

# How to Pay for College





**If the current state of  
your future plans were  
a skier ...**

**Which one would  
you be?**

# 25-26 Senior Year Timeline

## **FALL: GET READY!**

- Meet your counselor!
- Complete Applications - [applymontana.mus.edu](http://applymontana.mus.edu)
- Letters of Recommendation, Resume & Essays
- Transcripts
- Complete FAFSA @ [studentaid.gov](http://studentaid.gov)

## **WINTER: GET SET!**

- FHS/GHS Scholarship Guides
- Apply for state & local scholarships January through April
- Complete FAFSA

## **SPRING: GO!**

- Decide on your plan! Register for Housing and Orientation
- Graduation Distinctions & Scholarship Awards Ceremonies - GHS May 6 & FHS May 20
- Final official transcript to college - Senior Exit Survey

# Cost of Attendance

## Funding Sources:

**Savings/Work**

**Scholarships**

**Grants/Loans**

**FAFSA & CSS Profile**

## Net Price Calculators

**MSU-Bozeman Tuition & Fees: \$8,946**

Food/Housing: \$14,580

Books/Supplies: \$1,450

Miscellaneous: \$4,110

Total: \$29,086

**UM-Missoula Tuition & Fees: \$9,188**

Food/Housing: \$14,566

Books/Supplies: \$2,046

Transportation: \$2,327

Miscellaneous: \$3,610

Total: \$31,737

**FVCC Tuition & Fees: \$4,912**

Food/Housing: \$10,024

Books/Supplies: \$1,126

Transportation: \$3,988

Miscellaneous: \$3,554

Total: \$23,604

Catholic female STEM major with high financial need & 4.0 GPA						
Cost of Attendance		fvcc	MSU	NAU	Carroll	Harvard
Direct Costs	Tuition/Fees	\$4,912	\$8,946	\$30,912	\$43,260	\$61,120
	Room/Board*	\$10,024	\$14,580	\$14,432	\$13,200	\$25,806
Indirect Costs	Books/Supplies	\$1,126	\$1,450	\$900	\$1,000	\$1,000
	Misc	\$3,554	\$4,110	\$2,000	\$1,000	\$2,500
	Transportation	\$3,988		\$2,500	\$1,000	\$4,000
	<b>Total</b>	<b>\$23,604</b>	<b>\$29,086</b>	<b>\$50,744</b>	<b>\$59,460</b>	<b>\$94,426</b>
	WUE			\$8,500		
	Pell Grant	\$7,395	\$7,395	\$7,395	\$7,395	\$7,395
	GPA award	\$4,000	\$4,000	(WUE)	\$26,000	
	Hawkins Scholarship	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
	Rotary Scholarship	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
	Daley Scholarship	\$3,000	\$3,000			
	Governor Service Award	\$1,000	\$1,000			
	Soroptimist Scholarship	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
	Flathead Ed Foundation	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000
	MUS STEM/Healthcare	\$1,000	\$1,000			
	Institution Grant Aid				*Free Tuition	\$79,531
	<b>Total Aid</b>	<b>\$23,895</b>	<b>\$23,895</b>	<b>\$23,395</b>	<b>\$40,895</b>	<b>\$94,426</b>
	<b>Actual Cost</b>	<b>\$291</b>	<b>\$5,191</b>	<b>\$27,349</b>	<b>\$18,565</b>	<b>\$0</b>
		<b>* \$13,791</b>				<b>&lt;\$100K</b>

**How much would you pay?**

# Scholarships

(Guides sent in Dec.)

- **Subject Area**
- **Academic/Merit**
- **Leadership**
- **Volunteering**
- **Financial Need**

Local Civic & Foundation Scholarships

Reach Higher Montana

WUE - Western Undergraduate Exchange

MUS Honors & STEM/Healthcare Scholarships

Pell Grant income range <65K (max value \$7395)

MSU & UM GPA Scholarships

4.0/\$4K - 3.5/\$3K - 3.0/\$2K

Presidential Scholarships - Honors Programs

College Specific Scholarships Do Every Year

UM Grizzly Promise <\$50K family=free tuition

MSU First Generation \$1500x4 yrs

Live at 4yr school + attend 2yr school

# More Resources

College Financial Aid & Scholarship Websites (Net Price Calculators)

GHS/FHS Career Center Websites

Grownandflown.com & Blue IKEA bags





MSU Pay for College Webinar Oct. 22 @ 6pm

<https://www.montana.edu/admissions/webinar.html>

Add FVCC to FAFSA School list so they can help with any issues!



Helping Montana students make plans for life after high school, including work-based learning, college, or the workforce—and many options in between.

 <b>Plan Your Future</b>	 <b>Explore Your Options</b>	 <b>Pay For School</b>	 <b>Find Your Path with Level All</b>
Whether you're a freshman or a senior, you can start planning your future today!	Have you explored all your options after high school? We have, and we can help find your match.	We've got you covered when it comes to paying for college, including saving, FAFSA, and scholarships.	All the information and resources located in one career and college exploration platform.
<a href="#">Find your path</a>	<a href="#">Start exploring</a>	<a href="#">Find out more</a>	<a href="#">Get Started</a>

Feedback

# Understanding Financial Aid

FAFSA and the  
Financial Aid Process





# What is the FAFSA?

FAFSA = Free Application for Federal Student Aid

- Applies for Pell Grant
- Work-study funding
- Federal student loans

Application only covers 1 academic year (summer is unique), so you must complete it again every year you are going to college.

Financial Aid Office takes information, uses it to create your financial aid offer.

**Key Point:** FAFSA is the start of the process, but the rest happens in your college's Financial Aid Office.



# Completing the FAFSA

FAFSA opens October 1 every year at [studentaid.gov](https://studentaid.gov). Will remain open until June 30, 2027 for 26-27 FAFSA.

Every student will have “contributors” to FAFSA form:

- Contributors = people that complete FAFSA form
- Yourself (student)
- Your Parent(s):
  - - if divorced/separated, then parent that provides more than 50%
  - - Parent's spouse, if that parent has since remarried

Special/unusual circumstances? Contact your Financial Aid Office!

2026-2027 FAFSA will use 2024 (prior-prior-year) tax information to complete.

**Key Point:** FAFSA uses household and income information to make determination for federal aid.



# Why You Should Complete the FAFSA

Even if not Pell Grant eligible, you should complete the FAFSA every year because:

- Your school may require it for institutional scholarship aid
- If you need to take out loans, federal student loans are better than private student loans
- You need to in order to participate in work-study programs, if you are interested
- Some state scholarships require “unmet need,” which is determined through your FAFSA
- Some national scholarships require FAFSA information

**Key Point:** The FAFSA can be used in more than just federal financial aid awarding, so it's important to complete every year.

# Understanding Your Financial Aid Offer





# Your Financial Aid Offer

Your Financial Aid Office will create a financial aid offer once they have all information. This offer should include:

- Cost of Attendance Table
- Financial Aid Award Table
- Disbursement information

Cost of Attendance (COA) is your estimated cost to attend school and includes both direct costs (costs owed to school) and indirect costs (living expenses). *It is not your bill.*

Financial award table can be composed of grants, work-study, and loans. Your awards should be listed as to what kind of funding it is and whether it needs to be earned or repaid.

**Key Point:** Your job is to compare your financial aid award table to your Cost of Attendance to determine if your college will be affordable.



# Receiving Your Financial Aid

Once you have received your financial aid offer, the last thing you need to do is understand the requirements to receive your financial aid. General requirements include:

- Classes are part of program of study
- Enrollment level requirements (half-time or full-time)
- GPA requirements

Most schools will disburse money to your student account directly before or in the weeks after your semester starts. Some schools may disburse funds directly to the students to pay their bills.

Different kinds of funding (grants, work-study, loans) and different sources of funding (federal, school, state, etc.) may have different requirements to receive the money.

**Key Point:** You need to understand what you need to do to receive your financial aid, as all students are responsible for meeting their financial aid requirements.

# Questions?

Contact our office at:

- [finaidinfo@fvcc.edu](mailto:finaidinfo@fvcc.edu)

