

# Applying for Financial Aid 2026-2027 Academic Year



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## Topics We Will Discuss

- ☆ Big changes that began academic year 2024-2025
- Cost of Attendance (COA)
- Student Aid Index (SAI) (formerly Expected Family Contribution – EFC)
- Financial Aid Need
- Categories, Types, and Sources of Financial Aid
- Free Application for Federal Student Aid (FAFSA)
- Institutional Financial Aid
- PACT

# Key Federal Student Aid (FSA) Terms That Changed or Were New for 2024-2025

- Student Aid Index (SAI) replaces Expected Family Contribution (EFC)
- FAFSA Contributor
- FTI (Federal Tax Information)
- “Family Size” replaces “Household Size”
- FUTURE Act Direct Data Exchange (FADDX) replaces IRS Data Retrieval Tool (DRT)
- FAFSA Submission Summary (FSS) replaces Student Aid Report (SAR)
- “Housing and Food” replaces “Room and Board”
- “Financial Aid Offer” (or “Financial Aid Package”) replaces “Financial Aid Award”

# Cost of Attendance (COA)

- ❖ Varies widely from college to college
- Includes:
  - ✓ Direct Costs (Billed Costs)
    - Tuition and Fees
    - Housing and Food (Room and Board)
  - ✓ Indirect Costs (Not on the bill)
    - Books, Supplies, Course Materials, and Equipment
    - Transportation
    - Miscellaneous and Personal Expenses
- May also include federal loan fees

# What Goes Into Paying for Education?

- Family's calculated ability to pay
- Federal and state aid
- The college's need-based financial aid and/or merit awards
- Outside scholarships from community organizations

# What is Student Aid Index (SAI)?

*Formerly known as Expected Family Contribution (EFC)*

- Amount a family can reasonably be expected to contribute
- Two components
  1. Parent Contribution
  2. Student Contribution
- Federal SAI calculated from FAFSA data
  - ✓ Uses a federal formula
  - ☆ Can now be a negative number – however, negative SAI's translate to \$0 for aid packaging/awarding – a negative SAI does not mean you are eligible for, or can be offered aid in excess of the Cost of Attendance
- Institutional SAI/Family Contribution calculated using data from the college's required documentation
  - ✓ Formulas specific to each college

# Definition of Financial Aid Need

**Cost of Attendance**

**LESS**

**Student Aid Index (SAI)/Family Contribution**

**LESS**

**Other Financial Assistance  
(e.g. Employee Tuition Benefit)**

**EQUALS**

**Financial Aid Need**

## Comparison of Financial Aid Need by Cost

	4 Year Private	4 Year Public	2 Year Public
Cost of Attendance	\$80,000	\$45,000	\$10,000
Student Aid Index (SAI)/ Calculated Family Contribution	\$20,000	\$20,000	\$20,000
Need	\$60,000	\$25,000	0

# Categories of Financial Aid

- Need-based federal aid
  - ✓ Grants
  - ✓ Subsidized loans
  - ✓ Work Study
- Need-based institutional aid (the school's money)
- Non need-based federal aid
  - ✓ Unsubsidized loans
  - ✓ Certain grants
- Non need-based institutional aid
  - ✓ Merit or athletic scholarships

# Types of Student Financial Aid

## ➤ Grants & Scholarships

- ✓ Money that does not have to be paid back

## ➤ Loans

- ✓ Do need to be paid back
- ✓ Only borrow what is really needed
- ✓ Federal Direct Undergraduate Student Loans
  - Subsidized: need-based, interest does not accrue while the student is enrolled
  - Unsubsidized: interest does accrue
  - Loan limits based on year in college, level of need, & dependency status
  - Interest & origination fee determined annually by Congress
    - 2025-2026 interest for both: 6.39%, fee: 1.057%

## ➤ Work Study

- ✓ Allows student to earn money to help pay educational costs

# Federal Student Aid Eligibility Requirements

- U.S. Citizen or eligible non-citizen
- Have a valid social security number
- Must be enrolled as a regular student in an eligible degree or certificate program
- Must have a high school diploma or an equivalent
- While enrolled in college, must make Satisfactory Academic Progress (SAP)

# Studentaid.gov

Federal Student Aid  
An OFFICE of the U.S. DEPARTMENT of EDUCATION

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Loans and Grants ▾

Loan Repayment ▾

Loan Forgiveness ▾

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## Get Ready for Student Loan Payments

Restarting Payments

Making Payments for the First Time

### POPULAR TOPICS

[Apply for Aid Using the FAFSA® Form >](#)

[Learn About Public Service Loan Forgiveness >](#)

[Update on Student Loan Debt Relief >](#)

[Complete a \*Master Promissory Note\* \(MPN\) >](#)

[Complete Loan Entrance Counseling >](#)

### Considering School

*I'm thinking about going to college or a career school.*

### In School

*I'm in the process of earning a degree or certificate.*

### Parent

*I want to help my child pay for college.*

### In Repayment

*I have loans I need to repay.*



# FAFSA

## Free Application for Federal Student Aid

- A standard form that collects demographic and financial information about the student and their family
- Used to determine eligibility for federal and state aid
- Formula is determined by Congress
- Required by all schools
- Must be completed annually

## FAFSA 2026-2027

- Big changes that began for academic year 2024-2025
- Uses **2024** tax return & income data
- Available Now
  - ✓ Opened just before **October 1, 2025**

# FAFSA online

[www.fafsa.gov](http://www.fafsa.gov) (<https://studentaid.gov/h/apply-for-aid/fafsa>)

An official website of the United States government. Help Center FAFSA Form English | Español

Federal Student Aid  
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FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Log In | Create 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](#)

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

School Year:


State of Residence:

[Find Deadlines](#)

[View All FAFSA Deadlines](#)


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.




**Who should complete the FAFSA® form?**

Any student, regardless of income, who wants to be considered for federal, state, and school financial aid programs. This includes grants, scholarships, work-study funds, and loans.

  
30 minutes

**How long will it take?**

It takes most people 30 minutes to fill out the FAFSA form, including gathering any personal documents and financial information needed to complete it.



**What do I need?**

- Verified account username and password (FSA ID)
- Parent or spouse contributor's email address
- Parent or spouse contributor's name, date of birth, and Social Security number (for the 2025–26 FAFSA form only)
- Income and asset information (if required)

# What You'll Need to Complete the FAFSA

- FSA ID Log in credentials for both student and parent(s)
- Student & parent Social Security numbers
- 2024 federal tax records
- Records of child support received
- Records of current balances of cash, savings, and checking accounts
- Records of net worth of investments, businesses, and farms
- Contributors email addresses
  - ✓ Each contributor must have a separate email address
- The list of schools you're applying to

# Federal Student Aid Index (SAI) Components

- Parent(s)' income – includes both taxable and some types of untaxed
  - ☆ Includes far less types of untaxed income than in previous years
- Student's (& spouse's, if applicable) income – includes both taxable and some types of untaxed
- Value of parent assets (at the time of FAFSA completion)
  - ✓ Does include trusts, investment properties, % of primary residence that is rented out, and balance of 529 plans set up by the parent on FAFSA
    - ☆ Now also includes child support received in 2024 (used to be income, now considered an asset)
  - ✓ Doesn't include value of retirement accounts or primary residence home equity on FAFSA
- Value of student's assets (at the time of FAFSA completion)
  - ✓ Does include trusts if the student is a beneficiary and UGMA/UTMA accounts
  - ✓ Doesn't include 529 plans
- Family Size
  - ☆ FSA calculation no longer takes into consideration number of dependents attending college at the same time
- Value of family business(es)/farm(s)
  - ☆ Now do not need to be reported if: family-owned with 100 or fewer full-time employees, the farm is located where the family resides, or if it is a family-owned commercial fishing business (this is different than 2025-2026)

# Federal Student Aid Definition of a Parent

- Only custodial parent (a.k.a. parent of record or primary parent) information is required on FAFSA
  - ✓ No information required from the non-custodial parent
  - ✓ If custodial parent is remarried, step-parent financial information must be included
- If student's parents live together (regardless of marital status) financial information from both parents must be reported
- The following people are not the student's parents unless they have legally adopted the student: grandparents, foster parents, legal guardians, older siblings, uncles & aunts, etc.

## Which Parent Goes on the FAFSA if the Student's Parents are Divorced or Separated and Living Apart?

- ☆ Federal Student Aid definition of the parent of record (a.k.a. custodial parent) changed beginning academic year 2024-2025:
  - ✓ Parent who provided the greater portion of the student's financial support during the 12 months immediately prior to filing the FAFSA
  - ✓ If neither parent provided support in the 12-month period, the parent of record is the parent who provided the greater portion of support during the most recent year that the student received financial support from a parent
  - ✓ A parent who pays child support should include the amount of child support paid during the relevant 12-month period when determining how much support they provided to the student (not the parent who received the child support)
    - If this child support, along with any other support provided for the child, adds up to more than 50% of the support of the child, then the parent paying child support is the parent of record on the FAFSA
  - ✓ If both parents claim an equal amount of support, then the parent of record is the parent with the greater amount of income or assets
  - ✓ Now irrelevant where the student lives


# FSA Account Username & Password (FSA ID)

- Used for FAFSA completion and access to certain U.S. Department of Education websites
- Student and parent(s) must create their own FSA IDs
  - ✓ If parents filed joint tax return in 2024, only one parent needs an FSA ID to complete the FAFSA
- Will be used throughout the financial aid process, including subsequent school years & to sign loan documents
- Only the owner should create an FSA ID
  - ✓ Attached to your Social Security Number and identification – do not share with anyone
- Get your FSA IDs now
  - ✓ <https://studentaid.gov/fsa-id/create-account/launch>
  - ✓ Will need
    1. Your Social Security Number (verify with your Social Security Card)
    2. Your own mobile phone number and/or email address
      - Do not use the student's high school email address

# Completing the 26-27 FAFSA - Contributors

## ➤ Roles/contributors based process

- ✓ Contributors include anyone that must provide information on the student's FAFSA
  - Student
  - Student spouse (if applicable)
  - One parent if parents are married and filed their 2024 tax return jointly, or if parent is single & living apart from noncustodial parent
  - Two parents if parents are married but file separate tax returns, or are unmarried but live together
- ✓ Contributors will need to be invited to provide information on the student's FAFSA by whoever begins the FAFSA process (student or parent)



**FAFSA** 2026-27 Student Alex Tran

Understanding the FAFSA Form

2 of 4

Contributors to the FAFSA Form

Who is a Contributor on the FAFSA Form?

Who is a contributor on the FAFSA form?

Watch on YouTube

**Parents or Spouses**  
Your answers on the FAFSA form will determine if any contributors (your spouse, your biological or adoptive parent(s), or your parent's spouse) need to be identified. These contributors will complete their own sections of the form and are asked to provide personal and financial information, but they won't be financially responsible for your education.

**How To Invite**  
Contributors will need to log in with their own StudentAid.gov account username and password to provide their information. To invite a contributor to a FAFSA form, you'll need to provide their email address.

Which parent is considered a contributor?

# Completing the 26-27 FAFSA – Inviting Contributors

FAFSA<sup>®</sup> FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Demographics Financials Colleges Contributor Invite Signature

### Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

Who counts as a parent on the FAFSA form?

Parent

---

Invite a Parent Contributor

Email

Send Invite

FAFSA<sup>®</sup> FORM 2026-27 Student Alex Tran Save FAFSA Menu

Personal Demographics Financials Colleges Contributor Invite Signature

### Invite Your Parent to This FAFSA<sup>®</sup> Form

To determine your federal student aid eligibility, we need more information on your household financial situation. You'll need to invite a contributor to provide this information.

*As a dependent student, you need to invite a legal parent as a contributor. You only need to invite one parent.*

Who counts as a parent on the FAFSA form?

Parent

#### Send Invite to 599887939test@testcod.edu?


We'll send an invitation link and an access code to this email address.

Go Back Send Invite

# Completing the 26-27 FAFSA – Contributor Email

FederalStudentAid

## Complete Your Section of Alex's FAFSA® Form



Hello,

Alex T. started their 2026–27 Free Application for Federal Student Aid (FAFSA®) form and needs your input as a contributor. Alex won't be eligible for federal student aid without your help.

[Accept Invitation](#)

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:

## 7X6XHXF

If this invitation was sent to you by mistake, [decline the invitation](#).


### Why You Were Invited

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier deadlines.

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

# Completing the 26-27 FAFSA – Tax Return Information

☆ Federal Tax Information (FTI) must be transferred from the IRS to the FAFSA in all cases

- ✓ Transfer process is called FUTURE Act Direct Data Exchange (FADDX)
- ✓ Contributors must provide consent for the IRS to transfer their FTI to the FAFSA

- In every case including:
  - ❖ Non-tax filers
  - ❖ Contributors who don't have a Social Security Number
- If a contributor does not provide their consent, the student will not be eligible for federal need-based financial aid

The screenshot shows the FAFSA 2026-27 form interface for Student Alex Tran. The main heading is "Provide Consent and Approval or You Won't Be Eligible for Federal Student Aid". Below this is a "Summary" box with the following text: "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." Three key points are listed: "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.", and "Tax return information is required to complete the FAFSA form." Below the summary, the user is asked to consent to the disclosure of information about them and to affirmatively approve of the receipt and use of their federal tax information, and the redisclosure of that information by the U.S. Department of Education (ED). The user is also asked to consent to and affirmatively approve of, as applicable, the following: ED may disclose their 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 their approval for the use of their 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). The user understands that in response to such a request from ED, the IRS shall then disclose their 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.

# Completing the 26-27 FAFSA – Family Size

- ☆ Now uses IRS definition of dependents on a tax return
  - ✓ For dependent student's parent(s), family size includes:
    - Parent (and their spouse)
    - Student
    - Parent's dependent children, even if they live apart from parent because of college enrollment, if parent will provide more than half their support between July 1 and June 30 of FAFSA award year
    - Other people if they live with parent and parent will provide more than half their support between July 1 and June 30 of FAFSA award year
- ☆ Family Size is considered FTI and will transfer from the IRS
  - ✓ Based on the dependents you claimed that year
  - ✓ Can be updated manually when completing the FAFSA if necessary
- ☆ Number of dependents in college will still be asked on the FAFSA but it will not be considered in the SAI calculation

## After completing the FAFSA

- Federal Student Aid runs each FAFSA through a series of federal databases to verify information reported
- Within 3 business days, the schools listed on the student's FAFSA will have access to an electronic record of the FAFSA data
- The federal processor also sends the student's information to the state agency (or agencies) in the student's state of legal residence, and the states in which the schools listed on the student's FAFSA are located
- A student can check the processing status of their FAFSA by logging in to their [studentaid.gov](http://studentaid.gov) account
  - ✓ Including contributor progress and corrections made to their FAFSA

# FAFSA Submission Summary (FSS)

## *Formerly Student Aid Report (SAR)*

- After the FAFSA has been processed, the student will have access to a summary of their FAFSA data including:
  - ✓ An overview of their estimated federal financial aid eligibility
    - Ultimately, eligibility is determined by the college financial aid administrator
  - ✓ The answers provided by the student and their contributor(s) on their FAFSA form
  - ✓ Information about each school the student listed on their FAFSA
  - ✓ Next Steps
    - **Pay close attention to FAFSA comments provided here!**
      - They may call attention to errors in a student or contributor's reporting on the FAFSA, additional documentation the student must submit to their school, or corrections that must be made to the student's FAFSA

The screenshot shows the FAFSA Submission Summary (FSS) page for Michelle Allen, 2026-27. The page includes a navigation bar with a back button and a print button. The main content area displays the student's name, application received and processed dates (June 20, 2025), and the data release number (8720). The page is currently viewing Submission 1. The bottom navigation bar includes links for Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps.

< Back	Print FAFSA Submission Summary			
<b>FAFSA</b> <sup>®</sup> FORM 2026-27	<b>FAFSA Submission Summary</b>			
Student  Michelle Allen	Application Received June 20, 2025	Application Processed June 20, 2025	Data Release Number 8720	Viewing: Submission 1
<a href="#">Eligibility Overview</a>	<a href="#">FAFSA Form Answers</a>	<a href="#">School Information</a>	<a href="#">Next Steps</a>	

## Correcting the FAFSA

- Corrections can be made after the FAFSA has been submitted and processed
- Will not be able to correct most Federal Tax Information (FTI) transferred from IRS data
- Do not make too many corrections
  - ✓ Assets should be corrected only if an error was made; they should not be updated as accounts fluctuate.

# Common FAFSA Errors to Avoid

- Listing an incorrect Social Security Number
  - ✓ Double and triple-check these entries against the actual Social Security card to ensure accuracy!
- Failing to use your legal name
  - ✓ Your name must be listed on your FAFSA as it appears on your Social Security card.
- Listing marital status incorrectly
  - ✓ The Dept. of Education wants to know marital statuses on the day you sign the FAFSA. If you are in a legally recognized marriage, you will need to provide your spouse's information as well – even if the spouse is not the student's parent.
- Leaving blank fields
  - ✓ Too many blanks may cause miscalculations and an application rejection.
- Using commas or decimal points in numeric fields
  - ✓ Always round to the nearest dollar.
- Using a school email address to set up your FSA ID
  - ✓ Many school email addresses are terminated when a student graduates. Use an email address you'll have access to for your entire college career and beyond.
- Reporting assets that shouldn't be included
  - ✓ See the “Federal Student Aid Index (SAI) Components” slide for details about what should/should not be included.

## Institutional Financial Aid

- Need or non need-based financial aid from the college's own funds awarded based on the institution's formula and policies
- May be based on information provided on the CSS Profile or a custom institutional application, as well as supporting documentation required by the college
- Information from the non-custodial parent may be required
- Types of untaxed income not counted on the FAFSA may be included
- Tax losses may be added back
- Depreciation associated with a business or investment property may be added back
- There may be a minimum student contribution
- Allowances for number of dependents enrolled in college at the same time may or may not be offered. If allowances are given, amounts offered will vary.

## Meeting Full Calculated Need Versus “Gapping”

College	A (meets need)	B
Cost of Attendance	\$60,000	\$60,000
SAI/Family Contribution	\$ 10,000	\$ 10,000
<b>Need</b>	<b>\$50,000</b>	<b>\$50,000</b>
<b>Aid Awarded</b>	<b>\$50,000</b>	<b>\$35,000</b>
Unmet Need	0	\$15,000

## Institutional Financial Aid: Where do I start?

- Learn each college's financial aid application requirements and deadline date(s)
- Use the Net Price Calculator available on each college's web site
- Contact the college's financial aid office with any questions, or if you need additional clarification on their policies or requirements

## Net Price Calculator

- Will help you estimate how much financial aid may be offered from each school
- **Carefully read all instructions and pop-ups**
  - ✓ A Net Price Calculator result is only as good as the data you input
- All calculators are not alike
  - ✓ Each college builds theirs based on their policies.
- Don't forget untaxed income if they are including it
  - ✓ Pay close attention to their definition of untaxed income and what that may or may not include
    - eg. payments to tax deferred pension plans (W2, Box 12 codes D, E, F, G, H & S – NOT DD)

## CSS Profile

- Offered by CollegeBoard
- Not required by all schools
- Used to determine eligibility for need-based institutional grants
- There is a cost
  - ✓ A fee waiver is available to some families. Eligibility for a fee waiver is determined by the CSS Profile
- If applicable, the non-custodial parent will complete a separate Profile after the custodial Profile has been submitted
- Became available October 1

## Institutional Documentation Service (IDOC)

- Offered by CollegeBoard
- Many schools that participate in the CSS Profile also participate in IDOC
- A family will upload or send their required application documentation (ie. tax returns & W2s) to IDOC. IDOC will then make the documentation available to all schools the student has indicated they are applying to who participate in the service

## Institutional Financial Aid

- Questions to ask the financial aid office:
  - ✓ Do they award merit and/or athletic scholarships or do they award only need-based aid?
  - ✓ Do they meet full calculated need?
  - ✓ Is a merit scholarship a component of the need based award, or is it offered in addition to need based aid?
  - ✓ Is an aid package guaranteed for all four years or will your aid eligibility change in future years?
  - ✓ Do they offer allowances for multiple dependents enrolled in undergraduate programs at the same time?
    - If they do, how might aid eligibility changes in subsequent years if another dependent enrolls in or leaves a undergraduate program?
  - ✓ Do they look at primary home equity and/or retirement account balances?
  - ✓ Do they have a minimum student contribution?
  - ✓ Do they add back tax losses and/or business deductions such as depreciation?
  - ✓ What types of untaxed income do they look at that FAFSA doesn't?
  - ✓ If noncustodial information is required but a noncustodial parent cannot be located, how do I waive requests for their information?

# Pledge to Advance Connecticut (PACT)

## Connecticut's Free Community College Program

- Fills in the gap between the CT Community College's Cost of Attendance and federal & state grants
- Eligibility Requirements
  - ✓ CT Resident
  - ✓ High School graduate
  - ✓ Must complete FAFSA & accept all grant awards
  - ✓ Attend community college full or part-time (6+ credits/semester)
  - ✓ Participate in degree or certificate program
  - ✓ Remain in good academic standing once enrolled
- <https://www.ct.edu/PACT>

## Additional Resources

- Outside scholarships from community organizations
  - ✓ High school guidance office
  - ✓ [www.finaid.org](http://www.finaid.org)
  - ✓ [www.fastweb.com](http://www.fastweb.com)
  - ✓ BEWARE! If a scholarship application requires a fee – it is probably a scam.
- Loan Programs in addition to Federal Direct Student Loans
  - ✓ Do some research to determine what is the best option for you!
    - PLUS (Parent Loan for Undergraduate Students)
      - Federal loans for parents
      - Interest & origination fee determined annually by Congress
        - 2025-2026 interest: 8.94%, fee: 4.228%
        - New limits of \$20,000 per academic year, per student & \$65,000 aggregate per student
    - Alternative Loans from banks, credit unions, state agencies, lending agencies etc.
      - Interest and/or possible origination fees vary by lender & borrower's credit
      - Can be in the parent's name or the student's name
        - Generally a co-signer will be required if the loan is in the student's name

# Questions?

