Preparing for Post High School Education
College Financial Aid Information Night
How to pay for post high school education!

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Purpose of information session

- Explain what are some post-high school education options.
- Learn what types of Financial Aid are available for students going to college/universities.
- Explain the difference between types of aids – grants, student loans and scholarships
- Learn what FAFSA and WASFA are
- Learn about eligibility and how to apply
- Learn about the timeline to apply for college financial aid
- Learn about the Washington Guaranteed Admissions Program (WAGAP)

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Post high school options

What does your student want to do after high school?

- Attend a college or university (Bachelor's degree - usually 4-year program)
  - Public University – tuition costs are supported by the state of Washington, generally more affordable
  - Private College/University – tuition costs are generally higher, may be affiliated with a religious organization, may offer more financial aid
- Attend community college or vocational school (technical college or trade schools)
  - Associate's degree – usually a 2-year program
  - Earn certificate or credentials for certain career
- Enlist in military service
- Get a job

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Xello

- Planning tool used in Issaquah SD middle and high schools to help students think and plan for their post high school plans.
- Activities for students to do in school – during homeroom or Flex.
- Assigned activities each year in high school are **Required** activities as part of the Graduation Requirement for high school.
- Parents can see what students responded in Xello activities in the Xello for Parent account.
- Request a Xello account here.
- Can access cost of many colleges and universities through Xello

Timeline for post high school planning for 2-year colleges or technical colleges

During 9th and 10th grade

- Take necessary classes to graduate
- Earn passing grades
- Participate in extracurricular activities, such as clubs and sports
- Consider what careers interest you. Complete High School & Beyond Plan activities on Xello.

During 11th grade

- Continue to take necessary classes to graduate
- Continue to participate in extracurricular activities
- Double-check that you are on track to graduate. Visit your school counselor and discuss graduation and post high school plans.
- Look for community and technical colleges that have programs that interest you.
- Visit the College and Career center to discuss post high school options.

Summer between 11th and 12th grade

- Consider taking classes in summer, to meet graduation requirements &/or to explore post high school interests – WANIC, summer school, college classes
- Gather information you will need in the fall to apply for financial aid forms
- Update your Xello profile with post HS plans, and create a resume.

During the 1st semester of 12th grade year

- Complete the financial aid form (s)
- Confirm that you are on track to graduate (Use Family Access Graduation Requirement tab)
- Consult with your school counselor to review the things you need to complete as you get ready to graduate.
- When 2nd semester begins, start your application process on the community or technical college of your choice.

Timeline for post high school planning
4-year college or university

During 9th and 10th grade

- Consider taking classes that will challenge you academically.
- Grades are important – aim for B and above.
- Participate in extracurricular activities, such as clubs and sports. Colleges/universities value this, and want well-rounded students.
- Take the PSAT in 10th grade, and explore practice options in your results.
- Consider what careers interest you. Complete High School & Beyond Plan activities on Xello.

During 11th grade

- Continue to take some challenging classes each year.
- Grades matter – B or above at least
- Double-check that you are on track to graduate. Visit your school counselor and discuss graduation and post high school plans.
- Make a list of colleges and universities you want to attend. Check their admissions requirements.
- Take SAT and ACT exams if required for admissions.
- Look for colleges or universities that have the programs you are interested in attending.
- Visit the College and Career center to discuss option for post high school plans.
- Visit your school counselor and discuss graduation plans and post high school paths.
- Continue to participate in extracurricular activities such as clubs and sports

Summer between 11th and 12th grade

- Do college tours (virtual or in person) to explore choices.
- Open a Common App or Coalition account.
- Take summer school classes to explore post high school interests – WANIC, other summer school programs
- Get ready to start completing financial aid forms
- Update your Xello account, and prepare your resume for college applications.
- Do volunteer or work activities or take courses to help prep for college.

During the 1st semester of 12th grade year

- Request letters of recommendations (if needed) in September from school counselors, teachers, coaches, club advisors and/or volunteer coordinators.
- Complete applications to colleges or universities
- Take final SAT or ACT tests if unhappy with previous scores.
- Complete the financial aid form
- Check that you have all requirements for graduation.
- Check that you have all requirements for admissions to your preferred college or university.
- Make an appointment with your school counselor and make a list of questions to review or things you need to complete as you get ready to graduate.
- Continue to participate in extracurricular activities such as clubs and sports

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Admissions after high school

4-year colleges and universities

- GPA (Grade point average) in high school
- Type of classes (rigorous classes taken, such as Honors, AP or IB)
- Extracurricular activities (clubs and sports), volunteer and/or work experience
- Letters of recommendation (depending on the university or program)
- Student essays (prompts vary by college /university)
- Registration process on:
  - Common App
  - Coalition App
  - Directly on the college admissions webpage

2-year colleges and programs (community or technical college)

- Register directly on the college or institution website

As part of the college application process, colleges may ask if financial aid is needed.

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Cost of college – factors to consider

- Tuition for the classes (depends on how many classes/credits taking per quarter or semester)
- Books and other fees

If living on campus

- Room (dorm or apartment)
- Meal plan at dorm or other meal costs
- Other expenses (travel home to visit family, gas, parking, school supplies, entertainment)

Factors that determine the cost of tuition

- Depends if student is a resident of that state (lower tuition)
- Out-of-state students pay different cost for colleges or universities
- At some schools, students must live on campus.
- At some schools, if a student lives close to home, students can ask permission to live at home and avoid the cost of room and meal fees. (Only applies to certain 4-year colleges and universities)

Different types of aid to pay for college/university

- Grants
- Scholarships
- Student loans
- Work study
- Out of pocket – student or family pay for college or university costs

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What is a grant?

- Need based on income
- Money from the federal, state or school institution based on financial need
- Does not need to be repaid (unless student drops out or withdraw from the school)
- Example: Pell Grant

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What is a scholarship?

- Students can apply for and received scholarships from various institutions. (See resources page to start looking for scholarship eligibility and applications)
- Can be merit-based, income-based or other
- Many sources of scholarships
- Can apply from public, private or nonprofit sources
- List of resources at the end of this document
- School's College and Career website has links for scholarships

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What is a loan?

- Federal or private loans that are income based
- Must be paid back
- Interest rates will vary

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What is work-study?

- Work offered to students who have financial need
- Certain jobs are held for students with financial need (students work while attending school)
- Offered based on income
- Can be federal, state or from the college/institution

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Applying for Financial Aid

- FAFSA – Free Application for Federal Student Aid
- WASFA – Washington Application for State Financial Aid

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FAFSA (Free Application for Federal Student Aid)

- **Free application form students can complete to see what aid (loans, grants, and other financial aid)**
- By filling out this application, you may be eligible for federal government grants but may also be offered student loans and work study/student employment.
- Academic achievement not important, only based on financial need (income based).
- **Who can apply?** Students who are U.S. citizens or legal residents (green card holders). Check if non-citizen category is eligible.
- If you are not a green card holder but have a SSN, please check your eligibility.
- Parent legal status does not matter, only the student's legal status.
- **When?** Students can start filling out the form starting October 1st this year. The aid will be offered for the following school year in September.
- **Priority deadlines**: It is better to apply earlier (when open) than later. The later you apply, the less money you may be offered.
- Schools may have earlier deadlines to give students FAFSA based financial aid (so they can start sending acceptance letter with financial aid offer).
- **Is it ongoing? No, you need to apply each year.** In addition, you must maintain satisfactory academic progress. You must stay in the school/program where aid is applied, or you will need to pay back the aid/grant money. Not a loan but the aid comes with conditions.
- Start the application process online here: FAFSA® Application | Federal Student Aid

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Overview of FAFSA Application Process

Step 1: *Open a student account*

Step 2:

- *If parents filled taxes as married filling jointly- **only one account** is needed.*
- *If parents filled out married filling separately, each parent should make an account and each of them should fill out their part.*
- *If parents are divorced, the parent whose **supported economically the student the most**, should create an account and only this parent's information will be used.*

Step 3: *Start on the student application first (recommended) then invite parent using the email address the parent or parents used to create their accounts (please check step 2 before starting the process)*

Step 4: *Parents will get an email with an invitation code.*

Step 5*: Go to parent or parents account- go to new application 2026-2027 and then once prompt- click on I have an invitation code and write the code you got via email.*

Step 6: *Follow the prompts and answer accurately*

TIP: *Say NO in the question about the Family Size and make sure the green banner has the right household size (this can make a huge difference in the final result)*

Step 7: *If everything was done right the student will get an email confirming the receipt of the form and with their estimate SAI (score that determines financial need)*

Step 8*: Check the student account 3 days later to verify if it was process, if so, the college will access this information, later when they create their Financial Aid Offer.*

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FAFSA resources

- Completing the FAFSA® Form: Steps for Parents – Federal Student Aid
- Tool to determine which parent(s) should participate in a student's FAFSA form Who counts as a parent on the FAFSA form? | Federal Student Aid
- Federal Student Aid – An Office of the U.S. Department of Education

WASFA (Washington Application for State Financial Aid)

- Aid for undocumented students and other students who do not qualify for FAFSA due to immigration status.
- Students with DACA, TPS (Temporary Protection Status), without Green Card or without SSN can and should apply.
- You must complete this application if you need Financial Aid.
- Parent's immigration status is not important.
- Application is also free.
- Students must show that they have lived in Washington state for at least a year **before their college freshman year to** qualify for the aid.
- Students qualify for State work study programs and state grants. Students can opt not to take it or can accept it and look for a work study job.
- Application also opened on October 1st.
- The application needs to be completed **each year your child is in college/university**.
- Adults seeking continuing education can apply for it.
- Students need to complete this affidivat to qualify for in state tuition if student is undocumented and/or a Non-Immigrant Visa Holders.

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Reminders when filling out the application:

- **FAFSA:**
  - Students should start the process by getting an FSA ID (a process to access the form, once they request their FSA ID. It takes up to 5 days to send back a username and password generated by the system)
  - Parents should also get an FSA ID.
  - Start here: https://studentaid.gov/fsa-id/create-account/launch
- **WASFA:** Once the student completes the online application, they must send an email to the parents asking them to sign the form. The form will not be considered complete until the parent signs.
- Students **should not** use their parent's income information if they are an Independent applicant. Click here to learn more.

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Information or documents needed to complete WASFA or FAFSA (YOU FILL ONLY ONE)

Reminders for student qualification to apply:

- **FAFSA – student is US citizens or legal residents (green card holders)**
- **WASFA – student without SSN, when the student cannot provide information from the parent even if the student is a citizens or legal residents.**

- Tax document 1040 to show salary of parents from 2 years before the school year that they will be applying for aid. (1040 will have SSN for both FAFSA or WASFA or ITIN for WASFA)
  - Examples: for the 2026-2027 application, use the salary from 2024
- Documents showing investment income (other home)
- Student ID - Driver's license or approved state ID.
- Case number if you are receiving SNAP, TNAF, Medicaid or other welfare services.
- Use this link to determine which parent's income to use
- List of colleges to which the students will be applying (FAFSA allows up to 20 colleges/universities)

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Financial aid offered by the college/university

- Check with the colleges or universities where you are applying to see if they have their own financial aid application form.
- Most schools ask for WASFA or FAFSA form to be completed.
- Private schools usually offer more additional financial aid, so be sure to check the financial aid eligibility requirements if applying to private schools.

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College Bound

- A grant given to Washington State students that qualified for Free and reduced lunch in 7-8th grade.
- A database holds information on eligible students, and once a student applies to an institution and files FAFSA/WASFA, the fund is sent to the school of enrollment, **given that the family still stands in qualification to free and reduced lunch income stipulations**.
- **For more information:** College Bound | WSAC (wa.gov)

Washington State Opportunity Scholarship (WSOS)

- There is a separate application for this scholarship (about $2500 the first year). Need to apply each year.
- WSOS supports Washington students on a path to
  - High-demand trade
  - STEM and Health care credentials
  - In Washington state through certificate, degree and apprenticeship programs
  - Creates a college-to-career pipeline for those who are often furthest from opportunities in these fields
    - women
    - students of color
    - first-generation students

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Good news for Washington State residents!

For students who attend a Washington state college, technical school or university:

- Students who qualify for FAFSA will automatically qualify for WA state aid.
- College Bound scholarship recipients may also qualify for additional financial support from the institutions (colleges or universities)
- Reminder that this is all income-based eligibility not merit.

So those students who are citizens or green card holder (can apply for FAFSA), can possibly qualify for aid from:

FAFSA → WASHINGTON STATE GRANT→ Financial aid from college attending → WSOS

Students can also apply for other scholarships as well!

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Tips for the college application process

- It may be beneficial for students to apply to both private and public colleges and universities.
- Private colleges and institutions may have financial aid outside of Federal and State funds that they offer to students based on financial need.
- Work with your child to determine outside costs of college attendance – transportation, travel, clothing, entertainment (going out), miscellaneous
- Prepare your child for life in a dorm or apartments if they are moving out
- Celebrate this new journey and college life with your child.

Application Choices

- **Early Decision** – Plans are binding. Student who is accepted must attend that college.
  - Early Decision is restrictive. Top choice for student – regardless of financial aid offers.
- **Early Action** – Non-binding. Students receive an early response but do not have to commit to the college until May 1st.
- **Regular Decision** – When the application is due. Standard deadline.
  - Early Action and Regular Decision allows students more flexibility to wait and consider all financial offers before committing to a specific college.

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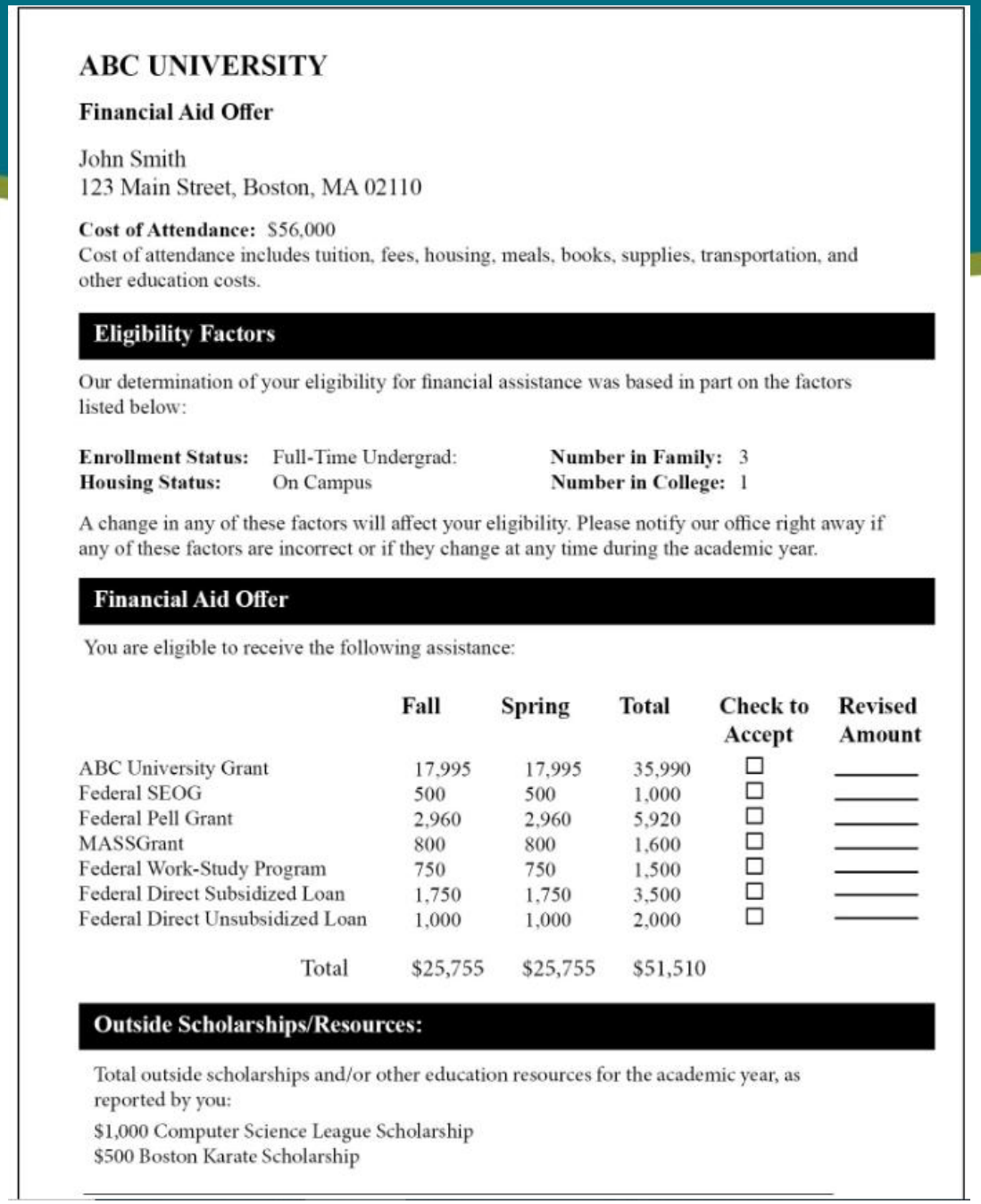
After completing & submitting financial aid forms:

- Students will get letters from 4-year colleges or universities to which they have applied informing them if the student has been:
  - Accepted
  - Not accepted at that school, or
  - Placed on a wait list
- The college/university can access the WASFA and FAFSA forms to know how much government aid the student received or will be receiving
- The college/university will send a financial aid offer after the student has been accepted.
  - The financial offer provides information as to how much money they will receive in government aid, school aid/grant, other scholarship offers if applicable, work study offer, loans, etc.

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Example of what an offer of financial aid will look like:

Sent from the college/university after the child has been accepted at the school.



ABC UNIVERSITY

Financial Aid Offer

John Smith
123 Main Street, Boston, MA 02110

Cost of Attendance: $56,000
Cost of attendance includes tuition, fees, housing, meals, books, supplies, transportation, and other education costs.

Eligibility Factors

Our determination of your eligibility for financial assistance was based in part on the factors listed below:

Enrollment Status: Full-Time Undergrad: **Number in Family:** 3
Housing Status: On Campus **Number in College:** 1

A change in any of these factors will affect your eligibility. Please notify our office right away if any of these factors are incorrect or if they change at any time during the academic year.

Financial Aid Offer

You are eligible to receive the following assistance:

	Fall	Spring	Total	Check to Accept	Revised Amount
ABC University Grant	17,995	17,995	35,990	☐	_____
Federal SEOG	500	500	1,000	☐	_____
Federal Pell Grant	2,960	2,960	5,920	☐	_____
MASSGrant	800	800	1,600	☐	_____
Federal Work-Study Program	750	750	1,500	☐	_____
Federal Direct Subsidized Loan	1,750	1,750	3,500	☐	_____
Federal Direct Unsubsidized Loan	1,000	1,000	2,000	☐	_____
Total	$25,755	$25,755	$51,510		

Outside Scholarships/Resources:

Total outside scholarships and/or other education resources for the academic year, as reported by you:

$1,000 Computer Science League Scholarship
$500 Boston Karate Scholarship

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Washington Guaranteed Admissions Program

- What you need to know:
  - The Washington Guaranteed Admissions Program (WAGAP) supports a college-going culture and guaranteed admission to Central Washington University, Eastern Washington University, The Evergreen State College, University of Washington Tacoma, Washington State University and Western Washington University.
  - ISD students are guaranteed admission to 6 Washington state public colleges/ universities if they meet the following minimum requirements:
    - Minimum GPA of 3.0 or higher
    - On track to complete all College Academic Distribution Requirements (CADRs) by end of 12th grade.
  - Students still must apply to their college of interest. They are guaranteed admission if they meet the minimum requirements.
  - If a student is ineligible for *Guaranteed Admission*, but still wants to attend one of these schools, they can and should still apply!

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Glossary

- **FAFSA:** Free Application for Federal Student Aid: https://studentaid.gov/h/apply-for-aid/fafsa
- **FSA ID**: A username and password combination you use to log in to into the FAFSA application. (First step in order to complete FAFSA). https://studentaid.gov/fsa-id/create-account/launch
- **WASFA**: Washington Application for State Financial Aid: **https://wsac.wa.gov/wasfa**
- **CSS profile**: Online application that collects information used by hundreds of colleges, universities, other institutions and scholarship programs to award financial aid from sources outside of the federal government. https://cssprofile.collegeboard.org/
- **Affidavit of residency SB 5194:** Confidential statement verifying that student qualifies for resident tuition, under the promise that the student will seek for citizenship or legal residency as soon as eligible to apply**.**
- **Financial/ Award Letter:** A school aid offer (sometimes called an award letter) tells you what financial aid you can receive at a particular college or career school.

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Questions? The College & Career Center can help!

Please have your student contact their College and Career Specialists for further information and support:

- Issaquah High School IHScollegeandcareer@issaquah.wednet.edu
- Liberty High School LHScollegeandcareer@issaquah.wednet.edu
- Skyline High School SHScollegeandcareer@issaquah.wednet.edu

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Resources: Scholarship search engine

- theWashBoard.org | Login
- College Search - BigFuture | College Board
- Home – BigFuture | College Board
- Find Scholarships for College for FREE | Fastweb
- Scholarships.com Search Free College Scholarships Financial Aid Grants Scholarships College Scholarship Free Scholarships
- Home | TheDream.US - TheDream.Us (site specifically for students without an SSN)
- Visit the financial aid webpage or office at the schools the student will be applying to find more scholarship opportunities.

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Additional Resources

- FAFSA Limits: Is there an Income Cutoff on Eligibility for Financial Aid? (savingforcollege.com)
- In-state and out-of-state prices: Save On College Tuition | Western Undergraduate Exchange (WUE) (wiche.edu)