



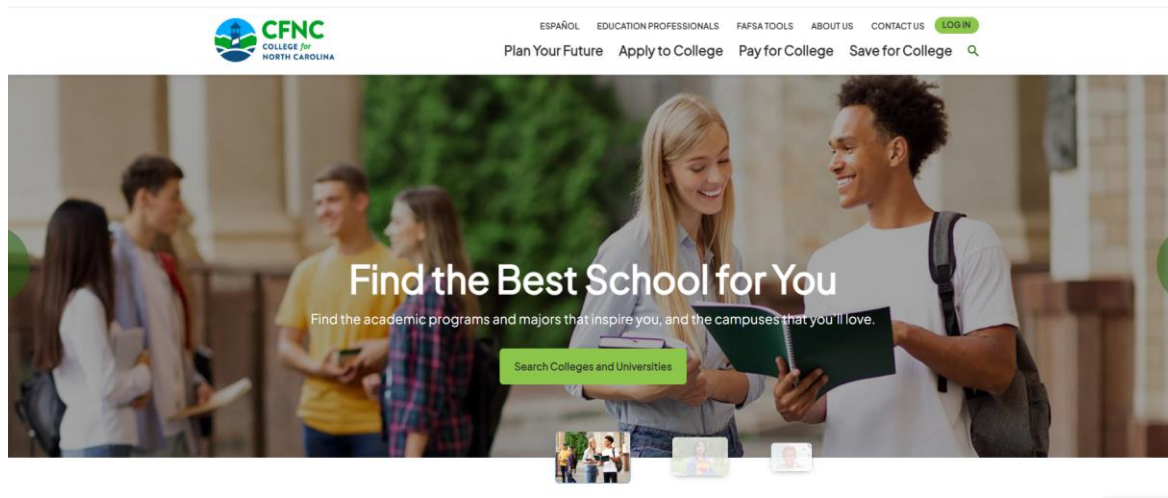
Paying for College



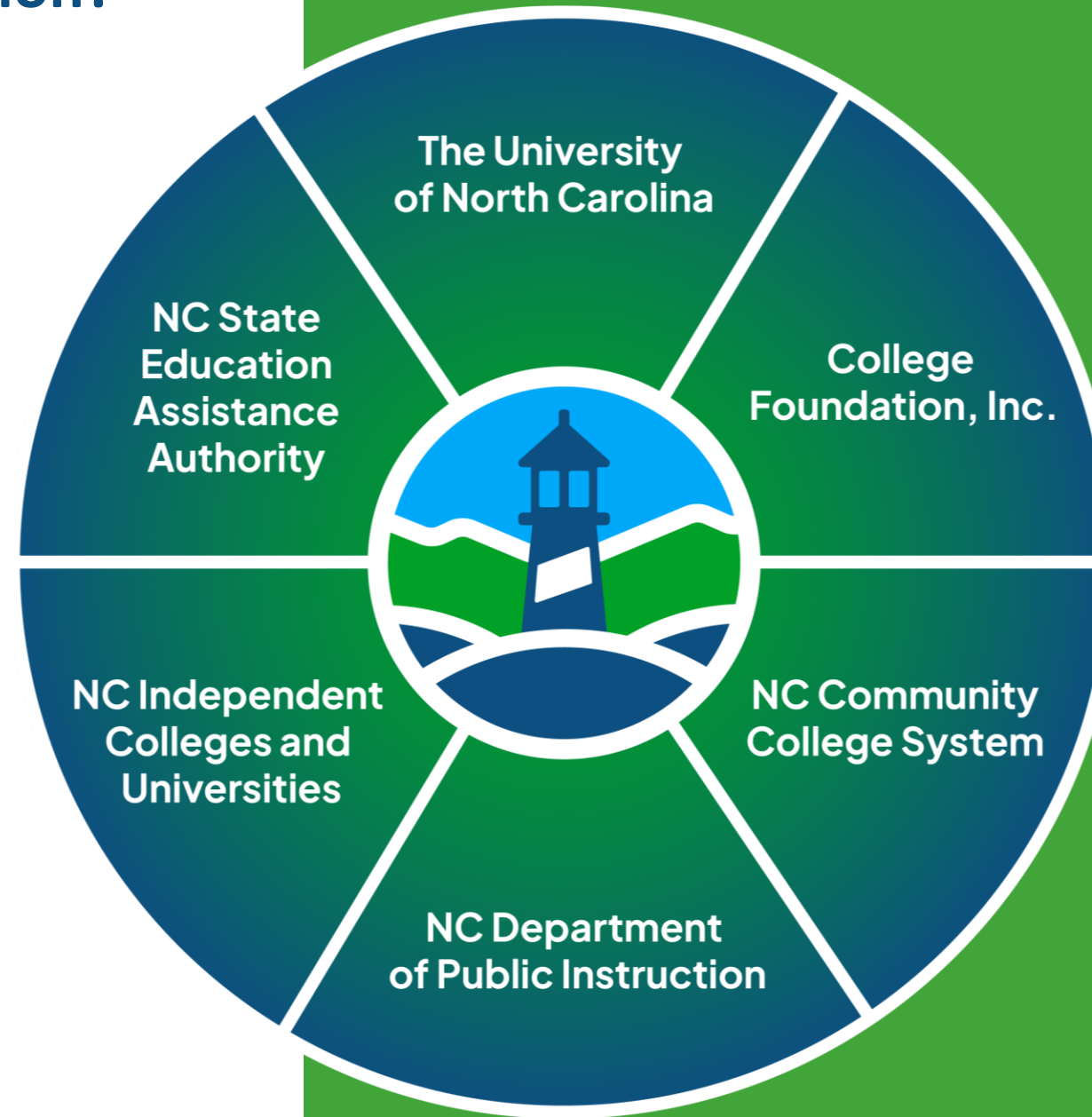
Looking for Free College Planning Information?

Discover CFNC!

- Comprehensive website: CFNC.org
- Toll-free telephone advice at 866.866.CFNC



A free resource for North Carolina students and families to Plan, Apply, and Pay for College!



NC Countdown to College (C2C) Month – October!

Extra resources to support high school seniors in completing:

1. NC Residency Determination
2. Admission Applications
3. Financial Aid Applications



SAVE THE DATE!!
2025 College Application Week
October 20 -26th





Fall 2025

College Application Week Participating Institutions

Many North Carolina colleges and universities are waiving their application fees from October 20, 7:30 a.m. to October 26, 5 p.m. Other colleges and universities may also accept special fee waivers through ACT, SAT, or NACAC.

Visit [CFNC.org/C2C](https://cfnc.org/C2C) for the most up-to-date lists of participating colleges for your student type (e.g. first-year, transfer, readmission).

Appalachian State University
Barton College
Belmont Abbey College
Bennett College
Brevard College
Campbell University
Carolinas College of Health Sciences
Catawba College
Chowan University
Davidson College
East Carolina University
Elizabeth City State University
Elon University
Fayetteville State University
Gardner-Webb University
Greensboro College
Guilford College
Johnson & Wales University - Charlotte
Johnson C. Smith University
Judson College
Lees-McRae College
Lenoir-Rhyne University
Livingstone College
Louisburg College

Mars Hill University
Meredith College
Methodist University
Mid-Atlantic Christian University
Montreat College
North Carolina Agricultural
and Technical State University
North Carolina Central University
North Carolina Wesleyan University
Pfeiffer University
Queens University of Charlotte
Saint Augustine's University
Salem College
Shaw University
University of Mount Olive
University of North Carolina Asheville
University of North Carolina at Pembroke
Warren Wilson College
Western Carolina University
William Peace University
Wingate University
Winston-Salem State University
And all 58 community colleges



Find more information on planning, applying, and paying for college at [CFNC.org](https://cfnc.org)

Visit
[CFNC.org/C2C](https://cfnc.org/C2C)
for more information
and all things
Countdown to
College!



Residency Determine Service- RDS

NCR residency.org

- Students use CFNC.org username and password
- Input student and parent information
- RCN = Residency Certification Number (give to colleges)



Your Residency Certification Number (RCN) is **1100181897** ?

① Your Determination is

[Understanding your Residency Status](#)

Residency Status: **North Carolina Resident**

Tuition Status: **In State**

Valid Until: **December 4, 2019**

You will be emailed if your residency status changes due to validation. You may continue to submit your admission application(s) or register for classes.

[VIEW REQUEST SUMMARY](#)

[NEXT STEPS →](#)



RDS- If Documentation is Due

CURRENT REQUEST (EXPIRES ON OCTOBER 14, 2020 - [CLICK TO KNOW MORE](#))

HAVE WE RECEIVED YOUR DOCUMENTS ?

NO

(Click to know more)

IN ORDER TO KEEP YOUR IN-STATE STATUS, YOU MUST SUBMIT THE FOLLOWING DOCUMENTS BY **AUGUST 11, 2019.**

- NC Health Choice for Children approval letter or history of benefits printout
- NC School Breakfast and Lunch or Summer Meals Program approval letter

[Click to Fax or Mail documents](#) [Click to upload documents](#)

ARE YOU A NORTH CAROLINA RESIDENT ?

YES

(Click to know more)

ARE YOU ELIGIBLE FOR IN-STATE TUITION ?

YES

(Click to know more)

HAS MY INFORMATION BEEN VALIDATED ?

NO

(Click to know more)

[VIEW CFNC APPLICATION\(S\)](#)

[VIEW REQUEST SUMMARY](#) [RECONSIDERATION / APPEAL](#)

- Student Help Line: 844.319.3640
 - ✓ 3rd party release
 - ✓ Hours: 8 AM – 6 PM Monday – Thursday
8 AM – 5 pm Friday
(extended hours in available in peak periods)
- Student Email: rdsinfo@ncresidency.org



Paying for College Starts with Understanding the Cost!

Direct Costs

- Tuition
- Required Fees
- Housing
- Meals

Indirect Costs

- Books & Supplies
- Transportation
- Personal & Miscellaneous*
- Health Insurance*

$$\begin{array}{r} \text{Direct Costs} \\ + \\ \text{Indirect Costs} \\ = \\ \text{Cost of} \\ \text{Attendance} \\ \text{(COA)} \end{array}$$



16 University of North Carolina System Colleges

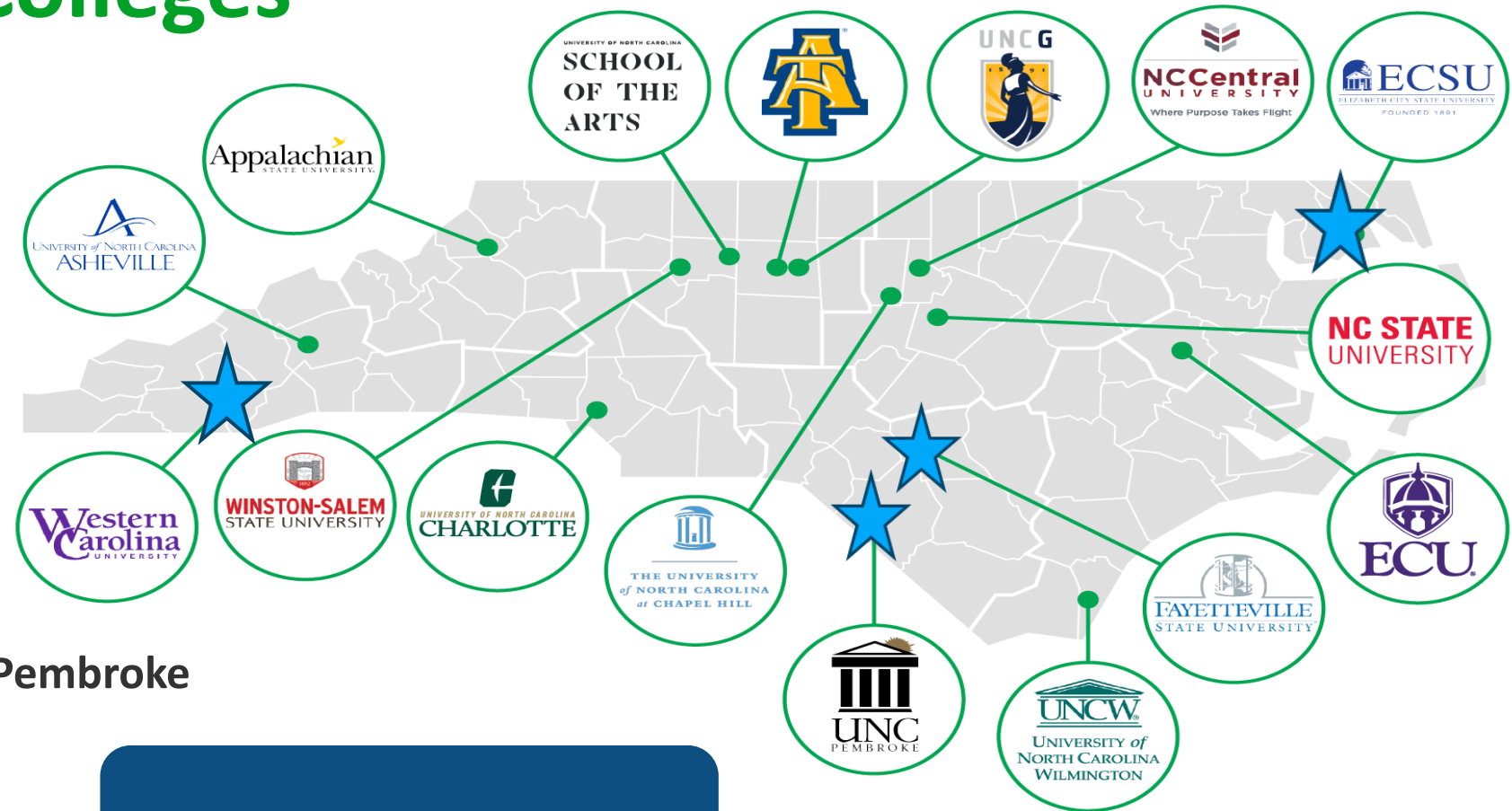
*NC Promise

In-state Tuition = \$500 per semester

4 UNC System Institutions

Participating Institutions:

- Elizabeth City State University
- University of North Carolina at Pembroke
- Fayetteville State University
- Western Carolina University



Tuition to all 16 system institutions
is fixed for 8 semesters



State scholarship Program



**Know what you're getting.
Know where you're going.**



\$80,000

Most students from households making \$80,000 or less will qualify

**At least
\$3,000/yr**

Students attending a community college will get at least \$3,000/yr that covers all tuition & fees

**At least
\$5,000/yr**

Students attending a UNC 4-year will get at least \$5,000/yr that covers more than half of tuition & fees



FAFSA & Possible Other Forms

Forms Needed to Get a Financial Offer



FAFSA

Free Application for Federal Student Aid

- Primary form for need-based financial aid.
- Annual form used across the US.
- No obligation to take any aid offered.

[Studentaid.gov](https://studentaid.gov) or [FAFSA.gov](https://fafsa.gov)



Federal
Aid

State
Aid

Institutional
Aid



Start By Creating an Account



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



Hi! Need help?

FAFSA: What Will I Need

ALL contributors to a FAFSA (students and parents) will be asked to share information about:

- Income from the **prior year** to enrollment year from (IRS) – must approve / consent.
- Assets **as of the day** FAFSA is submitted:
 - Cash, checking, savings
 - Value of small businesses / farms / investments
 - **DO NOT report** home or retirement accounts

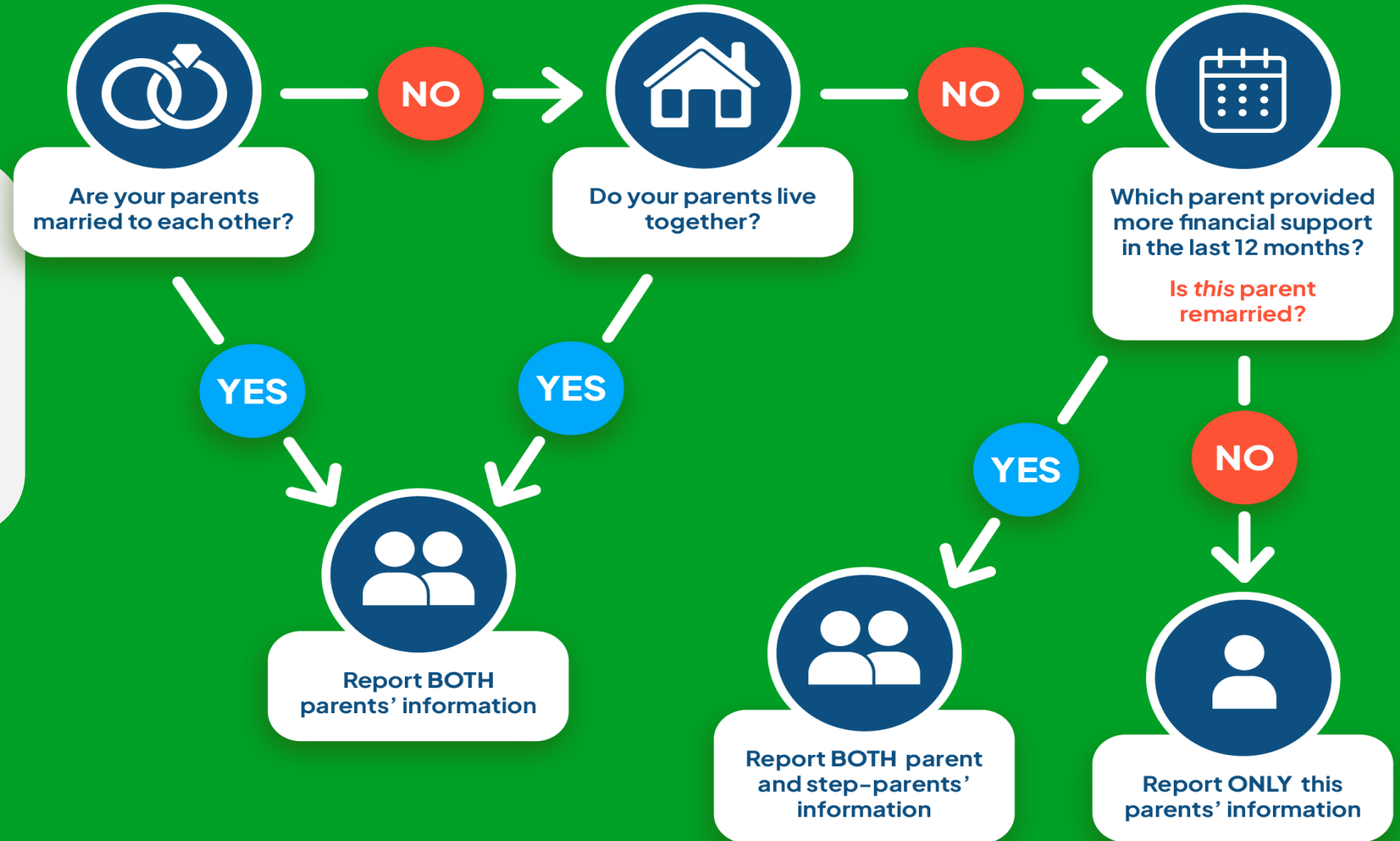


Other Info

- Marital Status
- Education
- Military Status
- Family Size
- Up to 20 Colleges

FAFSA Parent Tool

*Most high school students will need at least one parent to help with FAFSA.



Student: FAFSA Citizenship Status Question

FAFSA® FORM 2026-27 Student Alex Tran

Personal Circumstances **2** Demographics 3 Financials 4 Colleges

Student Citizenship Status ⓘ

☒ U.S. citizen or national

☐ Eligible noncitizen

☐ Neither U.S. citizen nor eligible noncitizen

Previous



Have a GREEN CARD

You are eligible if you have a Form I-551 or I-151, also known as a "green card," showing you are a lawful permanent resident of the U.S.

OR



Have an ARRIVAL-DEPARTURE RECORD

Your Arrival-Departure Record (I-94) from U.S. Citizenship and Immigration Services must show one of the following:

- Refugee
- Asylee
- Conditional Resident Alien
- Cuban-Haitian Entrant
- Conditional Entrant (valid only if issued before April 1, 1980)
- Parolee (modified requirements for Ukrainian and Afghan citizens and nationals)

OR



Have BATTERED IMMIGRANT STATUS

You are designated as a "battered immigrant-qualified alien" if you are a victim of abuse by your citizen or permanent resident spouse, or you are the child of a person designated as such under the Violence Against Women Act.

OR



Have a T-VISA

You are eligible if you have a T-visa or a parent with a T-1 visa.

OR

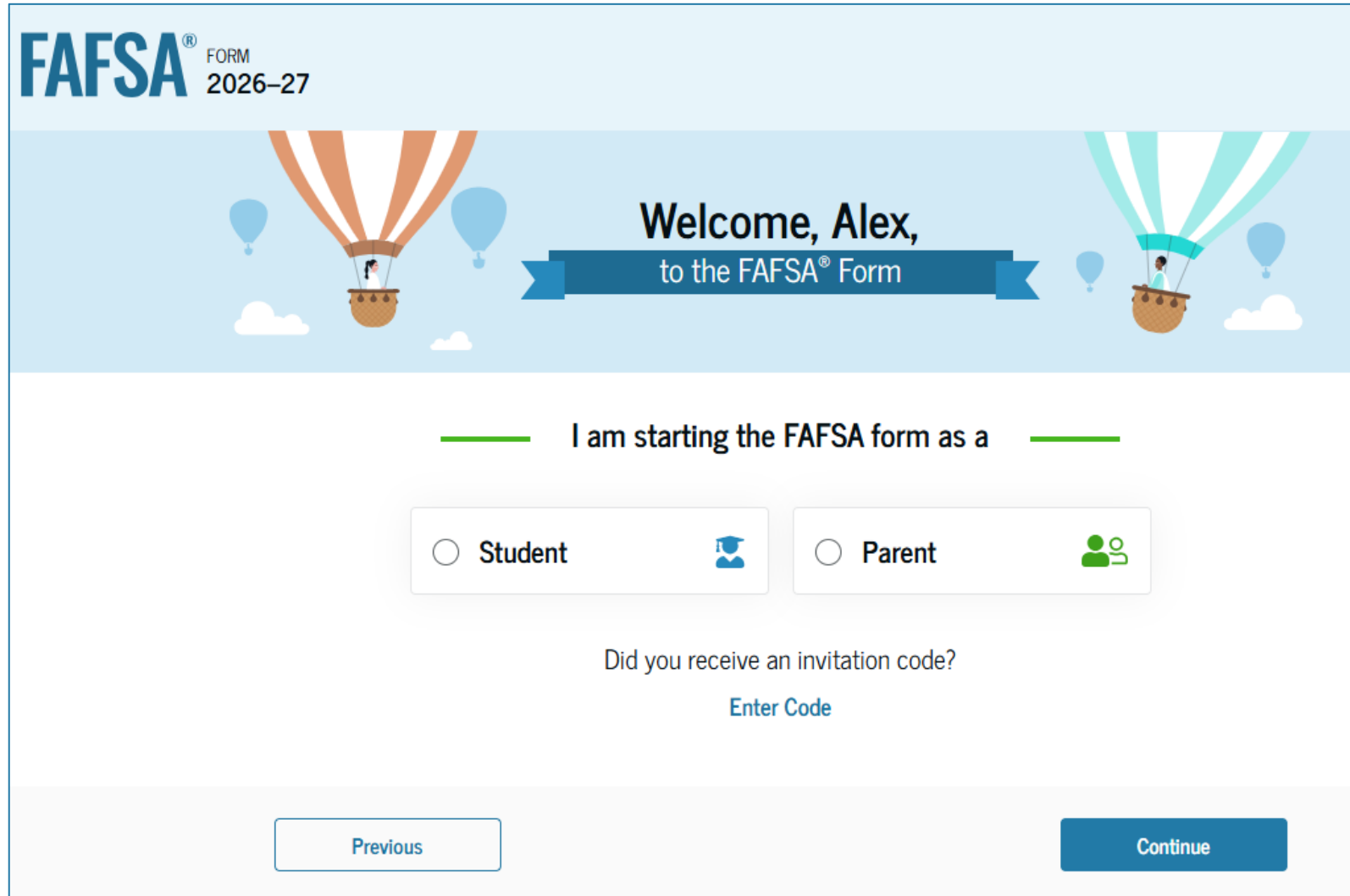


Be a CITIZEN of the FREELY ASSOCIATED STATES

If you are a citizen of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau, you may be eligible for only certain types of federal student aid.

Note: Certain Native American students born in Canada with a status under the Jay Treaty of 1794 may also be eligible for federal student aid.

Student or Parent Chooses their Role





The image shows the FAFSA 2026-27 welcome screen. At the top left, it says "FAFSA® FORM 2026-27". In the center, there's a banner that says "Welcome, Alex, to the FAFSA® Form". Below this, there's a section titled "I am starting the FAFSA form as a" with two options: "Student" (with a graduation cap icon) and "Parent" (with a family icon). Below these options, it asks "Did you receive an invitation code?" with a link "Enter Code". At the bottom, there are two buttons: "Previous" and "Continue".

FAFSA® FORM 2026-27

Welcome, Alex,
to the FAFSA® Form

I am starting the FAFSA form as a

☐ Student 

☐ Parent 

Did you receive an invitation code?
[Enter Code](#)

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

Student & Parent: Provide Consent and Approval

FORM

2026-27

Student Alex Tran

Save
 FAFSA Menu

Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid ^①

Summary

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

Get your 2024 tax return information for the 2026-27 FAFSA form.

Federal tax information is used to determine your eligibility for federal student aid.

Tax return information is required to complete the FAFSA form.

By accepting below, I consent to the disclosure of information about me, and affirmatively approve of

- the receipt and use of my federal tax information, and
- the redisclosure of my federal tax information by the U.S. Department of Education (ED), as described herein.

By accepting below, I consent to and affirmatively approve of, as applicable, the following:

- ED may disclose my Social Security number/Individual Taxpayer Identification Number, last name, date of birth, unique identifier, the tax year for which federal tax information is required, and the date and timestamp of my approval for the use of my federal tax information in determining eligibility by ED for which approval is provided to the U.S. Department of the Treasury, Internal Revenue Service (IRS). I understand that in response to such a request from ED, the IRS shall then disclose my federal tax information to "authorized persons" (i.e., specifically designated officers and employees of ED and its contractors [as defined in 26 U.S.C. § 6103(l)(13)(E)]) for the purpose of determining eligibility for and the amount of federal student aid under a program authorized under subpart 1 of part A, part C, or part D of Title IV of the Higher Education Act of 1965, as amended, for myself or an applicant for federal student aid who has requested that I share my federal tax information on their Free Application for Federal Student Aid (FAFSA®) form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FSA ID) as my signature and certify under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. I understand that any falsification of this statement is punishable under the provisions of 18 U.S.C. § 1001 by a fine, imprisonment of not more than five years, or both, and that the knowing and willful request for or acquisition of records pertaining to an individual under false pretenses is a criminal offense under the *Privacy Act of 1974*, subject to a fine of not more than \$5,000 fine (5 U.S.C. § 552(a)(1)(3)). By accepting and submitting my part of the FAFSA form, my execution (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (18-11-12).

Frequently Asked Questions

Who should provide consent and approval?

If I'm married and didn't file a joint tax return with my current spouse, does my spouse have to provide consent and approval for you to access their tax information?

What happens after I provide consent and approval?

What happens if I decline consent and approval?

Select "Approve" to provide consent and approval for the use of your federal tax information to determine your eligibility for federal student aid. If you select "Decline," you will not be eligible for federal student aid.

Previous

Decline

Approve

Student: College Search

FAFSA[®] FORM 2026–27 Student Alex Tran Save FAFSA Menu

✓

✓

✓

4

5

6

Personal Circumstances

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Financials

Colleges

Contributor Invite

Signature

Where should we send the FAFSA[®] information?

Add at least one college or career school now.

You can add or remove schools before and after submitting your form.

You can add up to 20 schools. List any schools you're considering, even if you're not certain you'll apply to them. [Find tips for searching for colleges or career schools.](#)

0 out of 20 schools selected

View Selected Schools

Search by State

Enter School Code

California (CA)

Search

Previous

Continue

*Student can always add schools later

Student Signs the Application

FAFSA[®] FORM
2026–27 Student Alex Tran

Save FAFSA Menu

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Contributor Invite

6 Signature

Sign and Complete Your Section ①

Summary

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 StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your FSA ID, YOU, THE STUDENT, certify that you

- will use federal and/or state student 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 StudentAid.gov account username and password, 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

By signing this application electronically using your StudentAid.gov account username and password, 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 foreign 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.

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 purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

Sign Your FAFSA[®] Form

☒ I, Alex Tran, agree to the terms outlined above.

Previous

Sign

Dependent Student Invites Contributor

FAFSA[®] FORM 2026–27 Student Alex Tran Save FAFSA Menu

✓

✓

✓

✓

5

6


PersonalDemographicsFinancialsCollegesContributor InviteSignature

Circumstances

Invite a Parent as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. You must invite a legal parent—a biological or adoptive parent as determined by the state.

Stepparents and other types of guardians do not count unless they have legally adopted the student.



Who counts as a parent on the FAFSA form?

Previous

Continue

Dependent Student: Invites Contributor

FAFSA[®] FORM

2026–27

Student Alex Tran

Save

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Colleges

Contributor Invite

Signature

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

They may be asked to invite their spouse as a contributor too. You can check the status of contributor invitations from the “My Activity” page.

Parent

599887939test@testcod.edu

Invite Sent

Other Ways to Send the Invite

Copy and Send the Invite Link

www.fafsa.gov/invite/7NDNUKA

Copy Link

You can also have them go to www.fafsa.gov/invite and enter code:

7NDNUKA

Cancel Invite

OPTION TO ACCEPT CONTRIBUTOR INVITE CODE

FederalStudentAid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

FAFSA® Form ^ Grants and Loans v Loan Repayment v Loan Forgiveness v

2026–27 FAFSA

Use the *Free Application* college, career school, or

Start a 2026–27 FAFSA® Form

Start New Form

Studentaid.gov

Complete the FAFSA® Form

Accept Contributor Invite (2026–27 Only)

Learn About the FAFSA® Form

How To Fill Out the FAFSA Form

FAFSA Deadlines

How To Check Your FAFSA Status

How To Review and Correct Your FAFSA Form

Learn About the FAFSA Submission Summary

FAFSA Help Center


FAFSA® form


Need the 2025–26 FAFSA® Form?

Start New Form | Edit Existing Forms or Accept an Invitation

Hi! Need help?

Dependent Student: Parent Imports IRS Information

FAFSA[®] FORM 2026–27  Parent of Alex Tran Save FAFSA Menu



We're securely importing your information.

Do not leave this page while your information is being imported into your application.

Loading...

Parent Federal Benefits Received

FAFSA[®] FORM 2026-27

Parent of Alex Tran

Save | FAFSA Menu

1 Demographics

2 Financials

3 Signature

Federal Benefits Received

Responses Won't Reduce Federal Student Aid Eligibility
Answering these questions won't reduce the student's eligibility for federal student aid or these programs.

At any time during 2024 or 2025, did the parent or anyone in their family receive benefits from any of the following federal programs?

Family includes the parent's spouse, children, and other dependents. Select all that apply or "None of these apply."

☐ Earned Income Credit (EIC)

☐ Federal Housing Assistance

☐ Free or Reduced Price School Lunch

☐ Medicaid

☐ Refundable Credit for Coverage Under a Qualified Health Plan (QHP) or Health Insurance Subsidy

☐ Supplemental Nutrition Assistance Program (SNAP)

☐ Supplemental Security Income (SSI)

☐ Temporary Assistance for Needy Families (TANF)

☐ Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

☒ None of these apply.

Previous

Continue

Parent Signature

FAFSA[®] FORM 2026–27

Parent of Alex Tran

Save

FAFSA Menu

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Signature

Sign and Submit the FAFSA[®] Form

Summary

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 StudentAid.gov account username and password (FSA ID). Because your FSA ID is associated with your personal information, do not share it with anyone.

By signing the student's application electronically using your StudentAid.gov account username and password, YOU, THE PARENT, 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 foreign 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.

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 purposefully give false or misleading information, including applying as an independent student without meeting the unusual circumstances required to qualify for such a status, you may be subject to criminal penalties under 20 U.S.C. 1097, which may include a fine up to \$20,000, imprisonment, or both.

Additionally, by signing this application electronically using your FSA ID, you authorize the U.S. Department of Education to disclose all information you provided on this application, as required under Section 483(a)(2)(D)(i) of the *Higher Education Act of 1965*, as amended, to the institutions identified herein, state higher education agencies (in the student's state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution the student selected to authorize such disclosure shall not be shared with any other institution.

Sign for yourself and submit the application for Alex Tran (Student).

☐ I, Alcina Tran, agree to the terms outlined above.

FAFSA Submission Summary

- Eligibility Overview (SAI)
- FAFSA Form Answers
- School Information
- Next Steps

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

Your FAFSA® Form Answers

Review your responses carefully and make sure all the information you provided is correct. Start a correction to fix any errors and ensure that your form is processed correctly.

Student Sections [Collapse All](#) ^

Introduction

Personal Identifiers

First Name	→ Michelle
Middle Name	→ N
Last Name	→ Allen
Suffix	→
Date of Birth	→ 01/01/2002
Social Security Number	→ -----8526
Individual Taxpayer Identification Number (ITIN)	→
Mobile Phone Number	→ (555) 557-6487
Email	→ 599888526test@testcon.edu
Permanent Mailing Address	→ 123 test
City	→ city
State	→ Military—Pacific (AP)
Zip Code	→ 30202
Country	→ United States (US)
State of Legal Residence	→ Alabama (AL)
Legal Residence Date	→ 01/2005

Need to make a correction?

Start a correction to revise your form if you need to update or change information (such as adding an additional school).

Visit the [FAFSA Form Answers](#) tab to review your responses and make sure all the information you provided is correct.

[Make a Correction](#)

View All of Your Federal Student Aid In One Place


View detailed information about your federal student loan and grant aid, including your enrollment history, payment history, and subsidized usage.

[Visit My Aid](#)

Find the Right College or Career School

Use College Scorecard to compare schools by size, location, graduation rate, and more.

[Visit College Scorecard](#) ↗



FAFSA Verification



You may be selected to verify information via FAFSA or the college.

If you are selected:

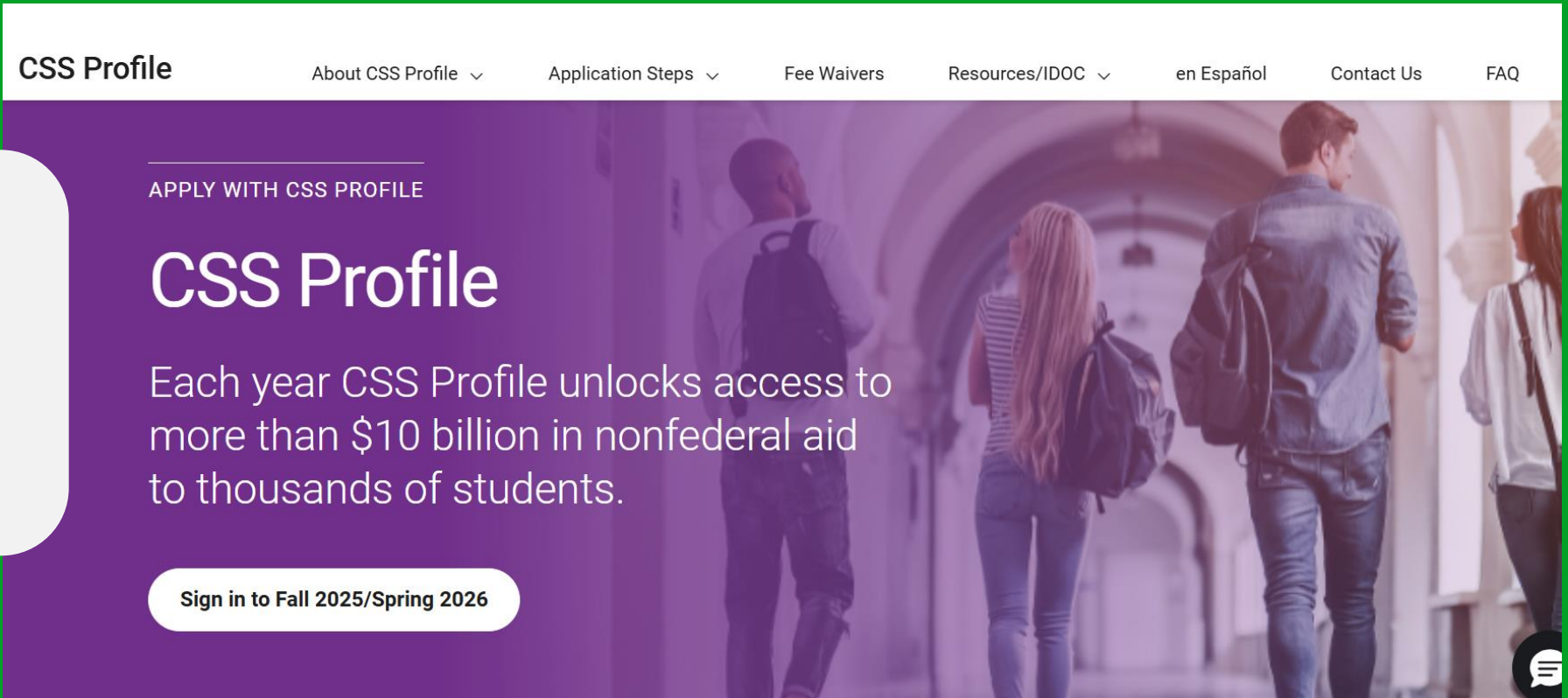
- It does NOT mean you did anything wrong!
- You must verify certain information listed on the FAFSA.
- If you have questions, contact your college financial aid office(s).
- When turning in documents, be as thorough as possible.
- Your financial aid process is on hold until verification is satisfied.

Some examples of information that may need to be verified:

- Tax Information
- Household Information
- Untaxed Income Information
- Marital Documents
- Citizenship Documents
- Identity Confirmation

Possible CSS (College Scholarship Service) Profile

- ✓ **Only for Select Colleges**
- ✓ **Opens October 1st**
- ✓ **Fee or Waiver required to Submit**

The screenshot shows the CSS Profile website. The header is white with a green background on the left. The navigation bar includes 'CSS Profile', 'About CSS Profile', 'Application Steps', 'Fee Waivers', 'Resources/IDOC', 'en Español', 'Contact Us', and 'FAQ'. The main content area has a purple background with a photo of students walking in a hallway. The text 'APPLY WITH CSS PROFILE' is above the 'CSS Profile' title. Below the title, it says 'Each year CSS Profile unlocks access to more than \$10 billion in nonfederal aid to thousands of students.' and a button 'Sign in to Fall 2025/Spring 2026' is at the bottom.

CSS Profile

About CSS Profile ▾ Application Steps ▾ Fee Waivers Resources/IDOC ▾ en Español Contact Us FAQ

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 2025/Spring 2026



CollegeBoard.org

What Makes Up College Offers?

Gift Aid

Scholarships

Grants

Self Help Aid

Work Study

Loans

Federal Aid

State Aid

*State Aid is only offered
from colleges in state*

Institutional Aid

Outside Scholarships



Federal Loan Limits for Dependent Students

Grade Level	<u>Subsidized</u> No Interest while in School	<u>Unsubsidized</u> Interest begins after Disbursement	Annual Limit
1 st Year Undergraduate	\$3500	\$2000	\$5500
2 nd Year Undergraduate	\$4500	\$2000	\$6500
3 rd and 4 th Year Undergraduate	\$5500	\$2000	\$7500

Aggregate limit for undergraduate dependent students is \$31,000 with no more than \$23,000 in Subsidized Loans. You cannot borrow more than your cost of attendance minus any other financial aid you'll get, so you may receive less than the annual maximum amounts.



Federal Parent PLUS Loans

- Credit Check Required
- Parent borrows on behalf of student
- 8.94% Interest / 4.228% Loan Fee (July 2025-June 30, 2026)
- Repayment begins 60 days after loan is disbursed
- Repayment can be deferred while student is enrolled at least half-time
 - *Interest continues to accrue
- Maximum: Cost of Attendance minus Other Financial Aid



Financial Aid OFFER Comparison

	College A	College B	College C
Cost of Attendance (COA)	16,000	27,000	45,000
Student Aid Index (SAI)	7,000	7,000	7,000
Financial Need	9,000	20,000	38,000
Merit-Based Aid	0	10,000	4,000
Need-Based Aid	3,000	5,000	30,000
Work Study	2,500	2,500	2,500
Student Loans	5,500	5,500	3,500
Total Financial Aid	11,000	23,000	40,000
Net Cost (per year) After Aid	5,000	4,000	5,000
Net Cost including Student Loans *Not including APR/interest	10,500	9,500	8,500

Options to Pay a Bill Balance

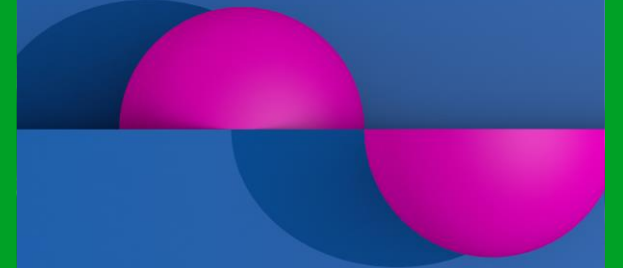
Scholarships



Out of Pocket



College Payment Plans



Education
Savings Plan-529
Plan

Want to Start
Saving
CFNC.org/NC529

Private Loans

Ncassist.org



Some National Scholarship Search Engines

- StudentAid.gov
- CFNC.org
- Collegeboard.org
- CareerOneStop.org
- Fastweb.com
- Petersons.com
- GoingMerry.com
- ScholarshipOwl.com
- MyScholly.com
- Scholarships.com
- Appily.com
- **Google!**



College bound? Don't get hooked by misleading financial aid offers!

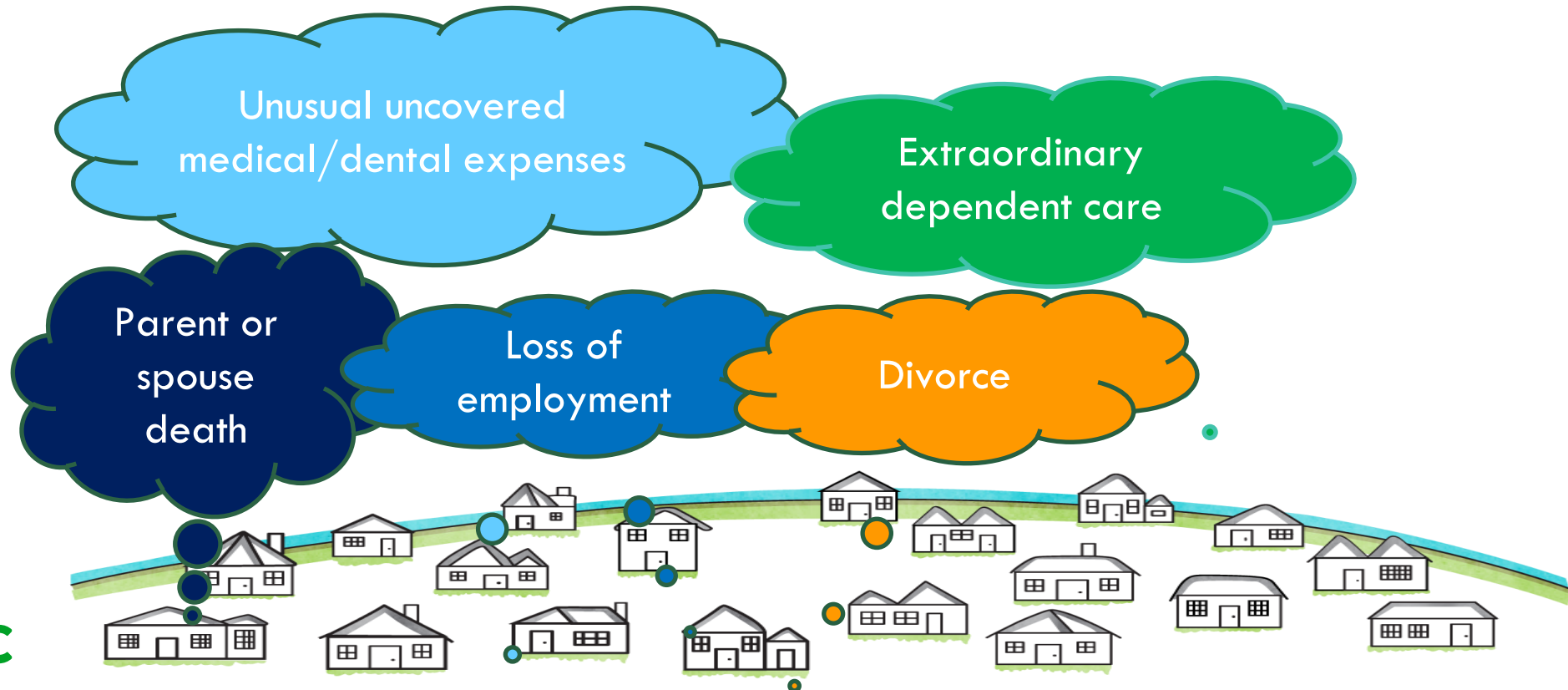
You should never have to pay

- For information about financial aid
- To apply for federal financial aid (FAFSA)
- To receive financial aid



What if your financial situation changes while enrolled in college?

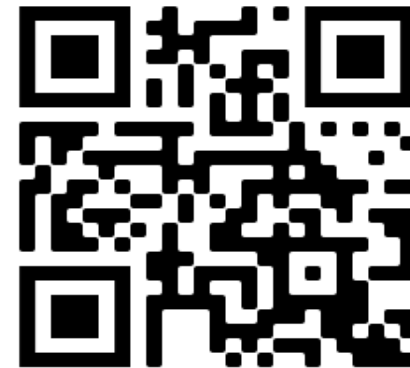
- Conditions exist that cannot be documented with the FAFSA
- **Contact the Financial Aid Office of the Institution**
- Will require written explanation and documentation





**Don't miss our
Statewide
Webinars!!**

**Visit
[CFNC.org/events](https://cfnc.org/events)**



Good Takeaways.....

- ✓ **Make sure you create or know your CFNC.org username/password**
- ✓ **Complete** your NC Residency application (same username/password as CFNC.org) complete @ **Ncresidency.org**
- ✓ **Register for a Student Aid Account (parent & student) @ studentaid.gov**
- ✓ **Complete the 2026-27 FAFSA at FAFSA.gov starting Now!**
- ✓ **Research and apply for Scholarships from Beginning to the end of the Senior year! (*Many deadlines end by early spring*) Don't forget** to search scholarships on **CFNC.org** !
- ✓ **Check Your Email OFTEN** after you submit admission applications, the FAFSA, Residency, and any other college forms for updates!
- ✓ **Enjoy the LAST year of high school !!!!!!!!!!!!!!!**



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