



**Mount Si  
High School's  
Annual Financial Aid Night**  
September 24, 2025

# INTRODUCTION TO FINANCIAL AID





# MSHS School Counselors

## COUNSELOR CONNECTION



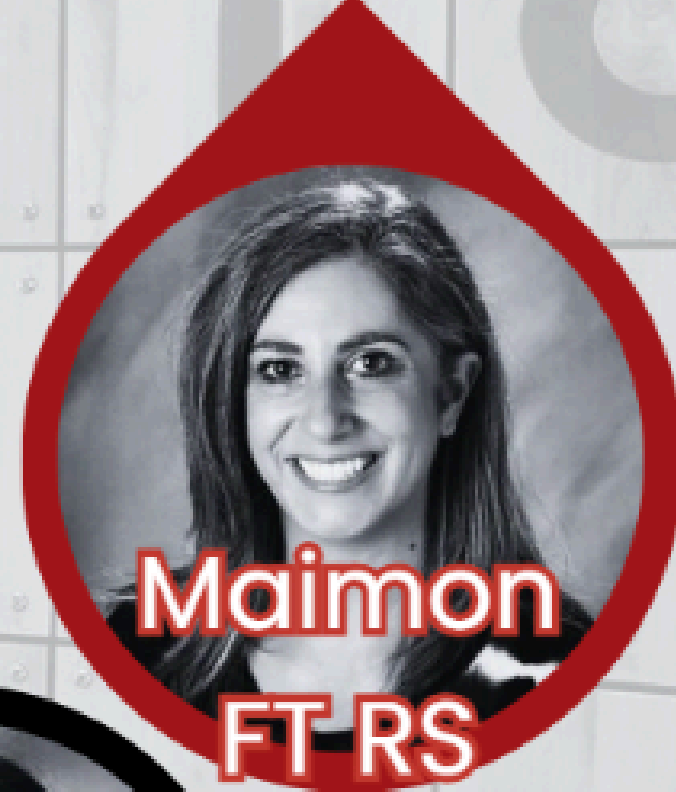
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# THE WASHINGTON STUDENT ACHIEVEMENT COUNCIL (WSAC)



We advance educational opportunities and attainment in Washington.

Most of our presentation is shared with us from the Washington Student Achievement Council (WSAC)



# WHAT WILL I LEARN TODAY?

What is Financial Aid

Types of Financial Aid

When You Should Apply for Financial Aid

How to Apply for Financial Aid

Scholarships

Help and Resources



# WHAT IS FINANCIAL AID?

Financial aid is money to help pay for college or career school.

Grants, work-study, loans, and scholarships help make college affordable.



# SOURCES OF FINANCIAL AID

Federal

Typically, can be used at most schools in most states.

State

Typically for residents to attend most colleges in the state.

College

Offered by a specific school to attend that school.

Organizations

Offered by non-profits, business, churches, etc.



# FINANCIAL AID IS AN UMBRELLA

Grants

- Income-based, federal, state and institutional.

Scholarships

- Merit and income-based, from public, private, and nonprofit sources.

Loans

- Income-based, federal and private.

Work Study

- Income-based, federal, state and institutional.





# GRANTS

A grant is gift aid that often based on financial need and does not need to be repaid (unless, for example, you withdraw from school and owe a refund).

Washington  
College Grant

Pell Grant



# WASHINGTON COLLEGE GRANT (WA GRANT)





Washington State has made a groundbreaking commitment to financial aid for low- and middle-income people of all ages with the **Washington College Grant** (WA Grant).

This grant gives eligible people more money for more types of education like certificate programs, job training, apprenticeships, or college.



# WA GRANT PROVIDES A UNIQUE OPPORTUNITY

With the Washington College Grant (WCG), more families are eligible for financial aid than ever before.

Family Size		
 Eligible Student Family of 1	<b>Income</b> \$41,000 or less	<b>Income</b> Up to \$68,000
 Eligible Student Family of 4	\$78,500 or less	Up to \$131,00

Award amounts vary based on income, family size, and the school or program attended.

For more on specific amounts based on family size go to [WSAC WA Grant Eligibility & Awards](#) webpage.





# SCHOLARSHIPS

- Scholarships are gifts that don't have to be repaid and are designed to help students pay for college. They can be a one-time gift or renewable. One of the largest scholarships in WA is the Washington State Opportunity Scholarship.
- You can start your scholarship search by going to [thewashboard.org](http://thewashboard.org) and other search engines.
- Head to the Wildcat Career Center [link](#) on the MSHS website for Scholarship Resources!

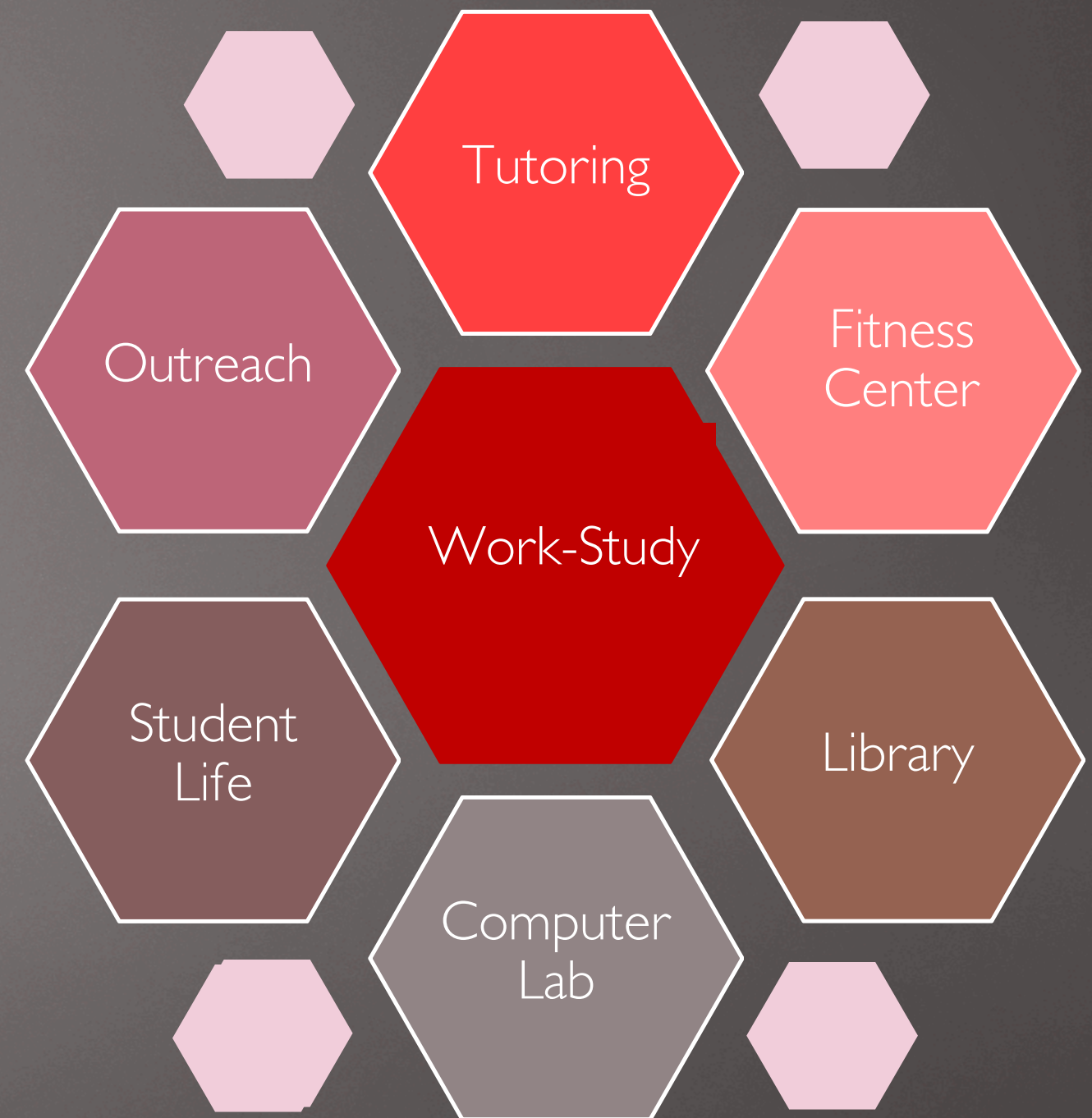




# WORK-STUDY

Work-Study provides part-time jobs for students with financial need, allowing them to earn money to help pay education expenses. These jobs are typically on campus.

If you are unable to identify this on the FAFSA, make sure to check with your college.





# LOANS

A student loan is money you borrow for your education and pay back over time.

Unlike grants or work-study, you do have to pay back your loans. You do not have to accept all the loans offered to you.

## Unsubsidized Student Loans

- Interest begins accruing as soon as the loan is disbursed, including while you are enrolled in school.

## Subsidized Student Loans

- Interest is paid by while you're enrolled at least half time in college.

Resource links: \* <https://studentaid.gov/understand-aid/types/loans> \* <https://wsac.wa.gov/loan-advocacy> and \* <https://www.studentloaned.wa.gov/>



# EXAMPLES OF FEDERAL FINANCIAL AID PROGRAMS

Pell Grant

Federal Work-Study

Unsubsidized/Subsidized Student Loans

Parent Loans





# EXAMPLES OF STATE FINANCIAL AID

Washington College Grant  
(also known as the WA Grant)

College Bound Scholarship

State Work-Study

Passport to Careers

Opportunity Grant



**WASHINGTON**  
OPPORTUNITY PATHWAYS

**WASFA**

*Washington Application  
for State Financial Aid*

<https://wsac.wa.gov/sfa-overview>

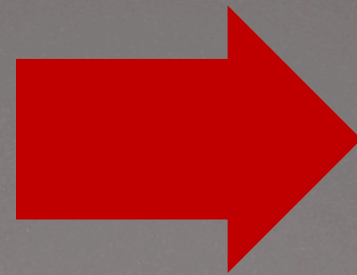


# COLLEGE BOUND SCHOLARSHIP

## ELIGIBILITY AND AUTO-ENROLLMENT: A TWO-STEP PROCESS

### *Step One*

- Auto-enrollment for eligible public-school students.
- Eligible for FRPL in 7th, 8th, or newly eligible in 9th grade.
- Foster Youth are auto-enrolled through HS graduation.



### *Step Two*

- Fulfill the College Bound Pledge.
- Meet income and residency requirements.
- Be accepted to and attend an eligible college.

Remember to  
complete the FAFSA  
or WASFA!



# COLLEGE BOUND SCHOLARSHIP COMMITMENT



**Combines** with other state financial aid to cover the average cost of tuition (at comparable public college rates), some fees, and a small book allowance = **commitment.**



Can be used at over **60** two- and four-year public and private colleges and universities.

**Students have been notified of their enrollment in this program, you should have met with Ms. Farley and Mr. Crane last week.**

**Reach out to your school counselor with questions!**



[collegebound@wsac.wa.gov](mailto:collegebound@wsac.wa.gov) or  
888-535-0747, option 1



# Western Undergraduate Exchange (WUE)

- The WUE is a tuition-savings program that makes attending out-of-state colleges more affordable. Students who qualify for the WUE, receive a reduced tuition rate.
- Each college has different requirements and deadlines.
  - Some schools have a GPA requirement
  - Some schools only give WUE for certain degree programs.
- You can identify the college you are interested in from the list of WUE schools and then go to that school's website for details.

[WUE](#)

[WUE handout](#)




# STATE FINANCIAL AID CALCULATOR

This tool calculates potential awards from the Washington College Grant and Pell Grant programs.

There may be more aid available to you from other state and federal programs, private scholarships, or directly from the college you attend.

The only way to know for sure how much financial aid you can receive is to complete a FAFSA or WASFA financial aid application

 Financial Aid Calculator

### Enter family information

The following information is used to determine your WCG award.

Please note: if you are considered a dependent student, you should use your and your parents information; if you are considered an independent student, you should use your and your spouse's (if married) information.

1. How many people are in your family, including yourself?
2. How many members of your family, including you, will be attending college in the academic year for which you are applying (Note: only include those family members you used in question 1 above)?
3. How much combined annual income does your family make, to the nearest \$500?

To learn how your award is calculated, see: <https://wsac.wa.gov/wcg-awards>.

[portal.wsac.wa.gov/a/aid-calculator](https://portal.wsac.wa.gov/a/aid-calculator)



# FAFSA / WASFA: RULE OF ONE

## FAFSA

- Free Application for Federal Student Aid
- [FAFSA.gov](https://fafsa.gov)

**OR**

## WASFA

- Washington Application for State Financial Aid
- [wsac.wa.gov/WASFA](https://wsac.wa.gov/WASFA)

**Both Applications Open October 1st**



# FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)



## Free Application for Federal Student Aid (FAFSA)

FederalStudentAid  
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

FAFSA ▾

Loans & Grants ▾

Repayment ▾

Loan Forgiveness ▾

🔍 🔔 👤 Rags ▾

### 2026–27 FAFSA® Form Now Available!

Use the *Free Application for Federal Student Aid (FAFSA®)* form to apply for financial aid for college, career school, or graduate school.

Start a 2026–27  
FAFSA® Form

Start New Form

Edit a 2026–27  
FAFSA® Form

Edit Existing Forms

Accept an Invitation for a  
2026–27 FAFSA® Form

Accept an Invitation



Need the 2025–26 FAFSA Form?

[Start New Form](#)

[Edit Existing Forms or Accept an Invitation](#)

### Check FAFSA® Deadlines for the State You Live In

Some states and schools use information from the FAFSA® form to determine your eligibility for their grants, scholarships, and loans. Check your state's deadlines here!

Missing a state deadline doesn't impact your eligibility for federal student aid, so fill out your FAFSA form even if your state deadline has passed.

School Year

State of Residence

Find Deadlines

[View All FAFSA Deadlines](#)

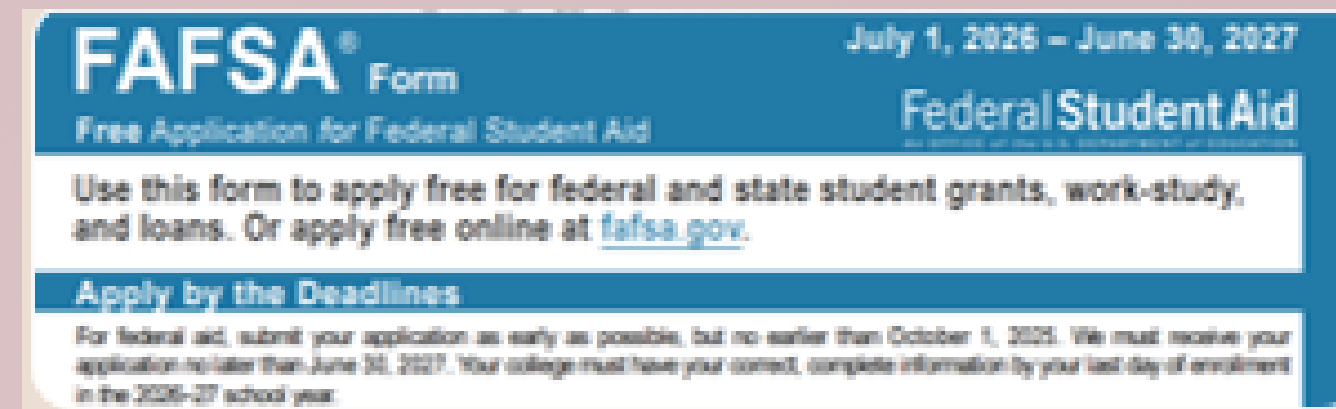
<https://studentaid.gov/h/apply-for-aid/fafsa>



# TWO WAYS TO APPLY FOR THE FAFSA



Website



Paper FAFSA



# FAFSA WEBSITE LANGUAGE OPTIONS

Home » FAFSA®: Apply for Aid

## FAFSA®: Apply for Aid

Use the *Free Application for Federal Student Aid* (FAFSA®) form to apply for financial aid for college or grad school.

### NEW TO THE FAFSA® PROCESS?

Completing the FAFSA form is free. Fill it out now.

### RETURNING USER?

Correct info • Add a school  
View your *Student Aid Report* (SAR)

Home » FAFSA®: solicitar ayuda económica

## FAFSA®: solicitar ayuda económica

Utilice el formulario *Solicitud Gratuita de Ayuda Federal para Estudiantes* (FAFSA®) para solicitar ayuda económica para pagar la universidad o los estudios de posgrado.

### ¿ES USTED NUEVO PARA EL PROCESO DE LA FAFSA®?

Llenar el formulario FAFSA es gratuito.  
Llénelo ahora mismo.

### ¿ES USTED UN USUARIO QUE REGRESA?

Corregir info • Agregar una institución educativa

English

Español



# FSA ID – THE FIRST STEP TO THE FAFSA

<https://studentaid.gov/fsa-id/create-account/launch>

Social Security  
Number

Their own mobile  
phone number  
and/or email  
address

## 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

## Personal Information

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual I claim to be.

If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now. If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

First Name

?

Middle Initial

?

Last Name

?

Date of Birth

Month Day Year

?

Social Security Number

?


[What if I don't have a Social Security number?](#) 

[Cancel](#)

[Continue](#)







# WASHINGTON APPLICATION FOR STATE FINANCIAL AID (WASFA)



WASHINGTON STUDENT  
ACHIEVEMENT COUNCIL  
EDUCATION · OPPORTUNITY · RESULTS

info@wsac.wa.gov | (360) 753-7800  
917 Lakeridge Way SW | Olympia, WA 98502



ABOUT US ▾ MEETINGS ▾ POLICY ▾ FINANCIAL AID ▾ ADMINISTRATION ▾ OUTREACH & INITIATIVES ▾ NEWS & PUBLICATIONS ▾

home

## WASFA QUESTIONNAIRE

The Washington Application for State Financial Aid (WASFA) is for people who don't file a federal FAFSA application. People who complete a WASFA are applying for state aid. There are various reasons to complete a WASFA instead of a FAFSA:

- A person may not be eligible for federal aid due to:
  - Citizenship or immigration status, including being undocumented.
  - Defaulted federal student loans.
  - Repayments owed on federal grants.
- A person may choose not to apply for federal aid due to:
  - Family members who do not want to file the FAFSA.
  - Other personal reasons.

After you complete the WASFA, the college(s) or program(s) you choose will determine whether you meet **state residency requirements** and **state financial aid eligibility**. State financial aid could include Washington College Grant, the College Bound Scholarship, Passport to Careers, National Guard Grant, or State Work Study.

The following questions will confirm if the WASFA is the correct application for you.

Start

<https://wsac.wa.gov/WASFA>



# WASFA ACCOUNT CREATION – THE FIRST STEP TO THE WASFA

You will need your  
own email address

The WASFA is  
available in English  
and Spanish

You will need  
internet access

<https://wsac.wa.gov/wasfa>

CREATE YOUR ACCOUNT

Please complete the following registration form

\* - Required Field   ? - Help and Hints   ! - Error Information

**Email Address \***

? Please ensure that this is a valid, permanent personal email address, not a school issued email, that you check regularly.

**Confirm Email Address \***

**Create Password \***

? Passwords should contain 8-16 characters, include at least one upper case and one lower case letter, and one number or any of the following symbols ! @ \$ % \* ( ) ? . Do not include common words or names, and combine uppercase letters, lowercase letters, numbers, and symbols.

**Confirm Password \***

**Secret Question \***

Select One ▼

? If you forget your password you can use your secret answer to verify your identity.

**Secret Answer \***

**First Name \***

? If you have a Social Security or DACA Card, your first/last name should match that document. If you don't have a Social Security or DACA Card, your first/last name should match the name you



# IS A STUDENT DEPENDENT OR INDEPENDENT\*

## **DEPENDENT STUDENT:** *REQUIRES PARENT INFORMATION*

- A student who does not meet any of the criteria for an independent student

*\*for financial aid purposes*

## **INDEPENDENT STUDENT IS ONE OF THE FOLLOWING:** *DOES NOT REQUIRE PARENT INFORMATION*

- at least 24 years old
- married
- a graduate or professional student
- a veteran
- a member of the armed forces
- an orphan
- a ward of the court
- someone with legal dependents other than a spouse
- an emancipated minor
- someone who is homeless or at risk of becoming homeless and self supporting



# WHAT DO I NEED TO APPLY FOR FINANCIAL AID

Your driver's license or state ID. (If you have one)

Your income information

- This includes bank statements, a W-2 or pay stub, and a 2024 tax return if applicable.

Your parent most likely will need to provide information, if you are 24 or younger.

- This includes bank statements, records of child support received, W-2 or pay stubs, and a 2024 tax return if applicable.

FAFSA Filers Should Also Have Access to:

- Your Studentaid.gov account (FSA ID) and your parent(s) will also need to create a Studentaid.gov account (FSA ID)
- Your Social Security Card or green card.
- Parent's Social Security Number (if they have one).



# Helpful FAFSA Information...

- Divorced Family – who fills out the FAFSA?

A few resources:

[FAFSA FAQs](#)

- Parent doesn't have SS Number.

[Federal Student Aid  
YouTube - Resources](#)

- Parent isn't helping pay for college.

[FAFSA Help Topics](#)



# CSS PROFILE

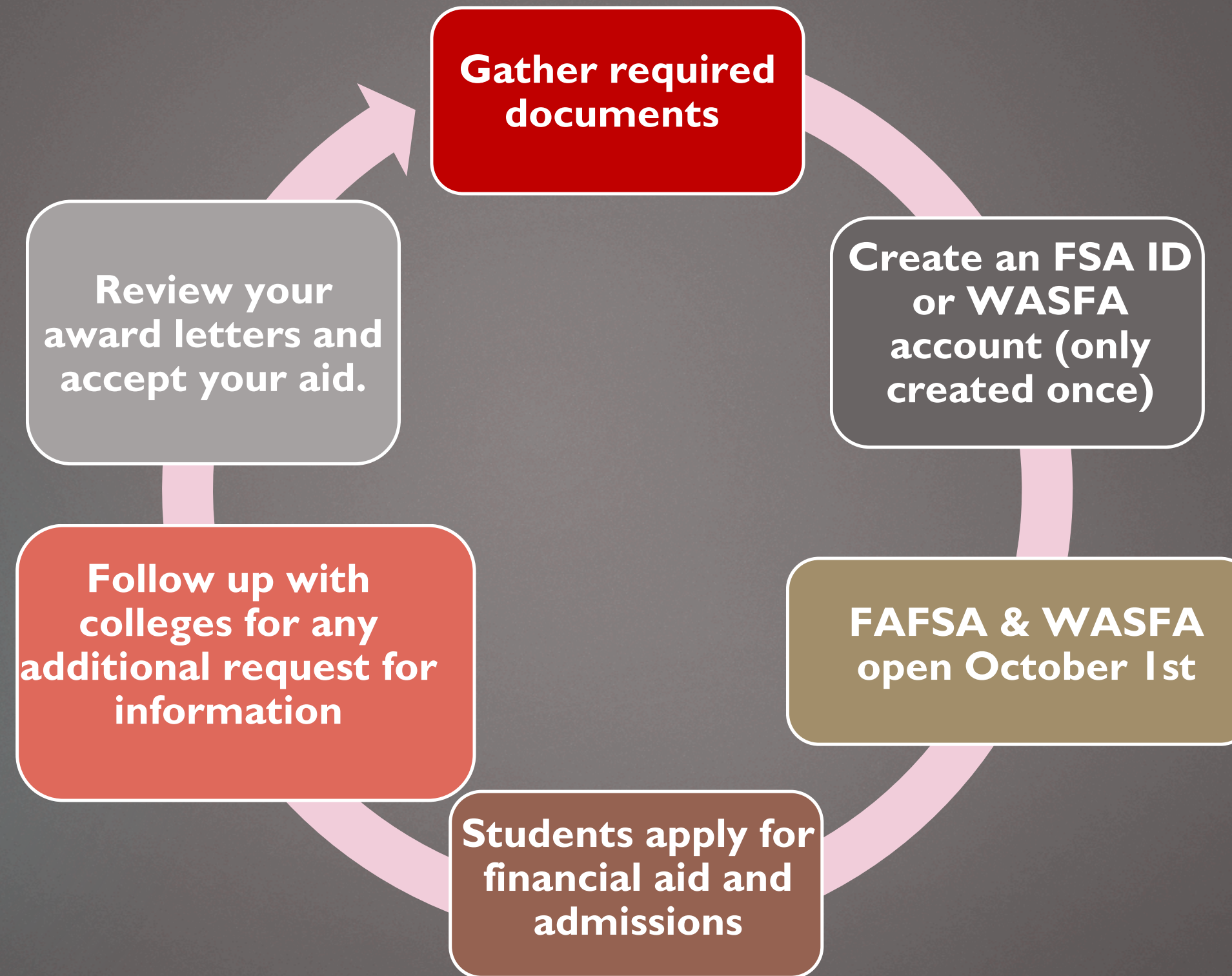


- Additional profile that some colleges use to award institutional aid.
- Cost- The fee for the initial application is \$25. Additional reports are \$16.
  - The CSS Profile is free for domestic undergraduate students whose family adjusted gross income is up to \$100,000.

<https://cssprofile.collegeboard.org/>



# FINANCIAL AID TIMELINE





# Important Information for the Class of 2026

2026-27 FAFSA and  
WASFA will open  
October 1<sup>st</sup> 2025

Class of 2026 will  
complete the 2026-  
27 FAFSA or WASFA  
using 2024 income  
information



We hope!

Class of  
2026



# CLASS OF 2026 NEXT STEPS

## Explore Your Options

- Explore your post secondary options using your high school and beyond plan.
- Talk to your counselor to make sure you are on track for graduation.

## Determine Which Financial Aid Application To Use

- If you are not sure which application to complete go to <https://wsac.wa.gov/WASFAelig>

## Create a Studentaid.gov (FSA ID) or WASFA Account

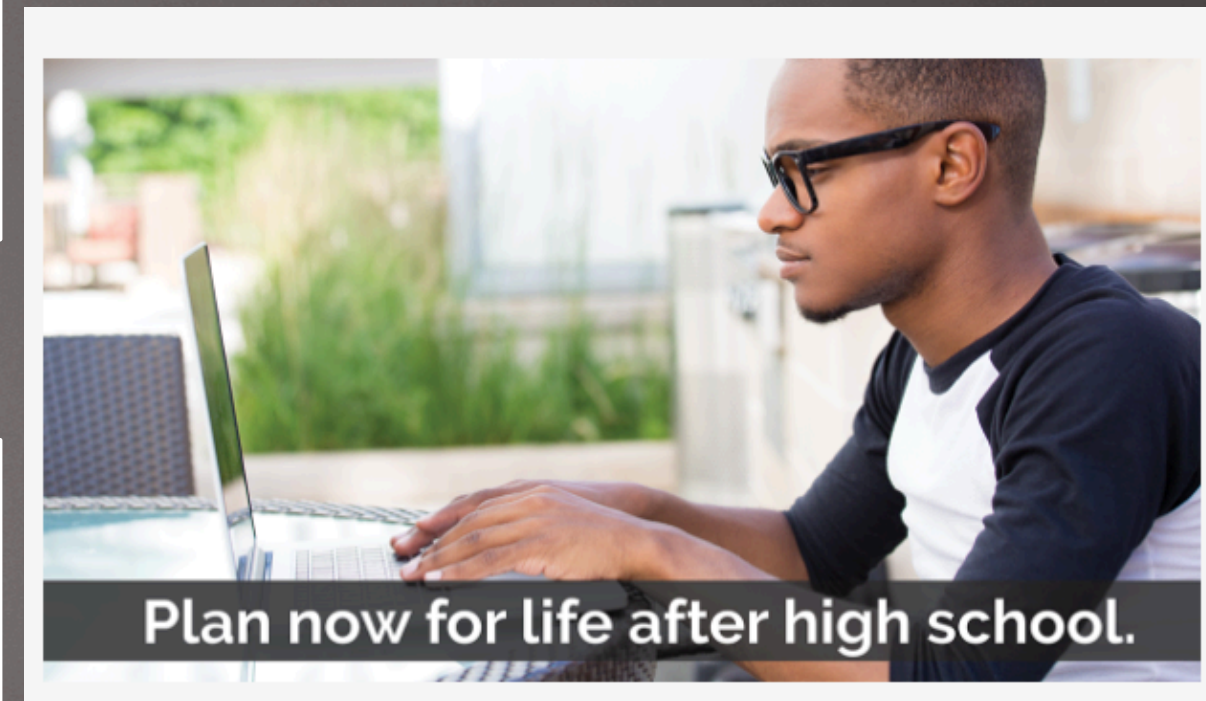
- You can create Studentaid.gov (FSA ID) by going to <https://studentaid.gov/fsa-id/create-account/launch>
- You can create a WASFA account by going to <https://wsac.wa.gov/WASFAelig>
- Complete your 2026-27 application starting October 1<sup>st</sup> 2025



RESOURCE:  
[WWW.WSAC.WA.GOV/ACTIONPLAN](http://WWW.WSAC.WA.GOV/ACTIONPLAN)

One-stop site for juniors and seniors

Peer exploration resources to  
provide information





# RESOURCE: 12TH YEAR CAMPAIGN RESOURCES AND EVENTS

Free virtual and in-person financial aid events to help you take the next step!

This calendar is updated with events from around Washington State

Calendar of upcoming financial aid events

SUN Jun 1	MON 2	TUE 3	WED 4	THU 5	FRI 6	SAT 7
	1pm Highline College	1:30pm WorkSource I 6pm WSU - Understa	1pm Highline College 5:30pm Class of 2024			
8	1pm Highline College	1:30pm WorkSource I 4pm Olympic College	1pm Highline College	12	13	14
15	1pm Highline College	1:30pm WorkSource I	1pm Highline College	19	20	21
22	1pm Highline College	1:30pm WorkSource I	1pm Highline College	26	27	28
29	1pm Highline College	1:30pm WorkSource I	1pm Highline College	3	4	5

Washington State Financial Aid Events  
Events shown in time zone: (GMT-07:00) Pacific Time - Los Angeles  
[Add to Google Calendar](#)


Google Calendar

<https://wsac.wa.gov/actionplan>

<https://wsac.wa.gov/actionplan>



# RESOURCE: FINANCIAL AID PADLET FOR STUDENTS


 Christina Winstead + 1 • 1d

## Financial Aid Resources for Students

Welcome to our student padlet of financial aid resources. These resources will help you with completing financial aid and admissions applications.

### How to Apply For the Free Application for Federal Student Aid (FAFSA®)

**Step #1 - Create an FSA ID**



studentaid.gov

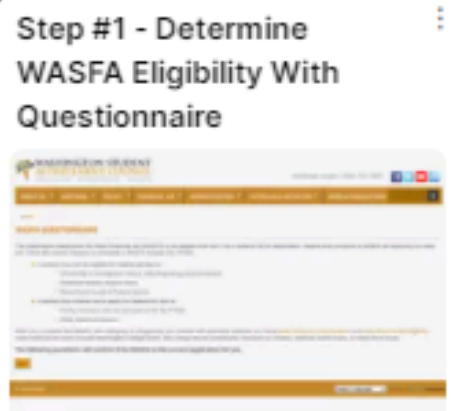
Federal Student Aid

This is your first step! Whether you're a student, parent, most families will need to create their own account to complete federal student aid tasks. Some students may have already completed this process. You can create an FSA ID anytime before you start your FAFSA. There are resources below to help you create your FSA ID.

**Step #2 - Apply for the Free Application for Federal Student Aid (FAFSA®)**

### How to Apply For The Washington Application for State Financial Aid (WASFA)

**Step #1 - Determine WASFA Eligibility With Questionnaire**




wsac.wa.gov

WASFA Questionnaire

You can use this tool to assess yourself for WASFA Eligibility.


**Step #2 - Apply for the Washington Application for State Financial Aid (WASFA)**



wsac.wa.gov

### Stuck or Need Help


**A Step-By-Step Guide To Completing The 2022-2023 FAFSA**



nitrocollege.com

This is a break down of the 2022-2023 FAFSA, question by question. In this interactive guide (screenshots included), Nitro College clarifies why each question is asked, and how to best answer each one accurately.

**12th Year Campaign and Partner Events**



you know the steps you need to take to apply for college? you need money for college?

12th Year Campaign can help you with two important steps you need to take to apply for college: applying for college and applying for financial aid. The first step is to file a FAFSA or WASFA financial aid application.

1 one of the events listed below to learn more and get help. Please note, most events are offered virtually.

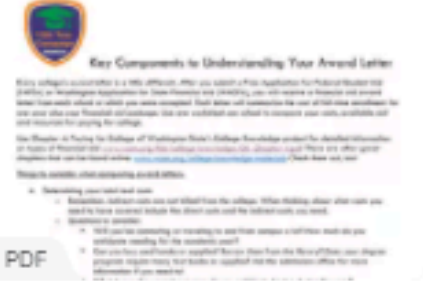
**Financial Aid Information & Filing Events**

Date	Location	Attendee Registration
...	...	...

google docs


### Award Letters

**Key Components to Understanding Your Award Letter**



award letter worksheet - key components 1


**UNDERSTANDING YOUR AWARD LETTER WORKSHEET: LIVING ON-CAMPUS**



award letter on campus form

### Other Financial Resources

**Washington State Aid Calculator**



portal.wsac.wa.gov

WSAC Aid Calculator

Many undergraduate cover some or all their costs with the Washington Grant (WCG) and Federal Grant (Pell).

To get an estimate, you enter information about your size and income. You can optionally enter the estimated family contribution (EFC) from your current, completed FAFSA or WASFA to estimate your aid.

**Federal Student Aid Estimator**



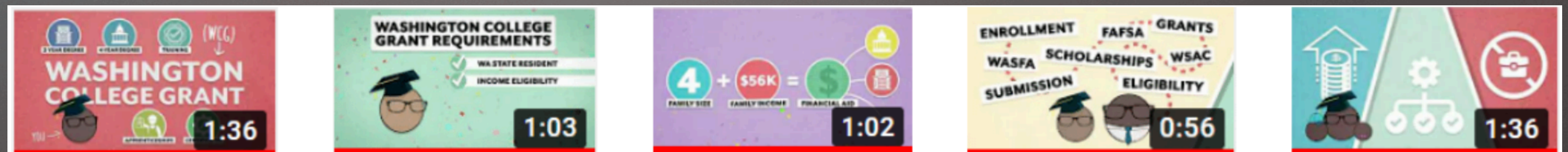
<https://padlet.com/christinaw12/t6jfitu7m8in10xc>



# WASHINGTON FINANCIAL AID FOR EDUCATION AND TRAINING VIDEOS

Informational videos about education after high school in the following languages:

- English
- Mandarin
- Russian
- Somali
- Spanish
- Tagalog
- Vietnamese





# OtterBot for Students



A free texting service to support all Washington high school students and their parents/guardians. A great source of info about financial aid, college planning, and reminders.

Available 24/7. Get started TODAY!





# OtterBot for Parents



Helps parents/guardians walk alongside their student(s) in the college planning process by explaining their role in the financial aid completion





# WE ARE HERE TO HELP! WSAC Resources



## Online:

- [wsac.wa.gov](http://wsac.wa.gov)
- [www.thewashboard.org](http://www.thewashboard.org)
- [wastate529.wa.gov](http://wastate529.wa.gov)



## On Twitter:

- [@WSACouncil](https://twitter.com/WSACouncil)



## On Facebook:

- [www.facebook.com/WSACouncil](https://www.facebook.com/WSACouncil)



# Other Resources

## ☐ Sallie Mae: [Sallie Mae Webinars](#)

- Some past webinar topics:
  - What's the real cost of college? How to plan now.
  - Options to pay your remaining balance.
  - Your 1-2-3 Approach to Paying for College



## ☐ CollegeWise: [CollegeWise Resources](#)

- You don't have to sign up and pay for an advisor, you can access their resources directly, for example:
  - Invest in Your Future: Expert Tips on Scholarships, Financial Aid, and Paying for College

## ☐ College Success Foundation: [College Success Foundation](#)

- Financial Aid Hub
- Scholarships



## ☐ GetSchooled: [GetSchooled](#)

- Scholarships
- Help with finding a job



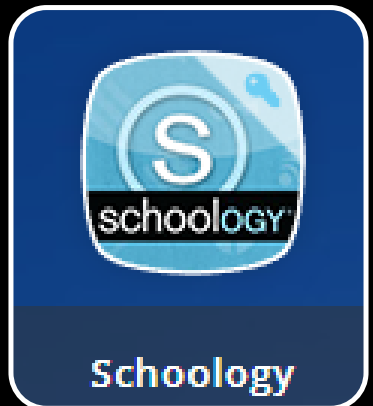


# EXPLORE YOUR OPTIONS: MSHS



Online: Wildcat Career Center Website:  
<https://mshs.svsd410.org/academics/wildcat-career-center>

- Financial Aid Information
- Scholarship Information



## On Schoolology Groups:

Click Groups at the top of Schoolology.  
Select My Groups.  
Click Join Group on the right.  
Enter the Group Access Code H68C-ST4J-W2W7D.  
Click Join.



On Instagram:  
[@mshs.wcc](https://www.instagram.com/mshs.wcc)



# QUESTIONS

