

# FAFSA

DEMYSTIFIED

## Free Application for Federal Student Aid

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# Student and Parent Survey Results

**Students believe that college is a path to opportunities**

81%

believe a degree will provide better opportunities in the long run or a good job

**However, families are stressed about education financing**

81%

agree that paying for college is stressful

# Goals of Financial Aid Office

Primary goal is to assist students in paying for college and is achieved by:

- Evaluating family's ability to pay for educational costs
- Distributing limited resources in an equitable manner
- Providing a balance of grants/scholarships and other funds from the family's own resources, such as savings or wages from school-sponsored student employment.
- Implementing federal and state regulations for their college/university

# Discussion Topics

- What is the FAFSA & CSS Profile?
- Before – eligibility and information needed
- During – filling out the FAFSA
- After – what's next?

# What is the Free Application for Federal Student Aid (FAFSA?)

The FAFSA administered by the office of Federal Student Aid.

Students submit the FAFSA each year they are in college.

Students and parents submit personal and financial information and FAFSA uses the federal methodology formula to determine Student Aid Index (SAI) for 2024-25 financial aid year and beyond.

FAFSA Estimator: <https://studentaid.gov/aid-estimator/>

# Who Completes the FAFSA?

- Undergraduate and graduate students
- Dependent students and parents
- Independent students
- High School Seniors

# Items Needed for the FAFSA

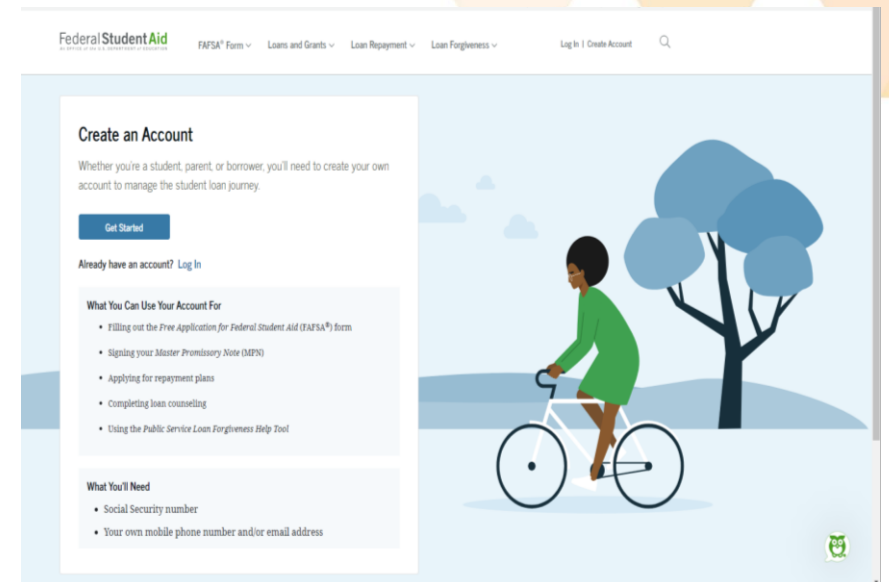
- Social security cards
- List of schools
- Prior two years federal tax information or tax returns including IRS W-2 information 2026-27  
FAFSA uses the 2024 tax information
- Records of untaxed income
- Record of assets and investments

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

# Create an StudentAid.gov account or FSA ID account

- Students must create an StudentAid.gov account
- Parent/s of a dependent student must create an StudentAid.gov account
- StudentAid.gov account will be immediately matched with the SSN or home address for parents without a SSN the same process will apply and home address will be used with applicable knowledge based verification
- StudentAid.gov account may be disabled when not in use

<https://studentaid.gov/fsa-id/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

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

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

School Year

State of Residence

Find Deadlines

[View All FAFSA Deadlines](#)

During – Filling of the FAFSA  
Studentaid.gov

- Parents – students – borrowers
- Complete the FAFSA
- Complete master promissory notes
- Federal student loan history
- Repayment options

An official website of the United States government.

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

FAFSA® Form ▾ Grants and Loans ▾ Loan Repayment ▾ Loan Forgiveness ▾

Help Center FAFSA Form English | Español

Log In | Create Account

## 2026–27 FAFSA® Form Now Available!

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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

Hi! Need help?

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!

Information used to create the contributors StudentAid.gov Account will be prepopulated

- SSN, DOB,
- Name and permanent address
- Email address and phone number

# Step 1 – Student Identity Information

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FAFSA® ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Search 🔍

Raya ▾

FAFSA® Form 2025–26

Student Raya Tran

Save | FAFSA Menu

### Student Identity Information

Review the information below and verify that it's correct before moving forward.

Name  
Raya A. Tran

Date of Birth  
5/5/2003

Social Security Number  
••••-1234

Email Address  
raya.tran@email.com

Mobile Phone Number  
(555) 555-5555

*To update this information for all U.S. Department of Education communications, go to Account Settings.*

Permanent Mailing Address  
*Include apartment number.*

123 Sesame Street

City  
New York

State  
New York (NY)

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FAFSA ▾ Loans & Grants ▾ Repayment ▾ Loan Forgiveness ▾

Search 🔍 Notifications 🔔 Profile Raya ▾

**FAFSA** Form 2025-26 Student Raya Tran Save FAFSA Menu

### Student State of Residence

**State**  
*Often, this is the state where the student lives while not attending school.*

State of Legal Residence

---

**Date the Student Became a Legal Resident of New Jersey (NJ)**  
*If the student was born in New Jersey (NJ) and has not moved out of state since, enter their date of birth.*

Month Year

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## Step 2 – State of Legal Residence

# Step 3 – Student Contributor Provides Consent and Approval

This page informs the student about consent and their federal tax information. By providing consent, the student's federal tax information is transferred directly into the FAFSA® form from the IRS to help complete the Student Financials section. The student selects "Approve" to provide consent and is taken to the next page.

The screenshot displays the FAFSA website interface. At the top, the navigation bar includes the FAFSA logo, the form year (2025-26), and the Student Reply Tran button. Below the navigation bar, a central message reads: "We're securely importing your information." A green success box contains the text: "Success! Select 'Continue' to Proceed. We have confirmed your information with the IRS. You will still have to answer some questions in the Finance section." Below this message are two buttons: "Previous" and "Continue". At the bottom of the page, the Federal Student Aid logo and social media icons are visible.

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

**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 2023 tax return information for the 2025-26 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- Federal tax information is used to determine your eligibility for federal student aid.

By accepting below, I consent to the disclosure of information about me, as described below, and further affirmatively approve of the receipt and use of my federal tax information and to the U.S. Department of Education (ED)'s redisclosure of my federal tax information, as described below. 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. § 504(c)(2)).
- If I do not consent to the redisclosure of my federal tax information to institutions of higher education, state higher education agencies, designated scholarship organizations, and their respective contractors, ED will be unable to calculate my eligibility for federal student aid or the eligibility of a FAFSA applicant who has requested that I share my federal tax information on their FAFSA form.

By accepting below, I consent electronically to the use of my StudentAid.gov account username and password (FA 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. § 552a(a)(3)). By accepting and submitting my part of the FAFSA, my accession (including date and time) of consent and approval will be logged in ED's Person Authentication Service System of Record (19-11-12).

**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?

Decline Approve

For the use of your federal tax information to determine your eligibility, you will not be eligible for federal student aid.

Federal Student Aid

FAFSA Form 2025-26 Student Reply Tran

Save FAFSA Menu

Success! Select "Continue" to Proceed

We have confirmed your information with the IRS. You will still have to answer some questions in the Finance section.

Previous Continue

Federal Student Aid

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# Step 4 – Dependency Status - Personal Circumstances

Students will answer a series of questions on the FAFSA form to determine whether they are considered a dependent or independent student.

Marital Status

Student Personal Circumstances

Student Other Circumstances

Student Marital Status

Single (Never Married)

Married (not Separated)

Remarried

Separated

Divorced

Widowed

Previous

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Other Circumstances

At any time on or after July 1, 2023, was the student unaccompanied and either (1) homeless or (2) self-supporting and at risk of being homeless?

Yes  No

Previous Continue

FAFSA Form 2025-26 Student Raya Tran Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

Student Personal Circumstances

Select all that apply.

The student is currently serving on active duty in the U.S. armed forces for purposes other than training.

The student is a veteran of the U.S. armed forces.

The student has children or other people (excluding their spouse) who live with them and receive more than half of their support from the student now and between July 1, 2025 and June 30, 2026.

At any time since the student turned 13, they were an orphan (no living biological or adoptive parent).

At any time since the student turned 13, they were a ward of the court.

At any time since the student turned 13, they were in foster care.

The student is or was a legally emancipated minor, as determined by a court in their state of residence.

The student is or was in a legal guardianship with someone other than their parent or stepparent, as determined by a court in their state of residence.

None of these apply.

Previous Continue

# Step 4 – Dependency Status - Unusual Circumstances

The student is asked if unusual circumstances prevent them from contacting their parent(s). The student selects "No."

The screenshot shows the FAFSA 2025-26 application interface for student Raya Tran. The progress bar indicates the current step is 4, 'Colleges', with 5 steps in total. The current section is titled 'Student Unusual Circumstances'. A green box contains the text: 'This information will help us evaluate the student's ability to pay for school.' Below this, a question is posed: 'Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?'. A list of examples follows: 'A student may be experiencing unusual circumstances if they' followed by bullet points: 'left home due to an abusive or threatening environment;', 'are abandoned by or estranged from their parents;', 'have refugee or asylum status and are separated from their parents, or their parents are displaced in a foreign country;', 'are a victim of human trafficking;', 'are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or', and 'are otherwise unable to contact or locate their parents.' Below the list, a note states: 'If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.' At the bottom of the question area, there are two radio button options: 'Yes' (unselected) and 'No' (selected). At the very bottom of the page, there are 'Previous' and 'Continue' buttons.

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FAFSA Form 2025-26 Student Raya Tran

Save FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student Unusual Circumstances

This information will help us evaluate the student's ability to pay for school.

Do unusual circumstances prevent the student from contacting their parents or would contacting their parents pose a risk to the student?

A student may be experiencing unusual circumstances if they

- left home due to an abusive or threatening environment;
- are abandoned by or estranged from their parents;
- have refugee or asylum status and are separated from their parents, or their parents are displaced in a foreign country;
- are a victim of human trafficking;
- are incarcerated, or their parents are incarcerated and contact with the parents would pose a risk to the student; or
- are otherwise unable to contact or locate their parents.

If the student's circumstances resulted in not having a safe and stable place to live, they may be considered a homeless youth and should review the answer to the previous question about being unaccompanied and homeless.

Yes  No

Previous Continue

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# Step 5 – College or Career School

Selecting Student academic status  
School Plans for academic year

FAFSA<sup>®</sup> FORM FOR STUDENT REPORT

Student **Raya Tran**

Save | FAFSA Menu

1 Personal Circumstances 2 Demographics 3 Financials 4 Colleges 5 Signature

### Student College or Career School Plans

When the student begins the 2024–25 school year, what will their college grade level be?

First Year (freshman)

Second Year (sophomore)

Other undergraduate (junior or senior)


College graduate, professional, or beyond (MBA, M.D., Ph.D., etc.)

When the student begins the 2024–25 school year, will they have their first bachelor's degree?

Yes  No

Previous Continue

# Step 6 – Student Invites Parents to Contribute to FAFSA



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

Personal Circumstances Demographics Financials Colleges Contributor Invite Signature

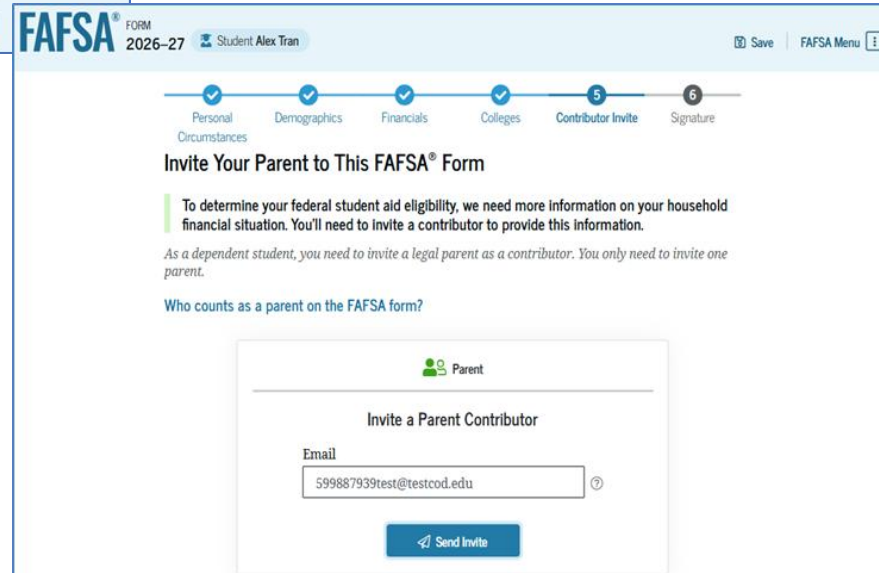
### Invite a Parent as a Contributor

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



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

Personal Circumstances 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.

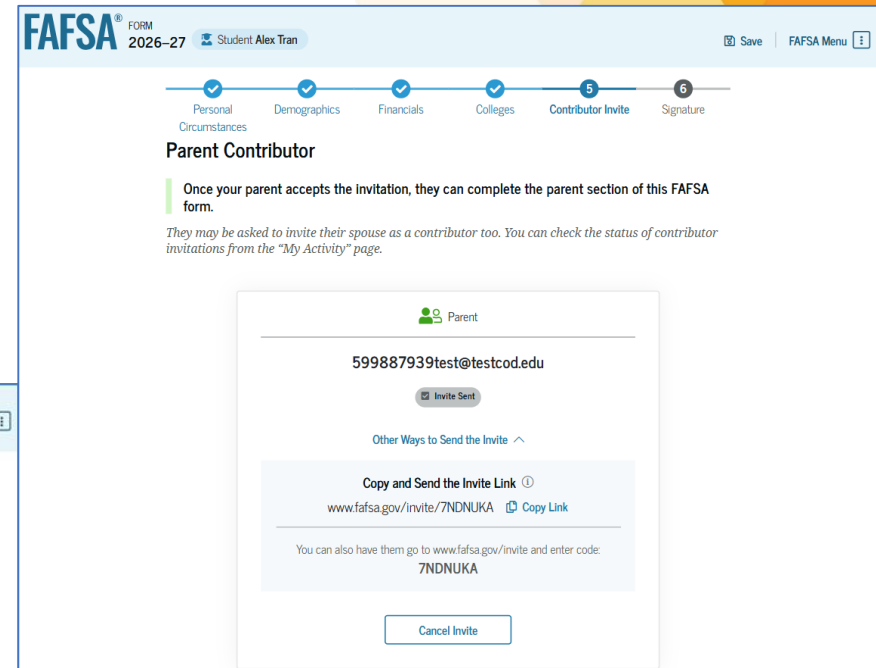
Who counts as a parent on the FAFSA form?

Parent

#### Invite a Parent Contributor

Email

Send Invite



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

Personal Circumstances Demographics Financials 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

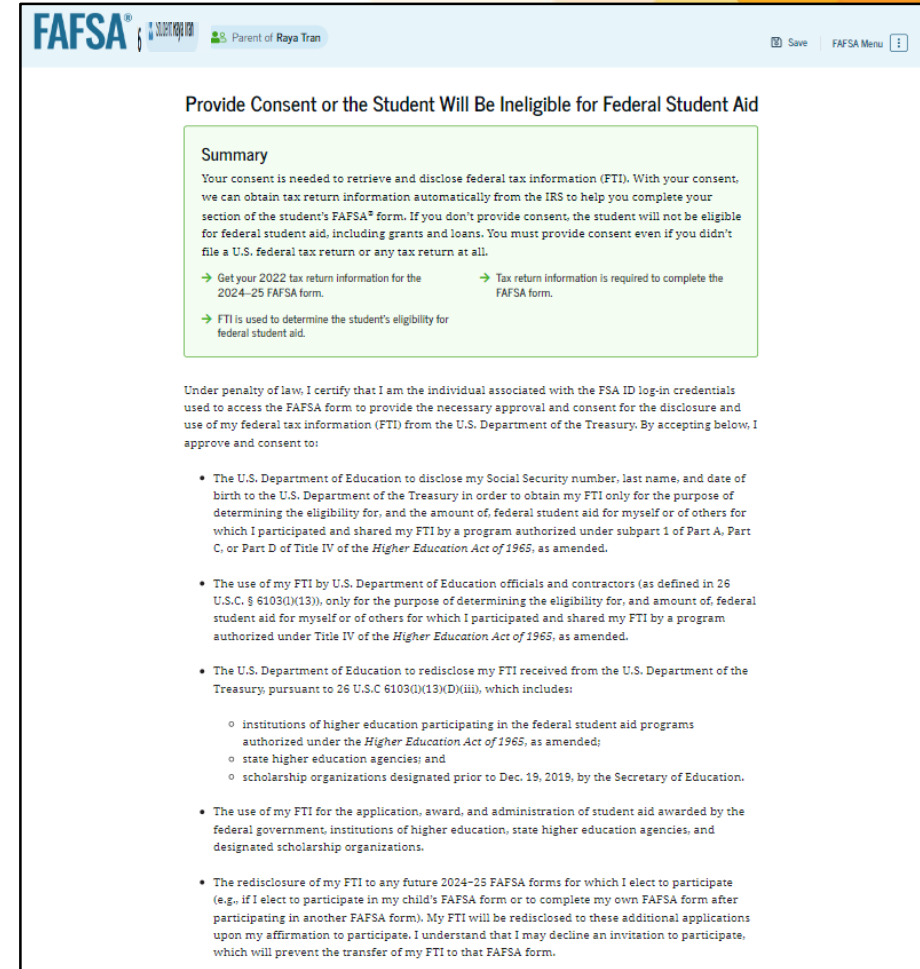
[www.fafsa.gov/invite/7NDNUKA](http://www.fafsa.gov/invite/7NDNUKA) Copy Link

You can also have them go to [www.fafsa.gov/invite](http://www.fafsa.gov/invite) and enter code: 7NDNUKA

Cancel Invite

# Steps 7 & 8 – Parental Information

- Parents and students must consent to the use of their Federal Tax Information
- Parents enter other financials
- Tax return questions
  - Untaxed income questions
  - Asset questions
- Easy – Fast - Accurate



FAFSA®

Parent of Raya Tran

Save | FAFSA Menu

### Provide Consent or the Student Will Be Ineligible for Federal Student Aid

**Summary**

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

- Get your 2022 tax return information for the 2024-25 FAFSA form.
- Tax return information is required to complete the FAFSA form.
- FTI is used to determine the student's eligibility for federal student aid.

Under penalty of law, I certify that I am the individual associated with the FSA ID log-in credentials used to access the FAFSA form to provide the necessary approval and consent for the disclosure and use of my federal tax information (FTI) from the U.S. Department of the Treasury. By accepting below, I approve and consent to:

- The U.S. Department of Education to disclose my Social Security number, last name, and date of birth to the U.S. Department of the Treasury in order to obtain my FTI only for the purpose of determining the eligibility for, and the amount of, federal student aid for myself or of others for which I participated and shared my FTI by 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.
- The use of my FTI by U.S. Department of Education officials and contractors (as defined in 26 U.S.C. § 6109(i)(13)), only for the purpose of determining the eligibility for, and amount of, federal student aid for myself or of others for which I participated and shared my FTI by a program authorized under Title IV of the *Higher Education Act of 1965*, as amended.
- The U.S. Department of Education to redisclose my FTI received from the U.S. Department of the Treasury, pursuant to 26 U.S.C 6109(i)(13)(D)(iii), which includes:
  - institutions of higher education participating in the federal student aid programs authorized under the *Higher Education Act of 1965*, as amended;
  - state higher education agencies; and
  - scholarship organizations designated prior to Dec. 19, 2019, by the Secretary of Education.
- The use of my FTI for the application, award, and administration of student aid awarded by the federal government, institutions of higher education, state higher education agencies, and designated scholarship organizations.
- The redisclosure of my FTI to any future 2024-25 FAFSA forms for which I elect to participate (e.g., if I elect to participate in my child's FAFSA form or to complete my own FAFSA form after participating in another FAFSA form). My FTI will be redisclosed to these additional applications upon my affirmation to participate. I understand that I may decline an invitation to participate, which will prevent the transfer of my FTI to that FAFSA form.

# Step 7 – Sign and Submit

- FAFSA summary (review)
- Signature page
- Agreement of terms
- Submit

FAFSA<sup>®</sup> FORM 1098-ET  
Parent of Raya Tran Save FAFSA Menu

Demographics Financials **Signature**

### Sign and Complete Your Section

#### Summary

This page confirms that you understand the terms and conditions of the FAFSA<sup>®</sup> 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 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 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.

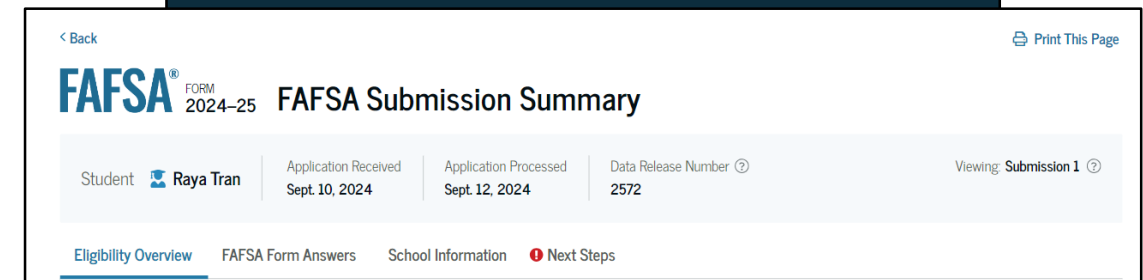
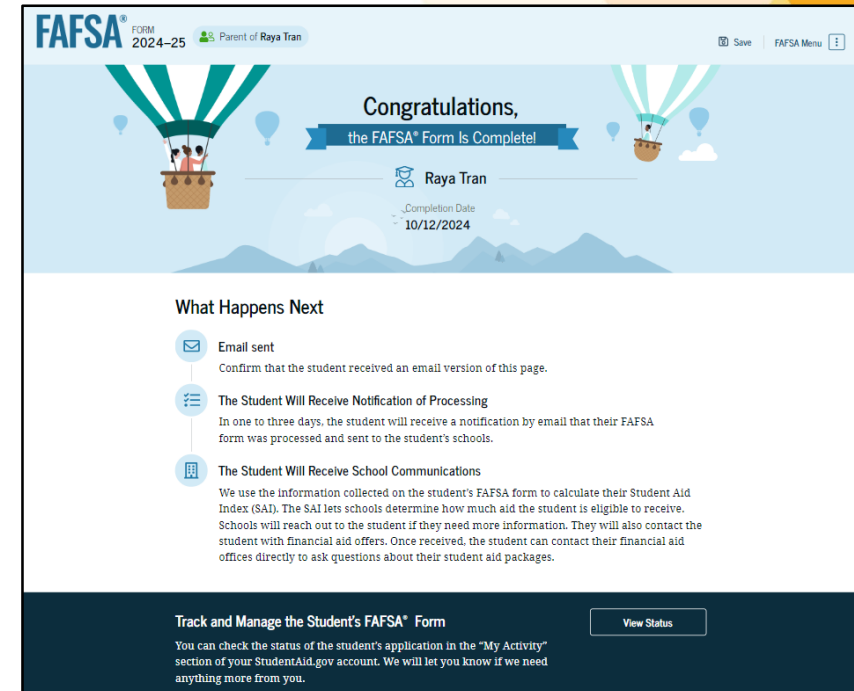
Sign for yourself and submit the application for Raya Tran (Student).

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

Cancel Sign and Submit

# Step 8 – Confirmation

- Confirmation number and Email sent
- Data release number (DRN)
- State application
- FAFSA Submission Summary sent to Parent and Student once all contributors complete their section



# FAFSA Submission Summary

- FAFSA online processed within 3 – 5 business days
- FAFSA paper or PDF processed within 30 business days
- FAFSA Submission Summary (FSS) -Summary of FAFSA information
- 2026-27 FAFSA provides a Student Aid Index (SAI)
- Data release number (DRN)
- FAFSA verification

The screenshot shows the FAFSA Submission Summary page for student Raya Tran. The page includes a navigation bar with tabs for Eligibility Overview, FAFSA Form Answers, School Information, and Next Steps. The main content area displays the Estimated Federal Student Aid, which includes:

- Federal Pell Grant**: Up to \$4,556. A Federal Pell Grant is awarded to undergraduate students who have financial need and who have not earned a degree or are in a teacher certification program. Federal Pell Grants don't need to be repaid.
- Federal Direct Loans**: Up to \$4,556. A federal direct loan is money lent by the government to you that you must repay with interest.
- Federal Work-Study**: You May Be Eligible. Federal Work-Study is a way for students to earn money to pay for school through part-time jobs on or off campus.

Amounts shown here are only estimates of federal student aid based on full-time enrollment and the average cost of attendance. Your school will determine how much student aid to offer you, which may include additional aid from your school or state.

Learn more about financial aid

**Keep in mind, this is only an estimate**  
Always refer to your school's financial aid offer for a final determination of financial aid available.

# Applications to Access Aid 2026-27

[studentaid.gov](https://studentaid.gov)

**FAFSA**

**Available on October 1, 2025**



[student.collegeboard.org/profile](https://student.collegeboard.org/profile)

**CSS Profile**

**Available October 1, 2025**



[HESAA.org](https://HESAA.org)

**NJ Dreamer**

**Available by October 1, 2025**



# Application: CSS Profile

- Approximately 400 colleges and organizations use the CSS profile to determine how they will award institutional (school-funded) aid
- Available 10/1 each year and collects more comprehensive income, asset, and household information than the FAFSA
- Uses prior-prior year income (2024 for 2026-2027)
- Mostly used by independent (private) colleges and universities

Register – Complete Application – Make payment – Submit

- ✓ No application fee for income under \$100,000
- ✓ All others, \$25 for first application and \$16 for each additional

# CSS Profile

Website to apply for profile

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

Website to apply for Noncustodial Profile:

<https://cssprofile.collegeboard.org/profile-for-parents>

Participating CSS Institutions:

<https://cssprofile.collegeboard.org/profile/ppi/participatingInstitutions.aspx>



Customer Support - 844-202-0524 | Live Chat Available

## Types of Federal Aid Available



More information is at:  
[www.studentaid.gov](http://www.studentaid.gov)

## Federal Grants 2025-26 Academic Year Maximum Awards

Award Type	Award Amounts
Pell grant	Currently up to \$7,395
Federal Work Study	Up to \$4,000 annually
TEACH grant	up to \$3,776
<b>2026-27 Workforce Pell grant</b>	<b>150 to 600 clock hour programs As determined by NJ Department of Labor</b>

**NEW**

# Types of State Aid Available

More information is at:

[www.njgrants.org](http://www.njgrants.org)



**2025–26 Financial Aid Award Year – State of NJ budget is set in July/August 2026 for the 2026-27 award year**

## New Jersey State Grants 2025-26 Academic Year

Award Type	Award Amounts
Full-Time TAG	\$1,280 - \$14,404
Part-Time TAG (community college only)	\$320-\$1,061
EOF (Educational Opportunity Fund)	Up to \$3,050 includes college success support
NJ STARS (top 15% of high school class junior or senior year)	Tuition Only - community college only
NJ STARS II	Up to \$2,500 per year – any NJ 4-year college
Governor’s Urban Scholarship (GUS)	Up to \$1,000
NJ-GIVS (women and minorities)	Up to \$2,000 building trades only
<b>Community College Opportunity Grant (CCOG)!</b>	After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 or less
<b>Garden State Guarantee (GSG)</b>	After all other grant/scholarship aid- tuition and most fees – FREE for AGI \$65,000 or less

# Scholarship Planning

## Keys to a successful PRIVATE Scholarship strategy topic of upcoming webinar

When it comes to getting money for college, scholarships can be critical. Even a small scholarship could mean the difference between being able to continue postsecondary education or having to withdraw.

Mapping Your Future's **"Four Components of a Successful Scholarship Strategy"** webinar will address tips and techniques for applying for scholarships. The webinar is intended for high school and college students and parents, but high school and college professionals are welcome to attend as well.

This webinar will be offered on REPLAY: [https://www.youtube.com/watch?v=GdPG0S\\_KPKA&t=14s](https://www.youtube.com/watch?v=GdPG0S_KPKA&t=14s)

If you have questions or need more information, contact the Mapping Your Future staff at [feedback@mappingyourfuture.org](mailto:feedback@mappingyourfuture.org) or (800) 374-4072.

– By [Marlene Seeklander](#)

The screenshot shows a YouTube video player interface. The video title is "Strategies for making the most of scholarship applications webinar". The video content displays a slide titled "Scholarship strategies" with the subtitle "Four steps for successful scholarship strategies". Below the title is a QR code and the text "QR code to the Mapping Your Future Scholarship Tracking Sheet". The video player includes a progress bar at the bottom showing 1:06 / 1:02:39. To the right of the video is a sidebar with four colored boxes, each representing a step in the scholarship process:

- PLAN** (orange box):
  - Know the requirements
  - Develop a plan
  - Consider deadlines
  - Create an email address for scholarship search/applications
- RESEARCH** (green box):
  - Look for local, college, state, and employer scholarships
  - Check with professional associations
  - Use Internet search engines
- APPLY** (yellow box):
  - Write the essay, consider the topic, and take time to edit
  - Revise, review, and proof
  - Keep copies of applications
- TRACK** (purple box):
  - Use the Mapping Your Future scholarship tracking sheet
  - Know the deadlines
  - Understand requirements

At the bottom of the video player, there is a channel name "Mapping Your Future" with 38 subscribers and a "Subscribe" button. To the right of the channel name are icons for "Like" (2), "Share", "Download", and "Save".

# Finding Private Scholarships

## Resources for Finding Scholarships:

The following links are to scholarship search engines that allow you to save a profile and enter your information which is used to find ideal scholarships for you. These sites also offer resources for navigating the college application, admissions, and financial processes.

<https://bigfuture.collegeboard.org/pay-for-college>

<http://www.educationplanner.org/students/paying-for-school/find-grants-scholarships/index.shtml>

<http://www.fastweb.com/college-scholarships>

<http://www.collegescholarships.com/>

<https://immigrantsrising.org/resource/list-of-undergraduate-scholarships>

ASPIRA provides a list of scholarships on their website.

<http://aspira.org/book/scholarships>

United Negro College Fund has a scholarship search engine, but also allows you to browse lists of scholarships with upcoming deadlines. <http://www.uncf.org/forstudents/scholarship.asp>

# International and H Status Visa's

## Scholarship Opportunities for International Students

### Private and external scholarships International Students

- **ACI Foundation:**

Provides a variety of scholarships and fellowships for graduate and undergraduate international students.

## EXAMPLE

- **Government of India Scholarships:** The Indian Embassy and the Indian Council for Cultural Relations (ICCR) offer scholarship schemes for Indian students pursuing studies abroad.

### **IEFA Organization**

<https://www.iefaf.org/>

# FAFSA Assistance

Workshops and Webinars -  
<https://www.hesaa.org/Pages/FAFSA.aspx>

## Helpful Resources

- How to create a FSA ID for student and parent(s) [View/Download](#) (PDF) [YouTube Video](#)
- Steps on how to apply for federal and state aid [View/Download](#) [YouTube Video](#)
- FAFSA® Completion Instructions [View/Download](#) (PDF)
- Avoid Common FAFSA® Mistakes [View/Download](#) (PDF)
- New Jersey Financial Aid Management System (NJFAMS) [View/Download](#) (PDF)
- Financial Aid Information Session flyer to advertise your events date, time, and location. [View/Download](#) (PDF)

Apply for Federal and State Financial Aid through the **Free Application for Federal Student Aid (FAFSA)**



Going to college in Fall 2025?  
Complete your 2025-2026 FAFSA before the applicable State deadline.  
[Click here to get started.](#)

Going to College in NJ?

Fill It Out to Find Out!

Need help with the 2025-2026 FAFSA?

Join us for free webinars on how to complete this important financial aid application.

### English Webinar Dates

Thursday, 9/18 – 6pm

Tuesday, 10/7 – 12pm

Thursday, 10/30 – 6pm

Thursday, 11/6 – 12pm

Thursday, 11/20 – 6pm

Monday, 12/8 – 6pm

Monday, 12/22 – 6pm

### Fechas de reuniones virtuales en Español (Spanish Webinar Dates)

Miércoles, 9/24 – 6pm

Lunes, 10/6 – 12pm

Lunes, 10/20 – 6pm

Lunes, 11/10 – 6pm

Martes, 11/25 – 6pm

Viernes, 12/5 – 12pm

Miércoles, 12/17 – 6pm

# What to do if Free Scholarships & Grants are not Enough

Best Option: Monthly Payment Plans – offered by the college or a;

Federal Direct Student Loan Program (1<sup>st</sup> year dependent student)

- Subsidized Loan \$3,500 need based
- Unsubsidized Loan \$2,000 additional
- 2025-26- Federal Undergraduate Direct Loan interest rates are 6.39%, plus a 1.057% origination fee

Loans & Financing  
Shortfall Solutions

# 3 Education Loan Options 2025-26 Interest Rates

## NJCLASS Family Loan 2025-26

Fixed rate NJCLASS loan, varying repayment options

### Interest rates - you choose

**6.50%** *Principle and Interest, or*

**7.99%** *Interest only, or*

**8.75%** *Fully deferred*

- ZERO fee & .25% discount for ACH auto pay when in repayment.
- Can borrow up to the cost of attendance AT ANY COLLEGE ANYWHERE
- Student or Parent can be the borrower
- State tax benefits for P&I payments up to \$2,500 for AGI of \$200,000 and less.

## Federal Parent PLUS 2025-26

Fixed rate Parent loan, varying repayment options

**8.94%** & 4.24% Origination fee (APR 9.89%)

- Parent is the only borrower
- Can select pay now, interest only or defer payment
- Can borrow up to the cost of attendance

More information at:  
[www.studentaid.gov](http://www.studentaid.gov)

**2026-27 CAP per year of \$20,000 per student**

## Private Bank loans 2025-26

Fixed or Variable rate loans rates, varying repayment options

- *Can borrow up to the cost of attendance*
- *Student or Parent can be the borrower*
- Tiered lenders rate based on co-signer credit. Range 4.50% to 15.49% and zero fee
- Sallie Mae Smart Option Loan Annual Borrower Interest Rate (published fixed range as of May 2025 3.49% to 15.99%) reported weighted avg. annual borrower

interest rate **11.26%.**

# Case Study

School	Common App?	Essay	Status	CSS Profile	FAFSA	Institutional App	Doc Deadlines
USC	Y		Submitted	2/13/2016	2/13/2016	n/a	4/15/2016
UC Los Angeles	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
Claremont McKenna	Y		Submitted	1/1/2016	3/1/2016		4/15/2016
Pomona	Y		Submitted	1/1/2016	3/1/2016		4/15/2016
NYU	Y		Submitted	2/15/2016	2/15/2016		-
Oberlin	Y		Submitted	2/15/2016	3/1/2016		4/15/2016
University of San Diego	y		Submitted	3/2/2016	3/2/2016		4/15/2016
UC Santa Barbara	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
UC Berkley	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
Chapman University	Y		Submitted	n/a	2/15/2016		4/15/2016
Pitzer College	y		Submitted	1/1/2016	3/1/2016		4/15/2016
UC Santa Cruz	N	See Below	Submitted	n/a	3/2/2016	<a href="http://www.scholarshipcenter.ucla.edu">http://www.scholarshipcenter.ucla.edu</a>	4/15/2016
University of San Francisco	y		Submitted	12/1/2016	2/15/2016		4/15/2016
For all University of CA schools:							
2 Essays required - 1,000 combined total maximum							
Prompt #1: Describe the world you come from – for example, your family,							

**2025-26 Example: New York University (NYU) by 11:59 p.m.**

CSS Profile Early Decision I: 11/10/2024  
 CSS Profile Early Decision II: 1/10/2025  
 CSS Profile Regular Admission: 2/1/2025

FAFSA Early Decision I: 2/1/2025  
 FAFSA Early Decision II: 2/1/2025  
 FAFSA Regular Admission: 2/1/2025

# The Cycle of Financial Aid

October - March	Complete FAFSA application, college search, college application process, and CSS Profile
February - May	Schools send financial aid offers
June - July	Schools send Fall semester bills
August	Bills are due

# Review

- Complete the FAFSA
- Student will receive FSS
- School will receive ISIR
- Financial aid package
- Compare and decide



# HESAA Services

- Customer Care Center

[CustomerCare@hesaa.org](mailto:CustomerCare@hesaa.org)

609-584-4480

Monday – Thursday: 8:30 – 8 and Friday: 8:30 – 5:00

- Online Resources

[www.hesaa.org](http://www.hesaa.org)

[www.njgrants.org](http://www.njgrants.org)

[www.njclass.org](http://www.njclass.org)

<https://njfams.hesaa.org>

[www.hesaa.org/pages/financialaidhub](http://www.hesaa.org/pages/financialaidhub)

# QUESTIONS?

## Thank you



Andre' Maglione

[amaglione@hesaa.org](mailto:amaglione@hesaa.org)

**609-588-3300** x 1400

Assistance



[www.fafsa.gov](http://www.fafsa.gov)