/contributor are **refusing** to provide their information in the FAFSA form.

➔ Students who select "yes" **are only eligible for loans**.

Your Dependency Status

Dependent Student

Based on your answers, you're a dependent student. This means you must provide parent information on your FAFSA® form. This information helps determine how much federal student aid you're eligible to receive.

Direct Unsubsidized Loan Only

Are the student's parents refusing to provide their information on this FAFSA® form?

This response must be "No" for the student to be considered for Federal Pell Grant eligibility and most other types of federal student aid.

○ Yes

◉ No

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FINANCIAL AID OVERVIEW

Loans Only Question

Students will not be able to see parent questions but will be able to track the completion status

The form is not complete until parent(s) have completed the form

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FINANCIAL AID OVERVIEW

Submitting the FAFSA

TASFA Overview

- ➔ Paper and Online Application
- ➔ Used to receive Texas financial aid only at Texas college/universities
  - ◆ Some private institutions do not take TASFA (i.e HCU)
- ➔ For students who are not eligible for FAFSA but are residents of Texas
  - ◆ Residency Requirement - 36 continuous months leading up to high school graduation
  - ◆ Online TASFA uses a tool to help students determine if they are eligible for FAFSA or TASFA

Online TASFA

Use the online TASFA to submit **one** financial aid application to **multiple** colleges in Texas.

Get Started

Sign up for a new account or log in to your existing account.

Log In

TASFA or FAFSA?

Find out if you should complete a TASFA or the FAFSA.

Learn More

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FINANCIAL AID OVERVIEW

TASFA OVERVIEW
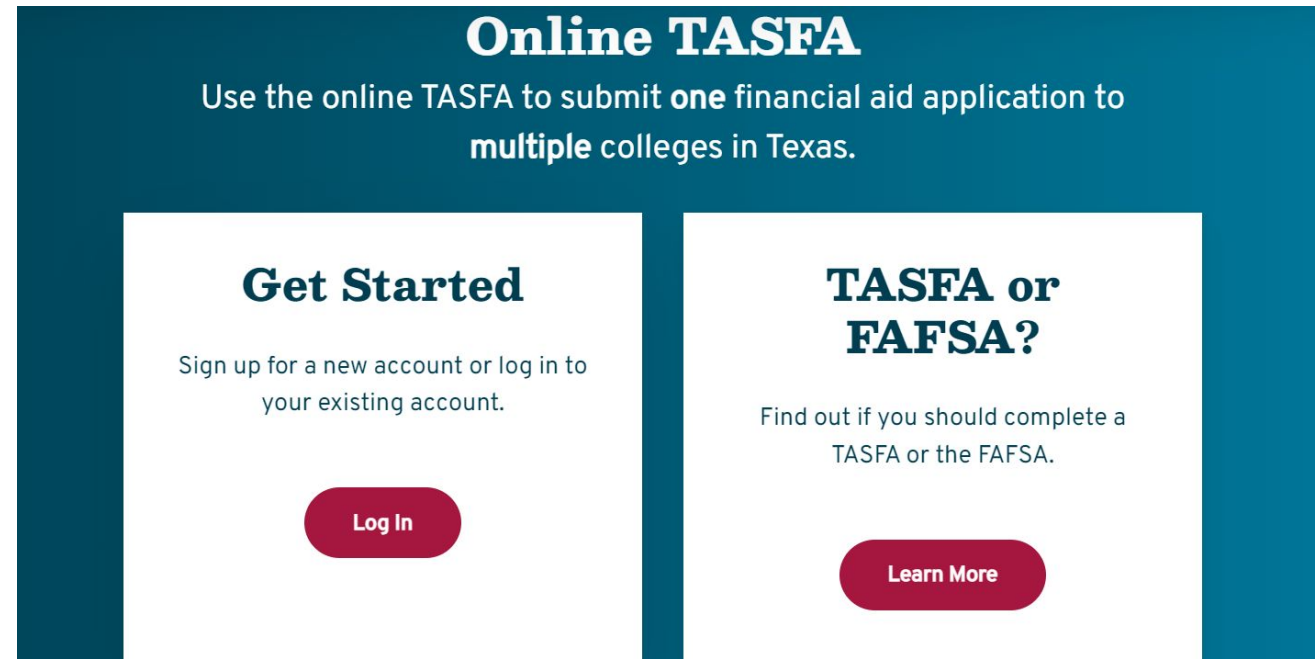
- ➔ College or University ID number (not application number) - If applicable

- ➔ 2023 Tax Information
  - ◆ Tax Return or other Tax Documents
  - ◆ 1040 Form (or another version of parents' income tax form)
  - ◆ W-2

- ➔ Tax Transcript or verification of non-filing

- ➔ Foreign income if necessary

- ➔ Notarized Residency Affidavit on file
  - ◆ Check with your campus for notary resources

Request transcript online or by mail
irs.gov/individuals/get-transcript

Complete 4506-T and mail form in

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FINANCIAL AID OVERVIEW

Information Needed

Online Application

Create an Online TASFA Account

Complete TASFA Online Application and send TASFA electronically to up to 10 schools

Supplemental documents will need to be mailed to each school unless the school has a different process. This includes:
- Residency Affidavit
- Tax Transcript
- Final Transcript*

Paper Application

Download and print completed TASFA

Mail TASFA Packet to each individual school unless the school has a different process.

TASFA Packet will include
- Complete Application
- Signed Residency Affidavit
- Tax Transcript
- Final Transcript*

Please confirm with each institution their preferred process for completing and submitting the TASFA. Once your documents have been submitted, be sure to follow up with each institution to make sure they received them.

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FINANCIAL AID OVERVIEW

Submitting the TASFA

CSS Profile

➔ Online Application
  ◆ students will need a CollegeBoard account

➔ Students complete this in addition to FAFSA

➔ Separate application for non-custodial parent

➔ Provides universities with a more thorough picture of families' finances including special circumstances

➔ Cost is $25 for initial application (includes 1 school) and $16 for each additional school
  ◆ CSS Profile is free for families with an AGI of 100,000 or less (fee waiver)

APPLY WITH CSS PROFILE

CSS Profile

Each year CSS Profile unlocks access to more than $10 billion in nonfederal aid to thousands of students.

Sign in to Fall 2024/Spring 2025

Sign in to Fall 2023/Spring 2024

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FINANCIAL AID OVERVIEW

CSS Profile Overview

➔ Expect to enter more details than on FAFSA

➔ Parent Income (custodial parent and current spouse)
  ◆ most recently completed tax returns, W-2 forms and other records of current year income
  ◆ records of untaxed income and benefits, assets, and bank statements.

➔ Parent Expenses
  ◆ Medical/Dental
  ◆ Private elementary/secondary school

➔ Explanation of Special Circumstances

Parent Tax Schedules and Forms

(*) Required fields.

Parent Tax Schedules and Forms

Select the schedules and forms Elizabeth's parents' filed for 2020.

Please note, common items such as taxable refunds of state income tax and business income are reported on schedules. Especially if you use a tax preparer or tax preparation software, please check carefully to see if these schedules apply.

☐ 1040 Schedule 1 - Additional Income and Adjustments to Income
☐ 1040 Schedule 2 - Tax
☐ 1040 Schedule 3 - Nonrefundable Credits
☐ Form 2555 - Foreign Earned Income Exclusion
☐ Form 8959 - Additional Medicare Tax

Parent U.S. Tax Return (1040)

Enter the following information from Elizabeth's parents' 2020 1040 using the tax line references.

Enter whole numbers only. (No commas, decimals, or dollar signs.)

Line 1: Wages, salaries, tips, etc. *	80000
Line 2a: Tax-exempt interest	300
Line 2b: Taxable interest	
Line 3b: Ordinary dividends	500
Line 4a: IRA distributions	
Amount of rollover, if any	
Line 4b: IRAs, taxable amount	
Line 5a: Pensions and annuities	
Amount of rollover, if any	
Line 5b: Pensions and annuities, taxable amount	
Line 6a: Social security benefits	
Line 6b: Social security benefits, taxable amount	
Line 7: Capital gain or (loss)	
Line 10c: Adjustments to income	2260

![SBISD logo]

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FINANCIAL AID OVERVIEW

Information Needed

➔ For families with divorced or separated parents, never married parents, or living separately

➔ Separate online application for the noncustodial parent and spouse

➔ Only certain schools require the Noncustodial Profile (NCP)
  ◆ Check with College/University Financial Aid department

➔ Requests same information as collected from custodial parent

➔ Student can request the noncustodial parent to receive the application via email OR can send an application code to the noncustodial parent

Getting Started
(*) Required fields.

— About the student —

This section asks for important information about the student.

Field	Value
First name*	Elizabeth
Middle name	
Last name*	Board
Preferred name	Liz
Email address*	elizabethboard@yopmail.com
Phone number (##########)*	7035614568
Date of birth (MM/DD/YYYY)*	01/01/2005
Student's marital status*	Never married
Student's CBFinAid ID	

— Student's Citizenship —

Field	Value
Country where the student lives*	United States
Citizenship status*	U.S. citizen

Student's Social Security Number (US) or Social Insurance Number (Canada). Please Note: Many institutions use the SSN/SIN as a primary student identifier. If this field is left blank, or an incorrect number is entered, financial aid

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FINANCIAL AID OVERVIEW

Noncustodial Profile (NCP)

Will be 24 by January 1st of award year

currently married (not separated or divorced)

Working on Master's or doctorate

Served in the U.S. armed forces or is a veteran

Emancipated minor (legally by a judge)

Since age 13 had no living parent, were in foster care or ward of the court

Court ordered legal guardian (filed petition for appointment of guardian of minor)

have Children or dependents and provide more than half their support

Homeless AND Unacommpanied

Homeless: Lacking fixed, regular and adequate housing

Unaccompanied: Not in physical custody of parent or guardian

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FINANCIAL AID OVERVIEW

Independent Students

Special Circumstance	Unusual Circumstance
Student or Contributor experiences significant changes to their financial situation	Student is unable to contact parent or parent poses a risk to the student
Examples: Loss of employment or financial assets; reduction in income; tuition expenses for elementary/secondary school; unusual medical or dental expenses not covered by insurance	Granted "provisional" independent status and will be able to complete FAFSA without parent information
	The school's financial aid department will make the final decision of independent status (dependency override) based on documentation submitted
Student will need Letters to prove reason for dependency override, from church leaders, teachers, counselors, therapists and/or others who are witnesses to the situation	Once granted, independent status will remain with the student as long as they remain at that school and their status does not change.
	Human Trafficking; Legally granted refugee or asylum status (separated from parents) ; left home due to abuse or threatening environment; parental abandonment or estrangement (not adopted); student or parental incarceration
	Students who do not have an usual circumstance but can not provide parent's information will only be eligible for loans.

After the Application

Contributors Submit FAFSA or TASFA	Student Receives Submission Summary (FAFSA Only)	College Receives FAFSA or TASFA	Student Receives Award Letter

Students completing the FAFSA will receive their SAI after submission

Either before or after a student is accepted to a school, the school will provide them access to their student portal. They should set this up as soon as possible.

Summary of the FAFSA submission and important information

Students are able to make corrections to the FAFSA if necessary

TASFA students should follow up with the college/university to confirm receipt.

Students may receive requests for additional documentation from their college/university. It is important to check their student portal and/or college/university email

Award letters will be in their college/university student portal

Students should compare award packages from schools

Student must review and accept or decline all financial aid awards.

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FINANCIAL AID OVERVIEW

Financial Aid Process

➔ Student Aid Index (Replaced EFC)

➔ Determined based on information provided in the financial aid application

➔ Federal Student aid uses an internal methodology to calculate SAI including income, assets and family size

➔ The SAI can go as low as -1500 (automatic maximum pell grant)

➔ This is used for awarding financial aid ONLY and not the exact amount a family will pay towards college expenses

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FINANCIAL AID OVERVIEW

What is the SAI?

Colleges and Universities use 'financial need' to determine how to award financial aid

COST OF ATTENDANCE (COA) − STUDENT AID INDEX (SAI) = FINANCIAL NEED

Image Source: https://studentaid.unc.edu/fafsa-simplification/

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FINANCIAL AID OVERVIEW

Calculating Financial Need

- Once students have been awarded, they can compare their award letters to determine which school has the best financial aid package
- The SAI remains the same at every school and serves as the baseline for awarding financial aid
- Although the student receives more gift aid at School B, school A is more affordable for the family.
- Remember, students have the ability to decline any loans offered or modify how much they take out. However, the student will be responsible for any costs not covered by the remaining financial aid

	School A	School B
Cost of Attendance	$30,000	$50,000
SAI	$10,000	$10,000
Financial Need	**$20,000**	**$40,000**
Gift Aid (Scholarships & Grants)	$15,000	$30,000
Loans and/or Out of pocket expense	$5,000	$10,000

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FINANCIAL AID OVERVIEW

Cost Comparison

Courtney Robinson-Trotter
College Access Liaison
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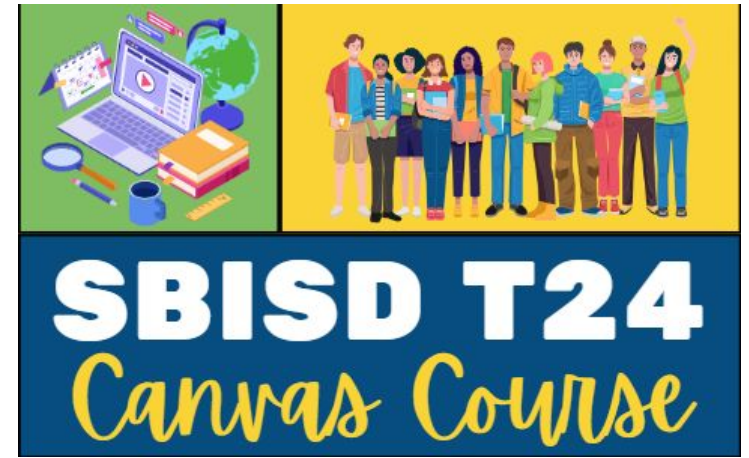
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FINANCIAL AID OVERVIEW

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