



FINANCIAL AID 101





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5 Steps to Financial Aid

Step 1

Look for
FREE
money
first

Step 2

Know
your
specific
deadlines

Step 3

Fill out
the
FAFSA

Step 4

Compare
schools
financial
aid offers
carefully

Step 5

Be sure
you have
the
money
you need

Funding Sources

FAFSA



Federal Government



State Government



School or College

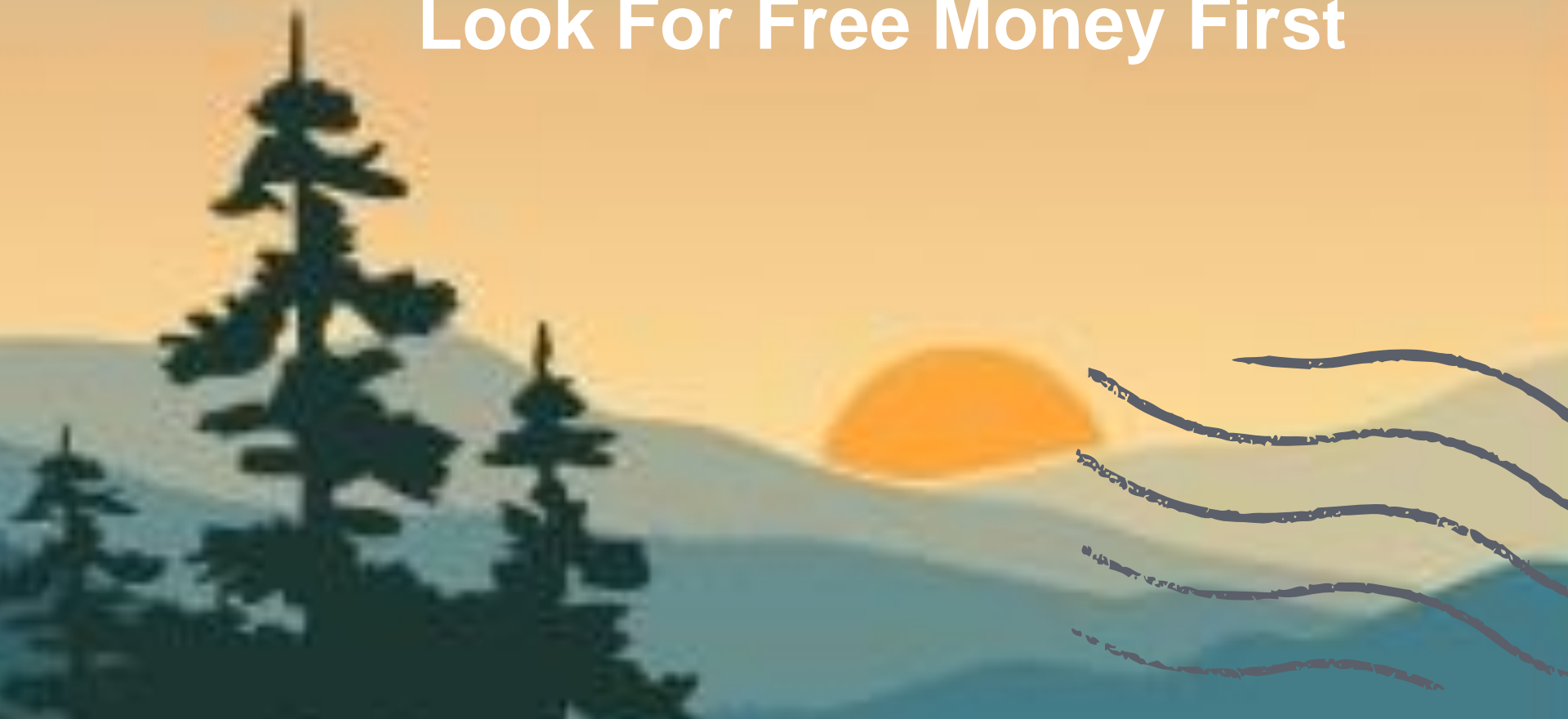


Scholarships



Step 1:

Look For Free Money First



Types of Scholarships



Postsecondary
Scholarships



Local and
Regional
Scholarships



National
Scholarships



FEDERAL & STATE AID PROGRAMS



Federal Grant Programs

- Pell Grant - max award \$7,395
 - Eligibility is the same for every postsecondary institution
- Federal Supplemental Educational Opportunity Grant (FSEOG) – max award \$4,000
 - Eligibility determined by Financial Aid Office at each potential school
- Federal Work Study – on campus/school affiliated jobs
 - **Awarded to most financially needy students**

Federal Student Aid Estimator

Provides an estimate of the federal student aid a student may be eligible to receive

Visit
StudentAid.gov/aid-estimator.

The screenshot shows the top of the Federal Student Aid Estimator website. At the top, there is a navigation bar with the text "An official website of the United States government." and links for "Help Center", "Submit a Complaint", and "English | Español". Below this is the "Federal Student Aid" logo, with "AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION" underneath. To the right of the logo are links for "FAFSA® Form", "Loans and Grants", "Loan Repayment", and "Loan Forgiveness". Further right are "Log In | Create Account" and a search icon.

The main content area has a dark blue header with the title "Federal Student Aid Estimator" and a sub-header "Our Federal Student Aid Estimator provides an estimate of how much federal student aid the student may be eligible to receive. These estimates are based on the Student Aid Index (SAI), an index to determine federal student aid eligibility."

Below the header is a light green box with a lightbulb icon and the text: "This Is Not the Free Application for Federal Student Aid (FAFSA®) Form". It explains that the tool helps students find out how much federal student aid they may be eligible for in the 2024-25 award year and advises to "complete the FAFSA® form" to apply for financial aid.

The next section is titled "Begin Estimate of Federal Student Aid" and features a calculator icon. It states: "The student may want to use the Federal Student Aid Estimator before filling out the FAFSA form to help them understand their options for paying for college or career school by providing them an early estimate of how much federal student aid they may be eligible for." A "Start Estimate" button is located to the right of this text.

At the bottom, there are three white boxes with icons and text: "Who Should Complete This?" (person icon), "How Long Will It Take?" (clock icon, "10 minutes"), and "What Do I Need?" (checklist icon). A small owl icon is visible in the bottom right corner of the page.

PA State Grant Program

- In-state – max award \$5,750 (full-time)
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
 - Up to \$600 for full-time students (\$800 for veterans)
- Award amount determined in part by the cost of the school

Must be at least half-time to be eligible



2024-25 Award Amounts



The maximum award for student attending an approved school in a reciprocal state is \$600 and \$800 (veterans)

*** Must be at least half-time to be eligible**

Cost Tier	Maximum Award	Minimum Award
\$0 - \$13,000	\$3,058	\$500
\$13,001 - \$20,000	\$4,894	\$500
\$20,001 - \$29,000	\$5,260	\$500
\$29,001 - \$32,000	\$5,750	\$500

Other State Programs

- PA State Work-Study Program
- PA National Guard Educational Assistance Program
- PA National Guard Military Family Education Program
- Chafee Education and Training Grant Program
- PA Fostering Independence Tuition Waiver Program

For details, see the PA Student Aid Guide, or visit [PHEAA.org](https://www.pheaa.org)

Other State Programs

- PA Blind or Deaf Higher Education Beneficiary Grant Program
- PA Postsecondary Educational Gratuity Program
- PA Partnerships for Access to Higher Education Program
- PA Targeted Industry Program
- PA Ready to Succeed Scholarship Program

***PA Active Volunteer Tuition and Loan Assistance Program**

***PA Student Teacher Support Program**

***PA Mental Health Education Learning Program in Schools (PA HELPS)**

*** NEW**

For details, see the PA Student Aid Guide, or visit PHEAA.org



FEDERAL LOAN PROGRAMS



Federal Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- In student's name, no collateral or credit check, must sign MPN
- No payments required while attending school & six-month grace period
- Flexible Repayment options



Subsidized

Unsubsidized

No interest charged to student while enrolled or in grace

- Based on financial need
- There is a 1.057% fee deducted from loan amount at disbursement
- Interest will not be charged during the grace period, if the loan was first disbursed after June 30, 2014

Interest accrues in school and grace

- Any interest not paid during grace will be capitalized at repayment
- There is a 1.057% fee deducted from loan amount at disbursement

Student Loan Borrowing Limits

Dependent Students (excluding students whose parents cannot borrow PLUS)	Base Stafford Loan Amount Subsidized/Unsubsidized	Additional Unsubsidized Stafford Loan Amount
Freshmen	\$3,500	\$2,000
Sophomores	\$4,500	\$2,000
Juniors, Seniors	\$5,500	\$2,000
Graduate or Professional	\$8,500	\$12,000

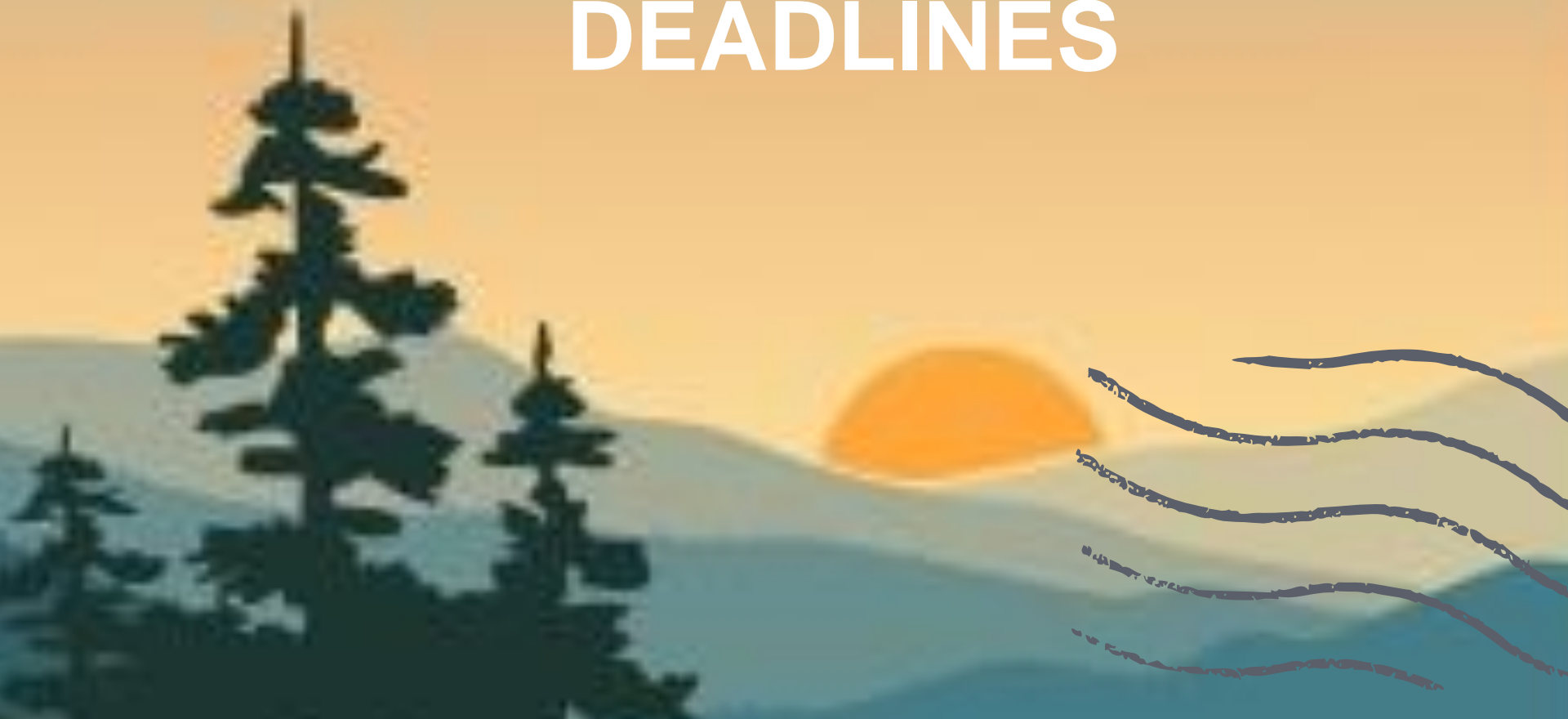
Federal Direct PLUS Loan

- For parents of dependent undergraduate students
- In parent's name for student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
 - 9.08% variable/fixed interest rate; 4.228% fees
- MUST apply each year
- Principal can be deferred while student is in school; Interest will continue to accrue

If denied - student is eligible for an additional \$4,000 unsubsidized loan



STEP 2: KNOW YOUR DEADLINES



Step 2: Know Your Deadlines



Don't Miss the PA State Grant Deadlines

FAFSA - Schools have priority deadlines

- **May 1** – If you plan to enroll in a degree program or a college transferable program at a junior college or other college or university (excludes community colleges)
- **August 1** – If you plan to enroll in a community college; a business, trade, or technical school; a hospital school of nursing; or a 2-year program that is not transferable to another institution



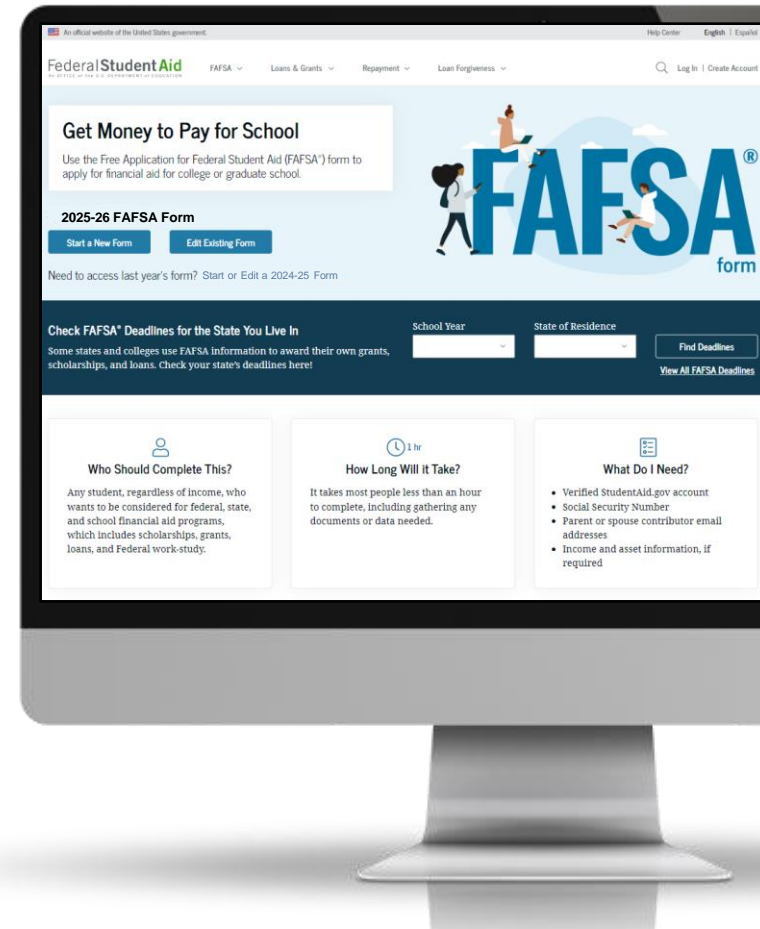
**STEP 3:
COMPLETE THE
FAFSA
PA STATE GRANT OTHER
FORMS (CSS PROFILE)**



FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

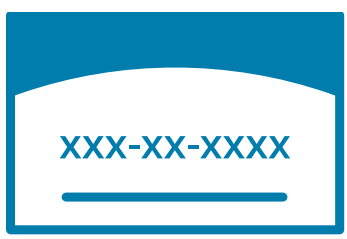
23

- The FAFSA is the primary federal form for financial assistance to attend postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online – Fast, Secure, SKIP LOGIC and Built-in Edits.
- While filing the FAFSA online is preferred, a printable PDF version is available at [StudentAid.gov](https://studentaid.gov).

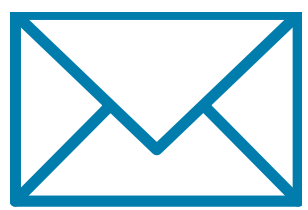


2025-2026 FAFSA Prep

Information Needed for FAFSA



Social Security Numbers



Email Addresses (Not high school email address)



2023 Federal Tax Returns and W-2's



Current bank statements and records of other investment accounts (as of the FAFSA filing date including farm value and value of small business)



Student & Contributor(s) StudentAid.gov Accounts



Current Records of any stocks, bonds and other investments, including 529 for student for whom the FAFSA is being completed



Total child support from the most recently complete calendar year

Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov Account at <https://studentaid.gov/fsa-id/create-account>.
- Create at least 4 days prior to completing the FAFSA.
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.

Social Security Number

Username

Email Address

Password

Mobile Phone

Security Questions

Enable Two-Step Verification

Roles Within the 2025-26 FAFSA



Student



Parent and
Parent Spouse



Student
Spouse





Preparer

- Contributors will need a StudentAid.gov Account to access the FAFSA application.
- **Parent and student contributors must log in separately to complete their respective sections.**



I am starting the FAFSA form as a

Student 

Parent 

The FAFSA asks who is logging in—the **STUDENT** or **PARENT**?

Remember: A StudentAid.gov Account (formerly FSA ID) is required to be created prior to beginning the FAFSA

1. Personal Circumstances
2. Demographics
3. Financials
4. Colleges
5. Signature

PROVIDE Consent

- Applicant and any required contributor on the FAFSA must provide consent. They are consenting to:
 - **Direct Data Exchange** to import applicant, parent, parent spouse, and/or student spouse **Federal Tax Information (FTI)**.
 - Redisclose FTI to **state entities, institutions**, and scholarship organizations.



Determining if Parental Contributor is Required

- A series of student questions to determine if parental contributor data is required
 - **Dependent**—include parental data
 - **Provisional Independent**
 - If they cannot provide parent info—May be considered as a Provisionally Independent student and would need to work with the financial aid office to certify.
 - **Independent**—just student data



When Is A Student Automatically Considered “Independent”?



- 24 or older on Jan 1st of 2025
- Married
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Legally emancipated minor or in a legal guardianship with someone other than their parent or stepparent, as determined by a court in state of residence
- Orphan, in foster care or ward of the court at anytime since the student turned 13
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- (PA State Grant status can be different)

For Dependent Students, Who Reports Info on the 2025-26 FAFSA?

YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
 - The parent that provided the most financial support to student over the past 12 months
 - If equal, then student would invite the parent with the higher income and assets
- Stepparent – If part of the student’s household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
 - By court order
- Anyone else the student is living with



Dependent Students- Who Reports Info on the 2025-26 FAFSA®?

On the FAFSA®, the legal parent is the student's:

- Biological or adoptive parent
 - Regardless of gender
 - Or as determined by state (listed on birth certificate)
- Dependent students can use the new Who's my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit website listed below to access the Parent Wizard



<https://studentaid.gov/fafsa-apply/parents>

Student Income and Assets

Income

- Allowances are made for taxes
- **Earnings from work-study are excluded**
- Income protection allowance of up to \$11,510 and remaining income assessed at 50%

Assets

- Dependent students must report assets in their name
- 20% of the value of the assets is used in the calculation of the SAI

Parents Income and Assets

Income

- Allowances are made for taxes, working households, and living allowances based on family size

Assets

- 12% of the value of the assets is used in the calculation of the SAI

What is considered an asset?

Report the current value at time of filing the FAFSA:

- ✓ Cash
- ✓ Checking
- ✓ Savings
- ✓ Stocks
- ✓ Bonds
- ✓ Certificates of deposit (CD)
- ✓ Bitcoin
- ✓ Mutual funds
- ✓ Net value of real estate

- Value of 529 accounts for the student owned by the parent(s) of a dependent applicant or owned by the student applicant
- Child support received for the most recently complete calendar year
- Net Worth of your businesses or for-profit agricultural operations.

Not reported on FAFSA as an asset:

- Value of primary home
- Value of qualified retirement accounts
- Value of life insurance policies
- Value of personal property
- Value of 529 for any other family members (excluding applicant)

Dependent Student Invites Parent

- The student is asked to enter personal information about their parents in order to send them an invite to their FAFSA® form. In this scenario, the student invites one parent.

FAFSA FORM

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 Day Year
05 05 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

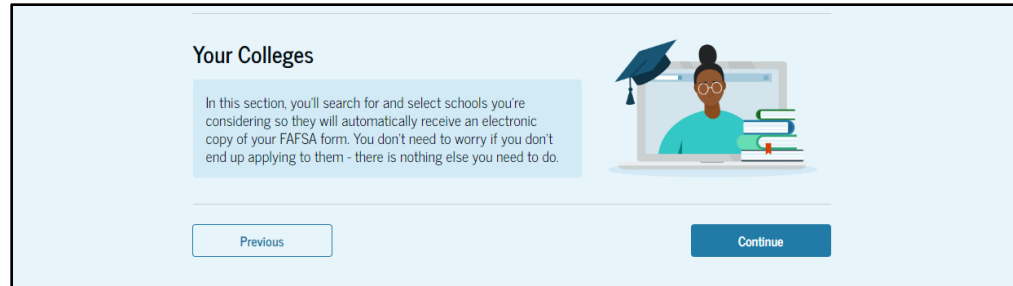
Confirm Email Address
alcinatran@school.edu

Invite Parent

Previous Continue

FAFSA – School Selection

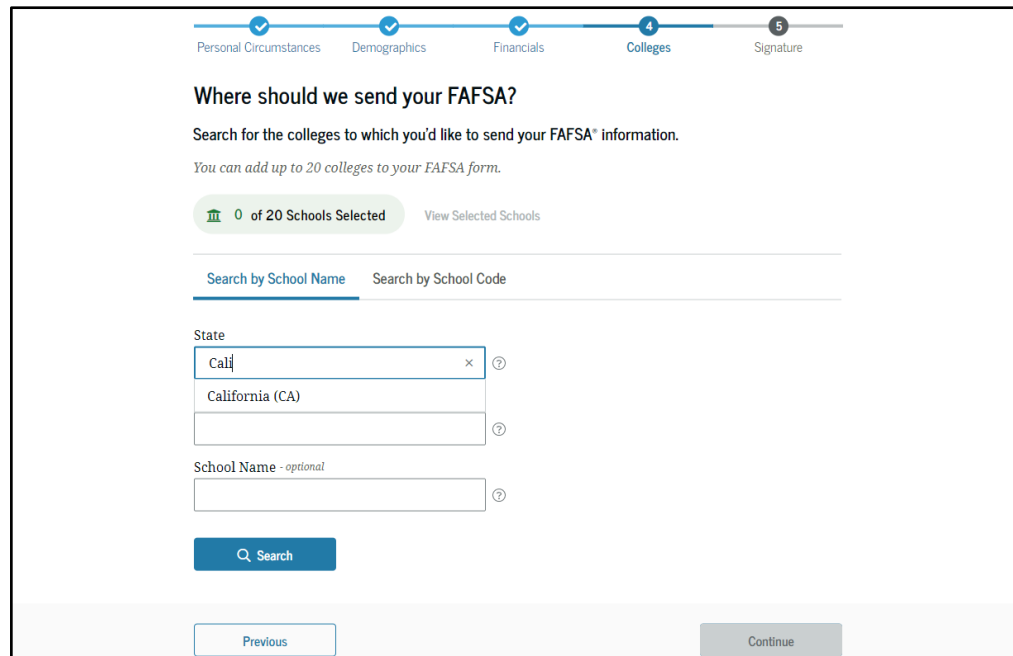
- List more than one!
- Only schools that are listed will be able to see your FAFSA information.
- Students can list up to 20 colleges at a time
- Schools can be added or deleted at any time
- First school listed on FAFSA is used for PA State Grant eligibility purposes



Your Colleges

In this section, you'll search for and select schools you're considering so they will automatically receive an electronic copy of your FAFSA form. You don't need to worry if you don't end up applying to them - there is nothing else you need to do.

Previous Continue



Personal Circumstances Demographics Financials 4 Colleges 5 Signature

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

Calif x ?

California (CA) ?

School Name - optional ?

Search

Previous Continue

Signing with the FSA ID

FAFSA FORM Student: Raya Tran Save FAFSA Menu

Personal Circumstances Demographics Financials Colleges **Signature**

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 funds from the federal student aid programs for the purpose of higher education
- are not in default on any federal student aid program
- do not owe any federal student aid program a refund
- will notify the federal student aid programs if you are notified of a change in your financial status
- will not request a refund of any federal student aid program

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

Cancel Submit

- On this page, the student acknowledges the terms and conditions of the FAFSA® form and signs their section. After agreeing and signing, the student is able to submit their section of the FAFSA form.
- Since parent information has not been provided, the FAFSA form is not considered complete and can't be processed yet.

Dependent Student Section Complete

The screenshot shows the FAFSA FORM 25 interface for Student Raya Tran. At the top left is the FAFSA logo and the form number 25. At the top right is the student's name and a FAFSA Menu button. The main content area features a celebratory banner that reads "You're Almost There! The Student Section is complete!". Below this is a section for "Parent Contributors" with a heading "Requirements for Dependent Students" explaining that the form is not complete until parents complete their section. A table lists two parent contributors: Alcina Tran and Travis Tran, both with a date of 07/13/2024 and a status of "Invite Sent". Each row includes an "Edit" link. At the bottom, a dark blue footer contains the text "Track and Manage Your FAFSA Application and Your Contributors" and a "View Status" button. Below this, it states that the application has been added to the student's My Activity in their StudentAid.gov account and provides three bullet points: "Review, edit, or cancel any FAFSA application information.", "Revise your household size, contact your schools.", and "Start your state application to apply for state-based financial aid".

FAFSA FORM 25 Student Raya Tran FAFSA Menu

You're Almost There!

The Student Section is complete!

Parent Contributors

Requirements for Dependent Students

Your FAFSA form is not complete until your parents complete the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

Parent Contributors	Date Request Sent	Status
Alcina Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit
Travis Tran	07/13/2024	<input checked="" type="checkbox"/> Invite Sent Edit

Track and Manage Your FAFSA Application and Your Contributors [View Status](#)


This application has been added to My Activity in your StudentAid.gov account. Go there to:

- Review, edit, or cancel any FAFSA application information.
- Revise your household size, contact your schools.
- Start your state application to apply for state-based financial aid

Parent's Invitation Email

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](#)

Why You Were Invited


Without your input, [StudentFirstName] won't be eligible for federal student aid.

Reasons To Finish Early

Here's why it's a good idea to finish as soon as possible:




States and schools have different deadlines for student aid. Check the ["FAFSA® Deadlines"](#) page for more information.



You may need extra time to make corrections after you submit.

Can't find [StudentFirstname]'s Form?

Read [\[help topic title\]](#).



Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

This email was sent by: Office of Federal Student Aid
U.S. Department of Education
400 Maryland Ave. SW
Washington, DC 20002, US

Please do not reply to this email. Messages sent to this email address are not monitored. If you wish to contact us, please use the [@studentaid.gov](#) contact name. For more information about financial aid, visit [@studentaid.gov](#).

Parent Sections

- The Parent has 3 sections to complete:
 - Parent Demographics
 - Parent Financials
 - Signature
- The parent is asked about their current marital status
- Parent answers demographic questions before advancing to the Financials portion of the FAFSA

The screenshot shows the FAFSA 2025-26 Parent section for 'Parent of Sam Clark'. The progress bar indicates three sections: 1. Demographics (active), 2. Financials, and 3. Signature. The 'Parent Current Marital Status' question is displayed with the following options:

- Single (never married)
- Unmarried and both legal parents living together
- Married (not separated)
- Remarried
- Separated
- Divorced
- Widowed

Navigation buttons for 'Previous' and 'Continue' are visible at the bottom of the form.

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FAFSA Confirmation

Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page. This page displays information about tracking the student's FAFSA form and next steps. The student will receive an email with the full, detailed confirmation. With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing.

The screenshot shows the FAFSA confirmation page for the 2024-25 form year. At the top, it says "FAFSA FORM 2024-25" and "Parent of Raya Tran". There are "Save" and "FAFSA Menu" buttons in the top right. The main heading reads "Congratulations, the FAFSA Form Is Complete!". Below this, it identifies the parent as "Raya Tran" and shows the "Completion Date" as "10/12/2024".

What Happens Next

- Email sent**
Confirm that the student received an email version of this page.
- The Student Will Receive Notification of Processing**
In one to three days, the student will receive a notification by email that their FAFSA form was processed and sent to the student's schools.
- The Student Will Receive School Communications**
We use the information collected on the student's FAFSA form to calculate their Student Aid Index (SAI). The SAI lets schools determine how much aid the student is eligible to receive. Schools will reach out to the student if they need more information. They will also contact the student with financial aid offers. Once received, the student can contact their financial aid offices directly to ask questions about their student aid packages.

Track and Manage the Student's FAFSA Form [View Status](#)

You can check the status of the student's application in the "My Activity" section of your StudentAid.gov account. We will let you know if we need anything more from you.

FAFSA is Filed... Now What?



Student completes the FAFSA



Schools receive FAFSA and calculate financial aid

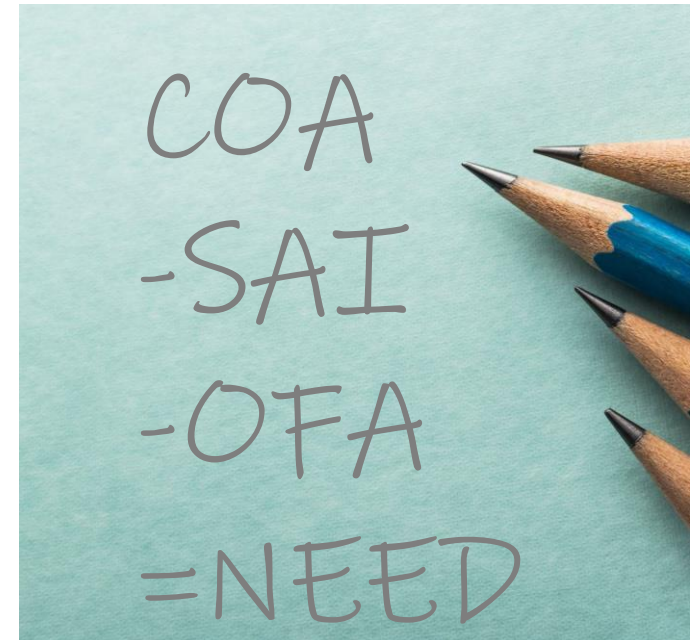


Schools send Financial Aid Notifications to student

Calculating Financial Need



- Schools/colleges receive FAFSA information and calculate financial need
- Financial Aid Office (FAO) “packages” student based on financial need and available funding (varies from school to school)
- Financial aid notification sent to student





COMPLETE YOUR PA STATE GRANT FORM

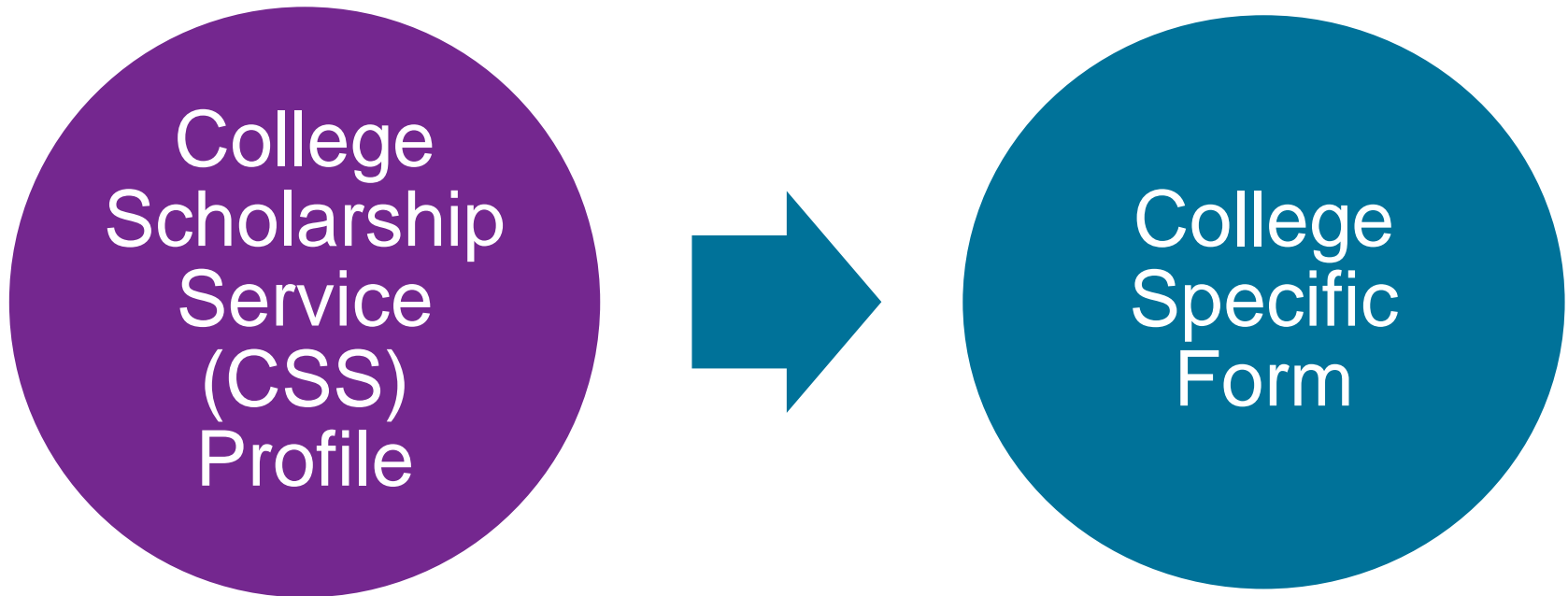


PA State Grant Form (SGF)

- Students able to complete SGF **after** PHEAA receives FAFSA information
 - SGF cannot be completed prior to completing FAFSA
- GrantUs account will need to be set up to complete SGF
 - Email to activate an account will come from noreply@grantus.pheaa.org
 - Student will invite parent to create an account if parental data is required to determine eligibility

Other Forms You May Need to Complete

✓ Check with your school



Special Circumstances



If things change....

- Divorced or separated parents
- Stepparents
- Adoptive parents
- Foster parents
- Legal guardians
- Living with others
- Recent death or disability
- Reduced income



STEP 4: COMPARING SCHOOL OFFERS




Comparing Packages

Cost	\$20,000	\$30,000	\$50,000
SAI	\$ 3,000	\$ 3,000	\$ 3,000
Need	\$17,000	\$27,000	\$47,000
Free Money	\$ 6,000	\$ 8,000	\$18,000
Loans	\$ 5,500	\$ 7,000	\$ 8,000
Work-Study	\$ 0	\$ 2,000	\$ 3,000
TOTAL AID	\$11,500	\$17,000	\$29,000
Gap = (Cost – Aid)	\$ 8,500	\$13,000	\$21,000
Actual Cont. = (Cost – Free \$)	\$14,000	\$22,000	\$32,000



STEP 5: BE SURE YOU HAVE THE MONEY YOU NEED





ONLY consider Direct PLUS or private alternative loans after looking into all other sources of financial aid.





PA's Low-Cost Way to Pay for College!

Low, Fixed Rates
4.49–10.06%^{1,2}
APR

Effective as of 05/10/24



Learn more at pheaa.org/PAForward

1) **Annual Percentage Rate (APR) Calculations** – The lowest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a borrower who selected an Immediate Repayment Plan and a repayment term of 60 months, monthly payments of \$186.52 and a final payment \$178.29, a fixed periodic interest rate of 4.77%, and total payments of \$11,183.03. The borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period and a 0.50% Graduation benefit was applied 47 months into repayment. The highest APR is based on the following assumptions: a loan of \$10,000 made in a single disbursement, a borrower who selected an Interest Only Repayment Plan and a repayment term of 180 months, monthly payments of \$108.07, a fixed periodic interest rate of 10.1%, and total payments of \$23,829.83. The borrower received an in-school deferment of 46 months and a grace period of 6 months. The borrower in this sample did not qualify for any interest rate discounts. These APRs are estimates and may differ from the actual rates received.

2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate. Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information. PHEAA reserves the right to discontinue all programs or benefits without prior notice.

The Rule



Don't borrow more to get your education than you can reasonably expect to make during your very first year in the workforce.

- This keeps your loan payment $<12\%$ of your gross earnings

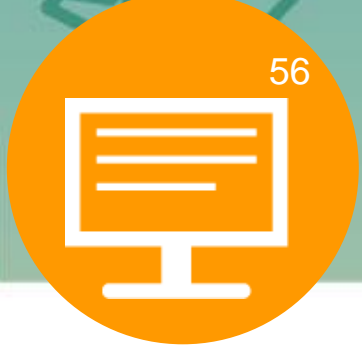
(Recommendation from the National Endowment for Financial Education – [NEFE.org](https://www.nefe.org))



USE YOUR RESOURCES



Use Your Resources



➔ PHEAA.org

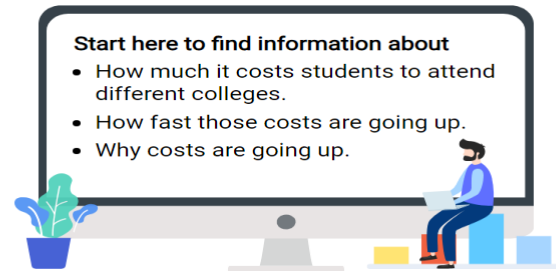
- PHEAA toll free: 800-692-7392
- MySmartBorrowing.org
- YouCanDealWithIt.com
- StudentAid.gov – The one-stop shop site for all financial aid information.
 - StudentAid.gov/FAFSA – Direct link to the FAFSA

★ <https://collegecost.ed.gov/>



U.S. Department of Education

College Affordability and Transparency Center



Social Media Outreach



PHEAA
American Education Services



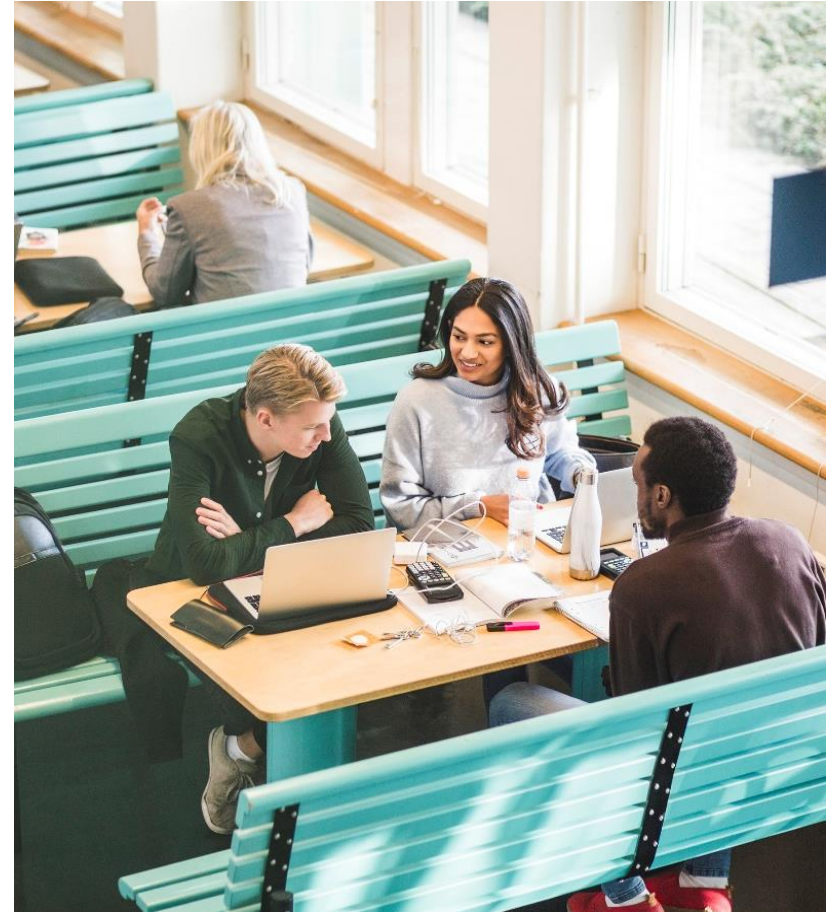
@PHEAAaid
@aesSuccessorg



PHEAA

Ways to Reduce the Need for Financial Aid

- **Graduate on time!**
- Earn college credits in high school
- **2+2 or 3+2 Strategy**
- Consider commuting
- **Find a cheaper meal plan**





Questions?



Thank
you !