

Please silence your cell phones!

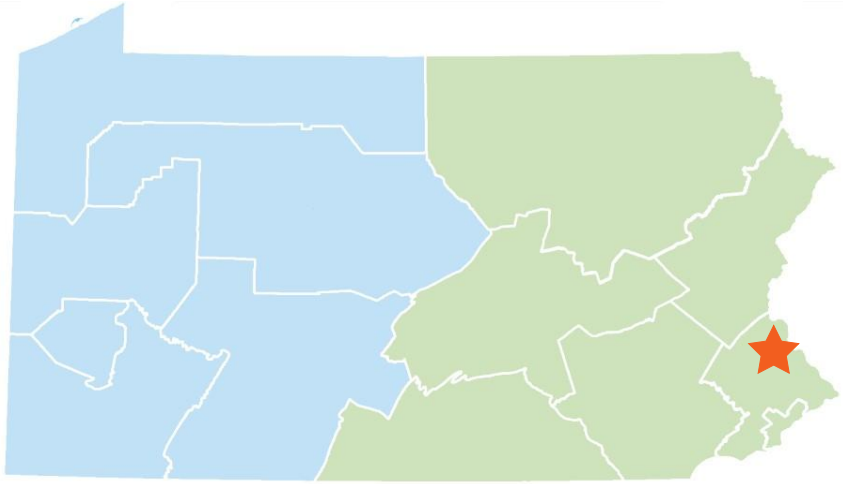
Thank you for being considerate to the people around you.

PHEAA

Pennsylvania Higher Education Assistance Agency


FINANCIAL
AID:
101

Your Presenter



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Higher Education Access Partner

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Meet the Team
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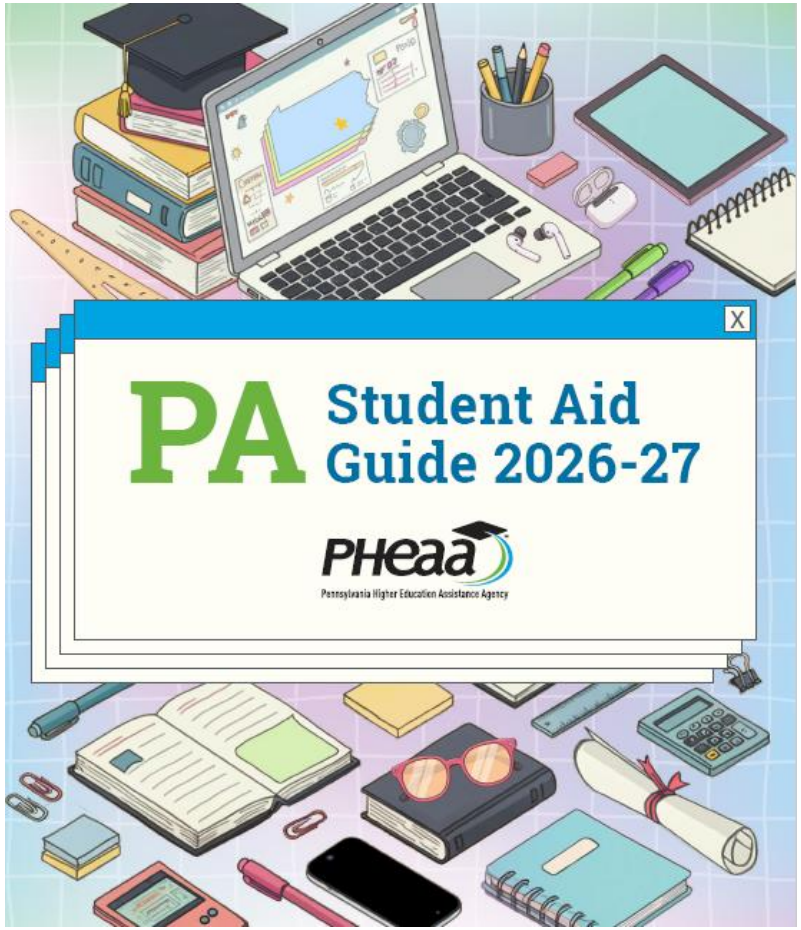
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Student Aid Guide

- The **page numbers** in top left of this presentation refers to where in the Student Aid Guide (SAG) you can review for more information.
- To view the electronic version of the SAG, go to: https://www.pheaa.org/college-planning/student-aid-guide or scan the QR Code



Topics

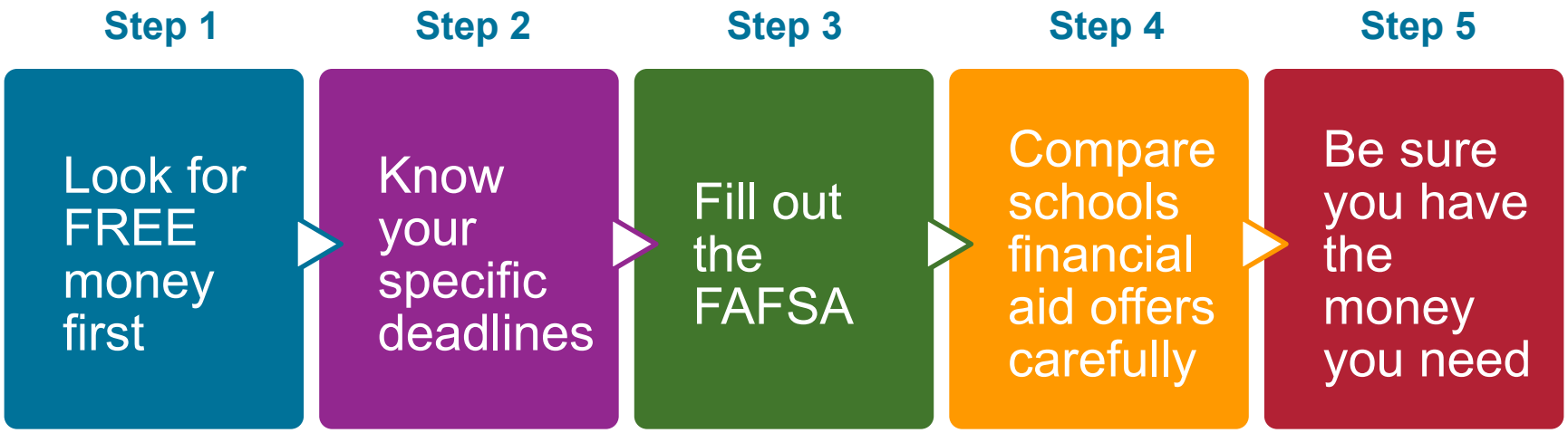


- Financial Aid Made Simple—5 Steps
- Scholarships
- The Free Application for Federal Student Aid (FAFSA®)
- Federal and Pennsylvania State Aid
- Student and Parent Loans
- Financial Aid Notifications
- Tips and Strategies
- Web Resources

Pgs. 6, 17, 26

Financial Aid Made Simple

5 Steps to Financial Aid

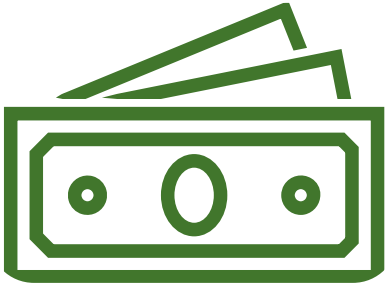


Basic Principles, Federal Aid

- Paying is the joint responsibility of the student and parents, to the extent possible.
- Need-based financial aid is subject to a federal formula to determine financial aid.
- Not all families qualify for need-based aid. There is no guarantee that you will get any free money to pay for higher education.

What Is Financial Aid?

Financial aid consists of funds provided to students and families to **help** pay for postsecondary educational expenses.



Gift Aid

Grants/Scholarships



Self-Help

Work-Study



Loans

Federal Student Loans, PLUS, Private Loans

Funding Sources



Federal Government



State Government



School or College



Scholarships

Start with the FORMS

FAFSA – Free Application for Federal Student Aid

- Required by **ALL Schools, PHEAA** and some scholarship organizations
- Required every year attending

STATE GRANT FORM & HIGH SCHOOL FORM through PHEAA

- Required first year for all students

Some schools require additional forms:

CSS Profile – through the College Board; additional fees

Institutional Financial Aid Forms - through a specific school

KNOW WHAT FORMS EACH SCHOOL *REQUIRES*



Know Your Deadlines

Federal Deadlines - The FAFSA is available October 1st each year.

Apply anytime after October 1 in the year prior to when you will attend school

(AY 2026-27: 10/1/2025 to 6/30/27)

School Deadlines - vary, check websites!



PA State Grant Deadlines for FAFSA

May 1, 2026 - First-time and renewal students attending colleges, universities & college transferrable programs (excluding community colleges)

August 1, 2026 – First-time students attending community college; a business, trade or technical schools, hospital school of nursing; Open Admissions Institutions or a 2-year non-transferrable degree program at a Jr or 4-year college

The FAFSA is Your Connection to Funding

The FAFSA is a federal form used to determine student eligibility for the following:

- Federal programs
- State programs
- School programs

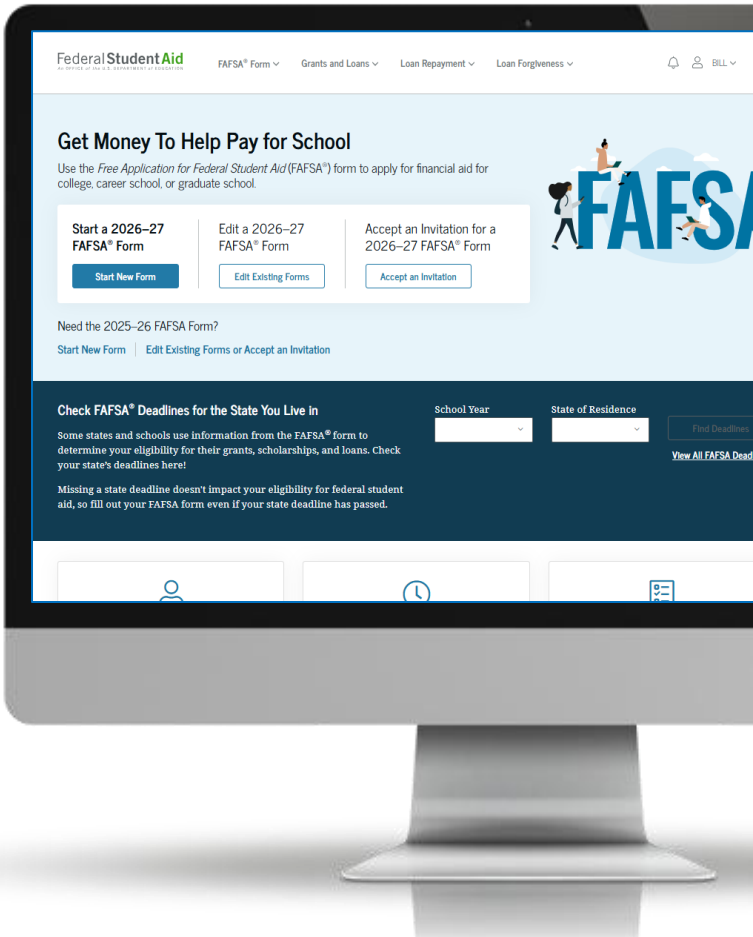


Pgs. 20-23

FAFSA (Free Application for Federal Student Aid)

- The FAFSA is the primary federal form for financial assistance to attend a postsecondary school.
- Must file a FAFSA each year a student attends school to be eligible.
- File online—Fast, Secure, SKIP LOGIC and Built-in Edits.
- While filing the FAFSA online is preferred, a printable PDF version is available at **StudentAid.gov**.

StudentAid.gov/fafsa



When Is A Student Automatically Considered “Independent”?



- 24 or older on Jan 1st of 2026
- Married
- Veteran (includes active-duty personnel)
- Working on graduate level degree
- Legally emancipated minor or in a legal guardianship with someone other than their parent or stepparent, as determined by a court in state of residence
- Orphan, in foster care or ward of the court at anytime since the student turned 13
- Have legal dependents other than spouse
- Student deemed homeless by proper authority
- PA State Grant status can be different

Student Unusual Circumstances

A student may be experiencing an **unusual circumstance** that prevents them from contacting their parents or contacting parents would pose a risk to student. This may include but is not limited to students who:

- Left home due to an abusive or threatening environment;
- Are abandoned by or estranged from their parents, and have not been adopted;
- Have refugee or asylee 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 and have not been adopted.

For Dependent Students, Who Reports Info on the 2026-27 FAFSA?

YES

- Married parents living together
- Biological parents living together
- Divorced or separated parents:
  - The parent that provided the most financial support to student over the past 12 months
  - If equal, then student would invite the parent with the higher income and assets
- Stepparent – If part of the student's household
- Adoptive parents

NO

- Foster Parents
- Legal Guardians
  - By court order
- Anyone else the student is living with

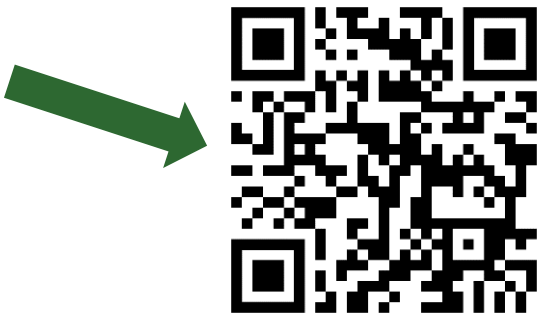


Dependent Students- Who Reports Info on the 2026-27 FAFSA®?

On the FAFSA®, the legal parent is the student's:

- Biological or adoptive parent
  - Regardless of gender
  - Or as determined by state (listed on birth certificate)

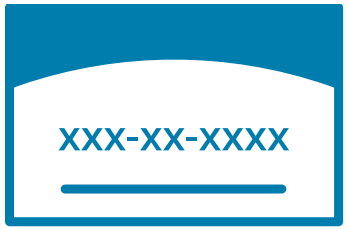
- Dependent students can use the Who's my FAFSA Parent? wizard to determine which parent(s) will be a required contributor on the FAFSA.
- Scan QR code or visit StudentAid.gov/fafsa-apply/parents to access the Parent Wizard



Pgs. 20-23

2026-2027 FAFSA Prep

Information Needed for FAFSA



Social Security Numbers



Email Addresses (Not high school email address)



2024 Federal Tax Returns and W-2's



Current bank statements and records of other investment accounts (as of the FAFSA filing date)



Student & Contributor(s) StudentAid.gov Accounts



Current Records of any stocks, bonds and other investments, including 529 for student for whom the FAFSA is being completed



Total child support from the most recently complete calendar year

Roles Within the 2026-27 FAFSA



- Contributors will need a StudentAid.gov Account to access the FAFSA application.
- **Parent and student contributors must log in separately to complete their respective sections.**

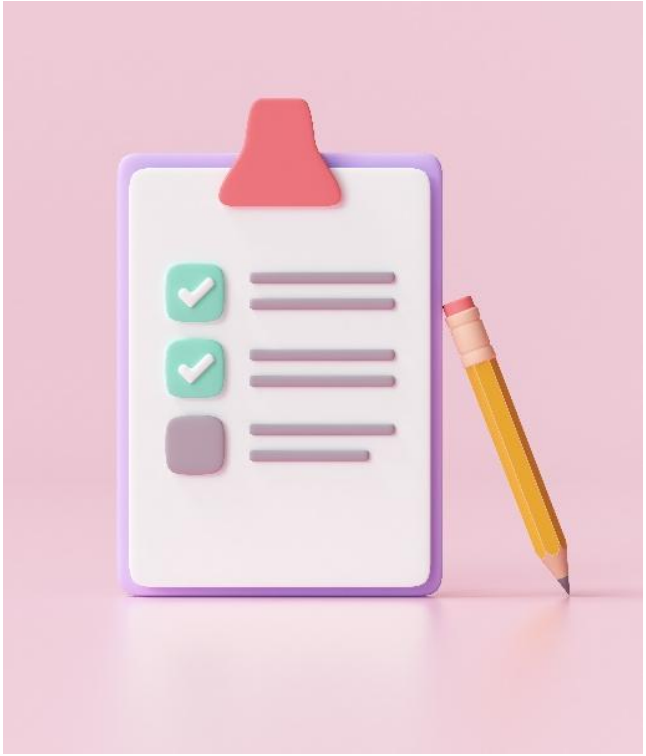
Who is a Contributor?

- The student's dependency, marital, and tax filing statuses will determine if additional contributors are required on the FAFSA form.
- If married and filed jointly with current spouse, then minimal information about current spouse is required and the spouse doesn't have to log in.
- If married or unmarried/living together but did not file taxes jointly, then both will need to log in and sign the FAFSA form.



Consent

- Applicant and any required contributor on the FAFSA must provide consent. They are consenting to:
  - Direct Data Exchange to import applicant, parent, parent spouse, or student spouse Federal Tax Information (FTI).
  - Redisclose FTI to state entities, institutions, and scholarship organizations.

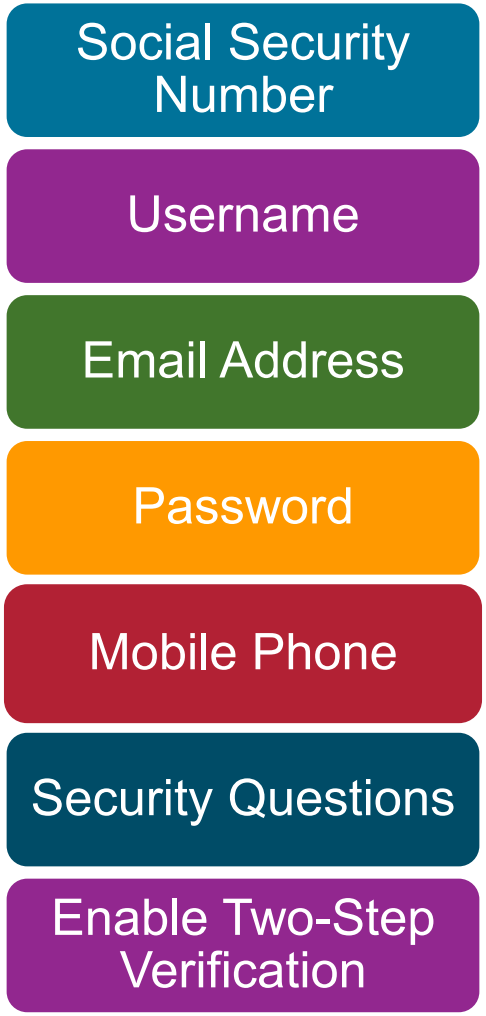


IRS Direct Data Exchange

- System integration allows users' federal tax information to be retrieved and transferred directly into the FAFSA form via IRS direct data exchange
- Students and contributors must provide consent to retrieve and disclose federal tax information from the IRS for the student to be eligible for federal student aid.
- **The data exchange with the IRS may not work if the student or parent:**
  - has had a change in marital status after the end of the tax year.
  - filed a Puerto Rican or foreign tax return.
  - was victim of identity theft, involving their federal tax return.

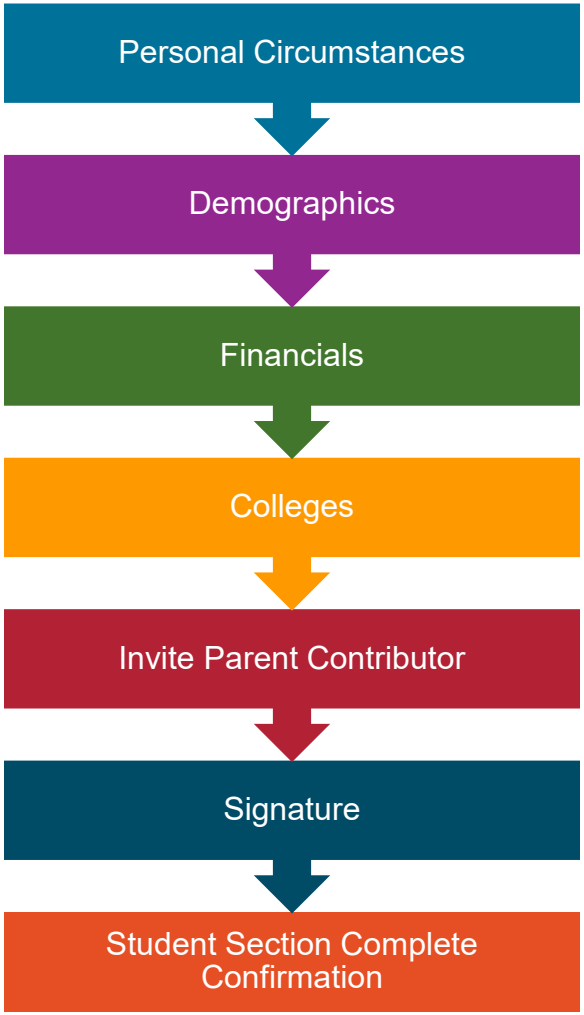
Create Your StudentAid.gov Account

- The student applying for aid and all contributors providing information on the FAFSA need to create a StudentAid.gov Account at **StudentAid.gov/fsa-id/create-account**.
- Create at least 1 day prior to completing the FAFSA
- Legal signature for student and contributors.
- Users without an SSN will be able to acquire a StudentAid.gov Account.



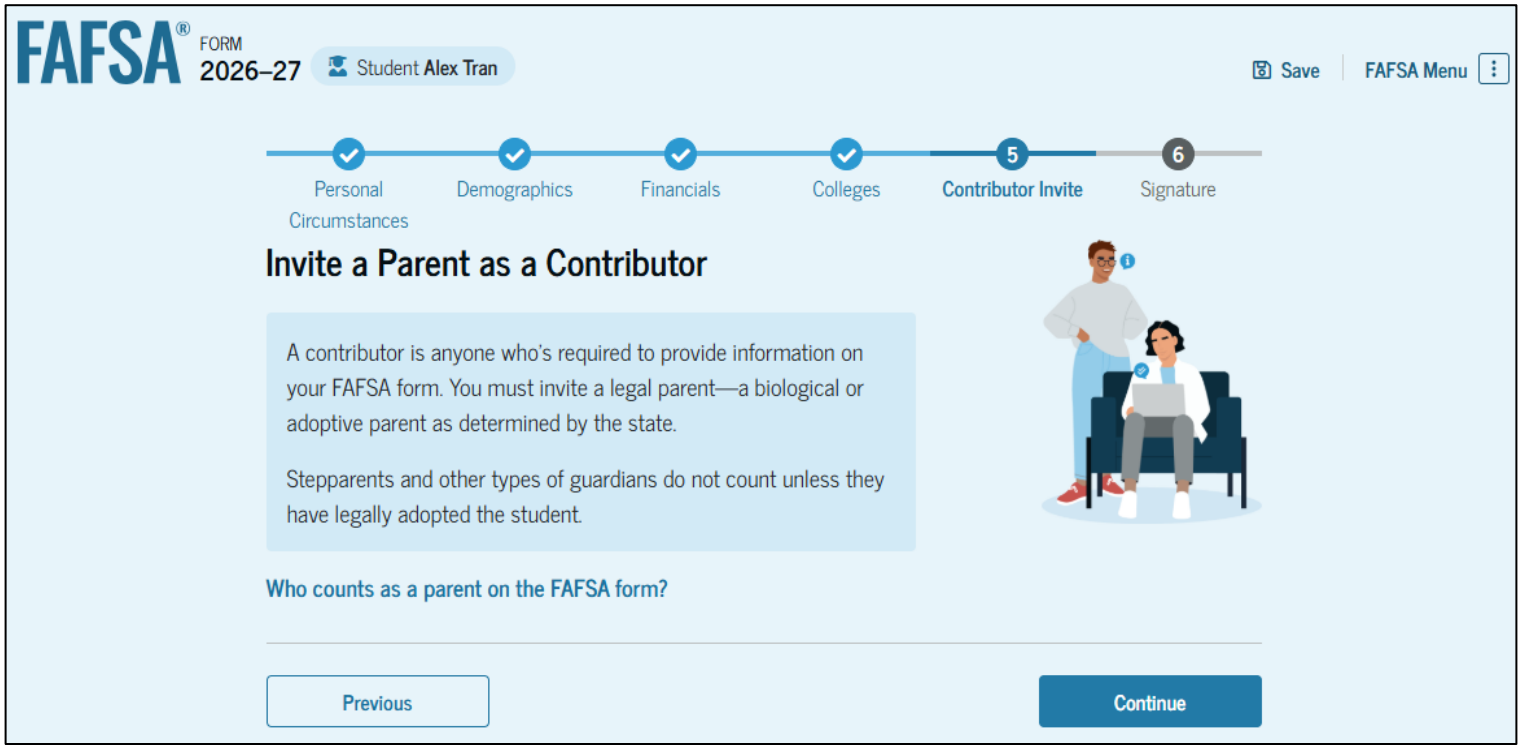
FAFSA Steps – Dependent Student

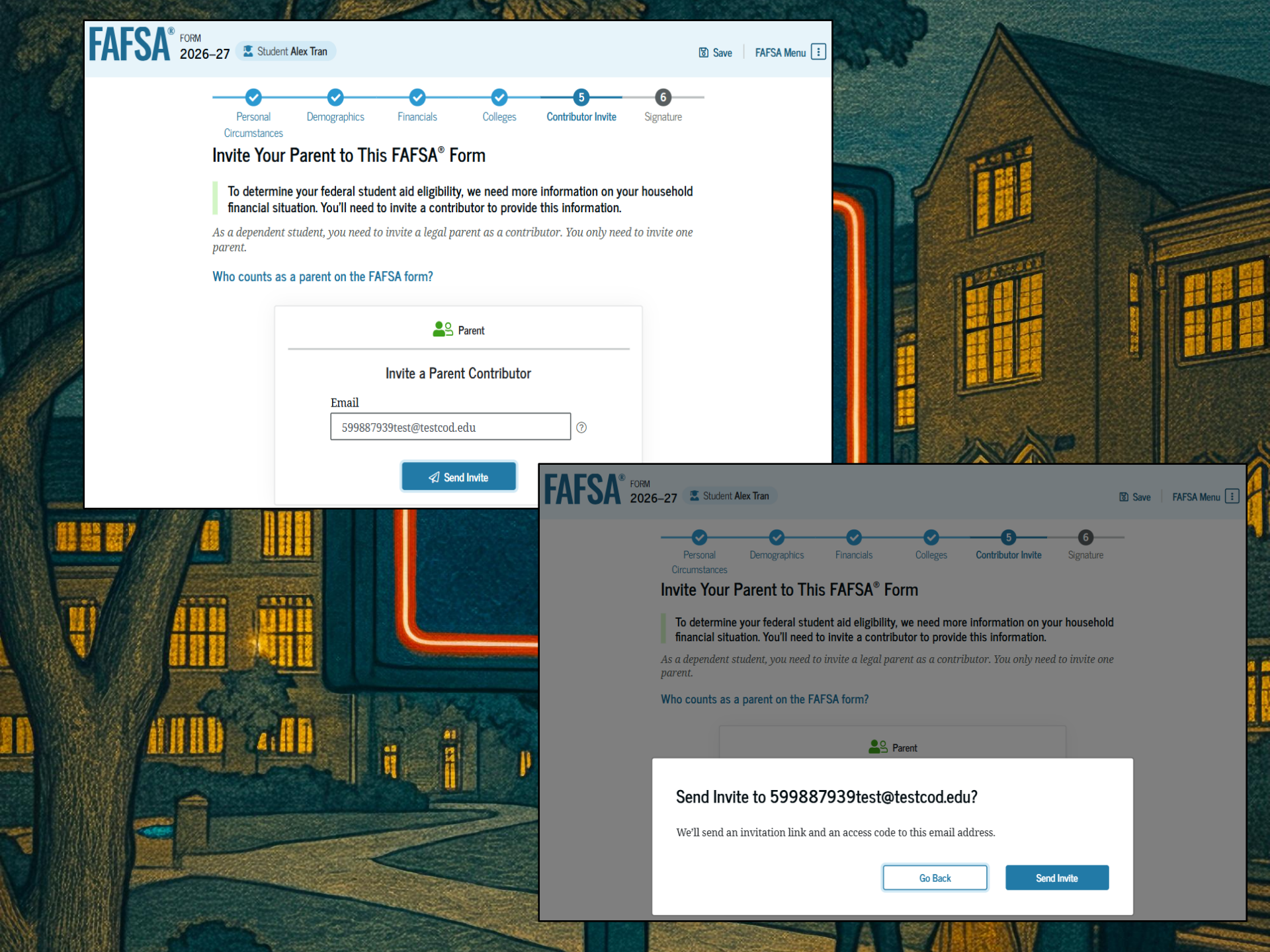
1. Login—dependent student
2. Dependent onboarding steps
3. Verify student identity information
4. Student provides consent



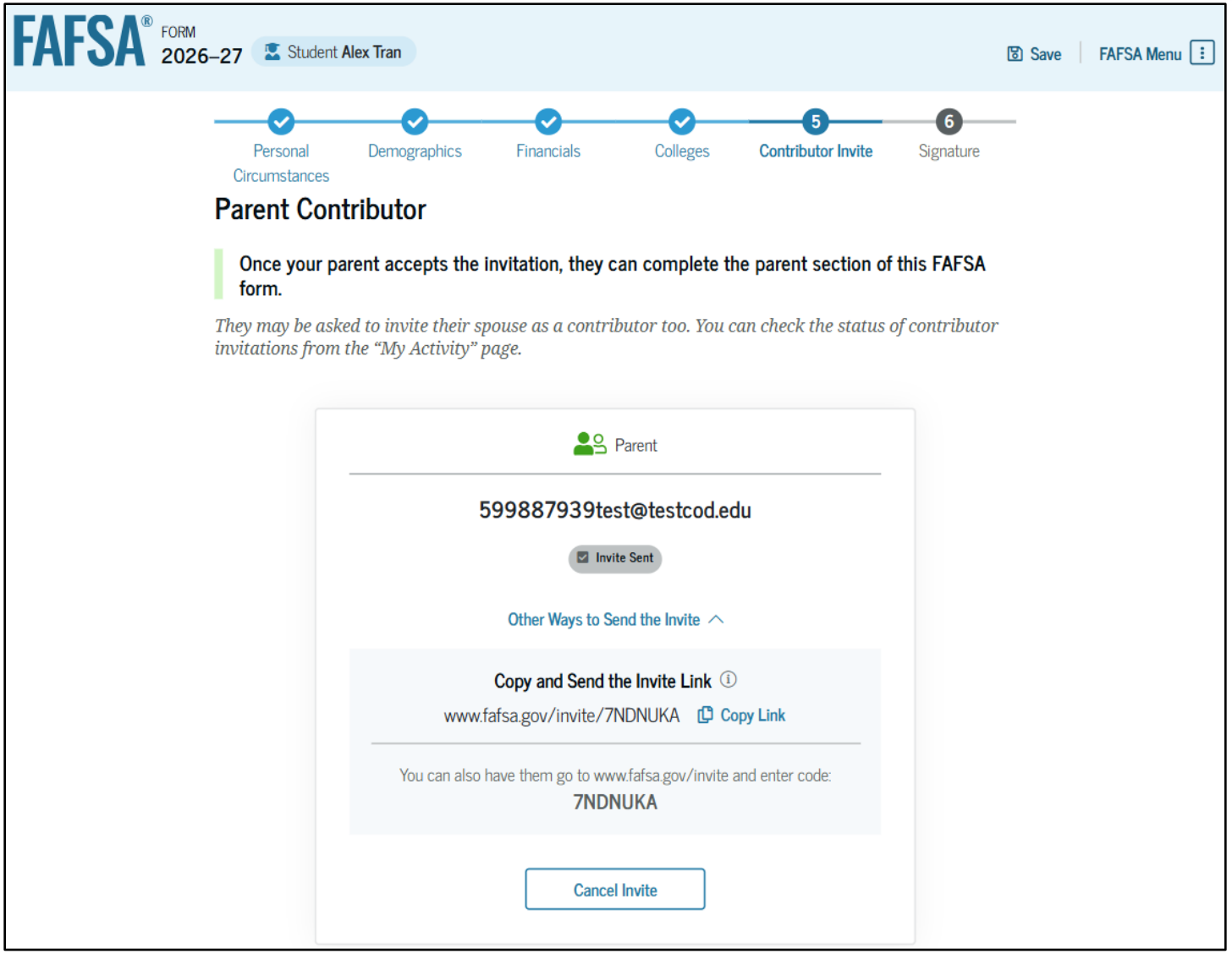
Dependent Student Invites Parent

- The student is asked to invite a parent contributor. The student will enter their parent's email address in order to send them an invite to their FAFSA® form.




FAFSA® FORM 2026–27
Student Alex Tran
Save
FAFSA Menu
Personal Circumstances
Demographics
Financials
Colleges
5
Contributor Invite
6
Signature
Invite Your Parent to This FAFSA® 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
599887939test@testcod.edu
Send Invite
FAFSA® FORM 2026–27
Student Alex Tran
Save
FAFSA Menu
Personal Circumstances
Demographics
Financials
Colleges
5
Contributor Invite
6
Signature
Invite Your Parent to This FAFSA® 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

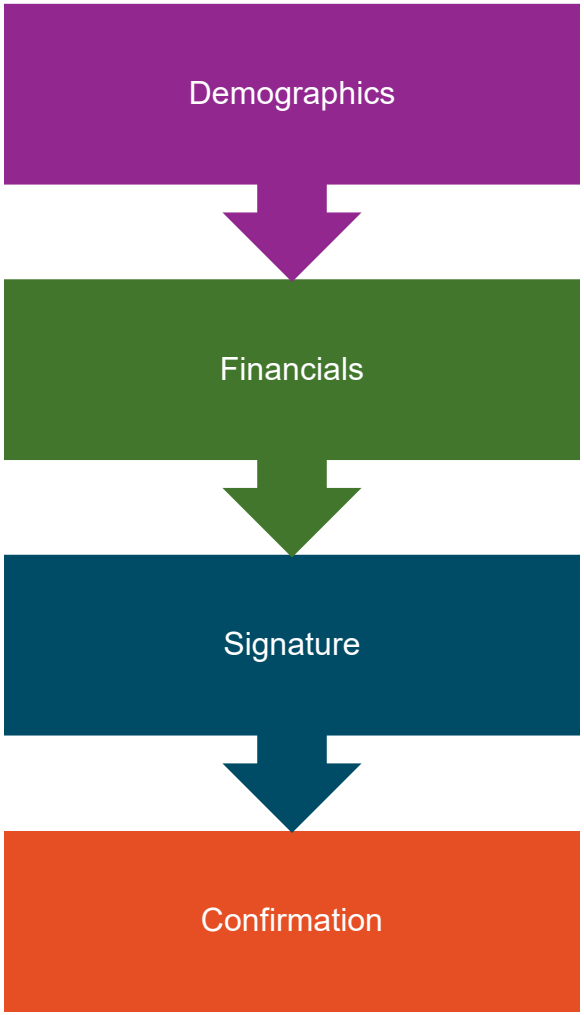
Dependent Student Invite Sent



FAFSA Steps – Parent Contributor

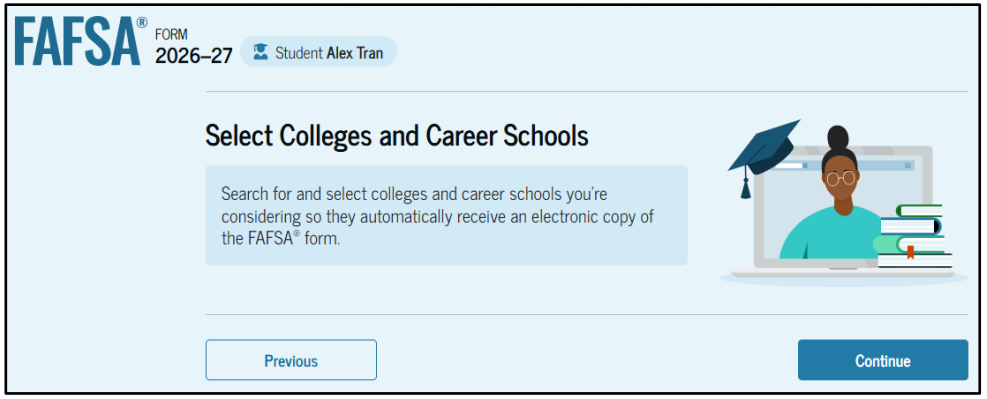
1. Following link in email invite—parent log in
2. Parent onboarding steps
3. Verify parent identity information
4. Parent provides consent

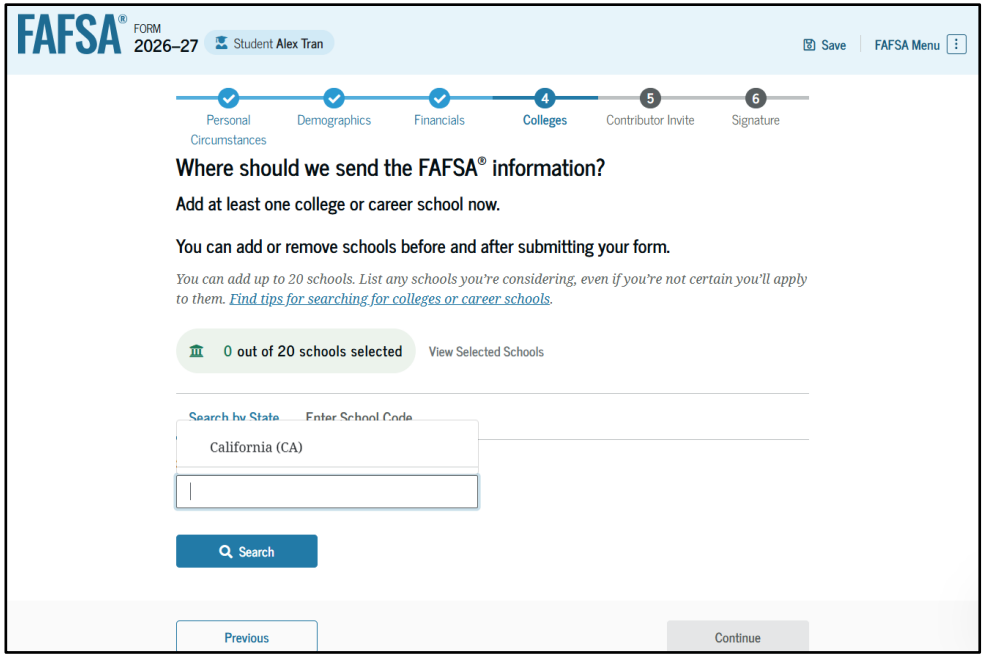
Once all required data has been provided and all sections have been signed, any role can submit the FAFSA form



FAFSA – School Selection

- List more than one!
- You do not have to be accepted to list a college on the FAFSA
- Students can list up to 20 colleges at a time
- Schools can be added or deleted at any time
- First school listed on FAFSA is used for PA State Grant eligibility purposes





What is considered an asset?

Report the current value at time of filing the FAFSA:

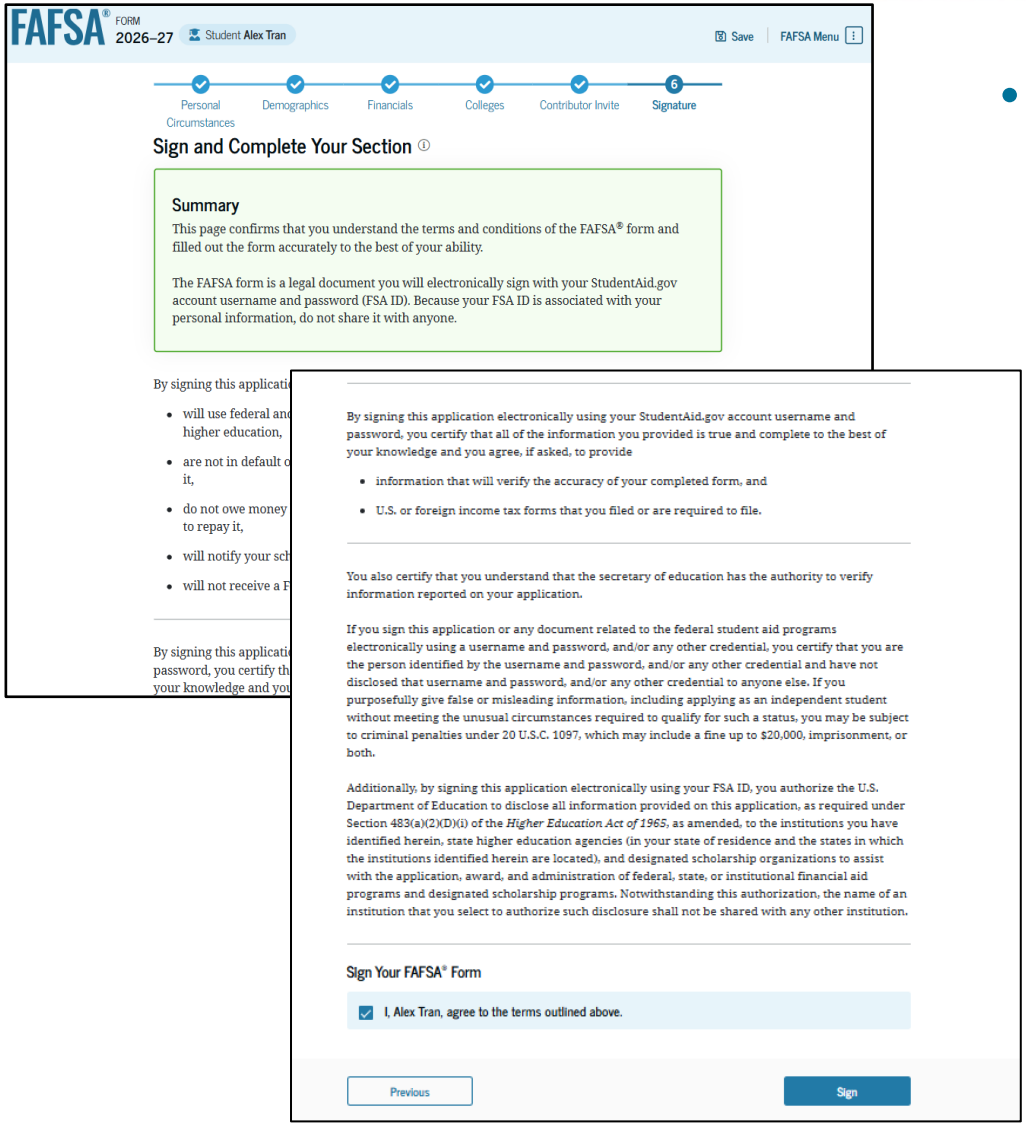
- ✓ Cash
- ✓ Checking
- ✓ Savings
- ✓ Stocks
- ✓ Bonds
- ✓ Certificates of deposit (CD)
- ✓ Bitcoin
- ✓ Mutual funds
- ✓ Net value of real estate

- Value of 529 accounts for the student owned by the parent(s) of a dependent applicant or owned by the student applicant
- Child support received for the most recently complete calendar year

Not reported on FAFSA as an asset:

- Value of primary home
- Value of qualified retirement accounts
- Value of life insurance policies
- Value of personal property
- Value of 529 for any other family members (excluding applicant)

Signing the FAFSA

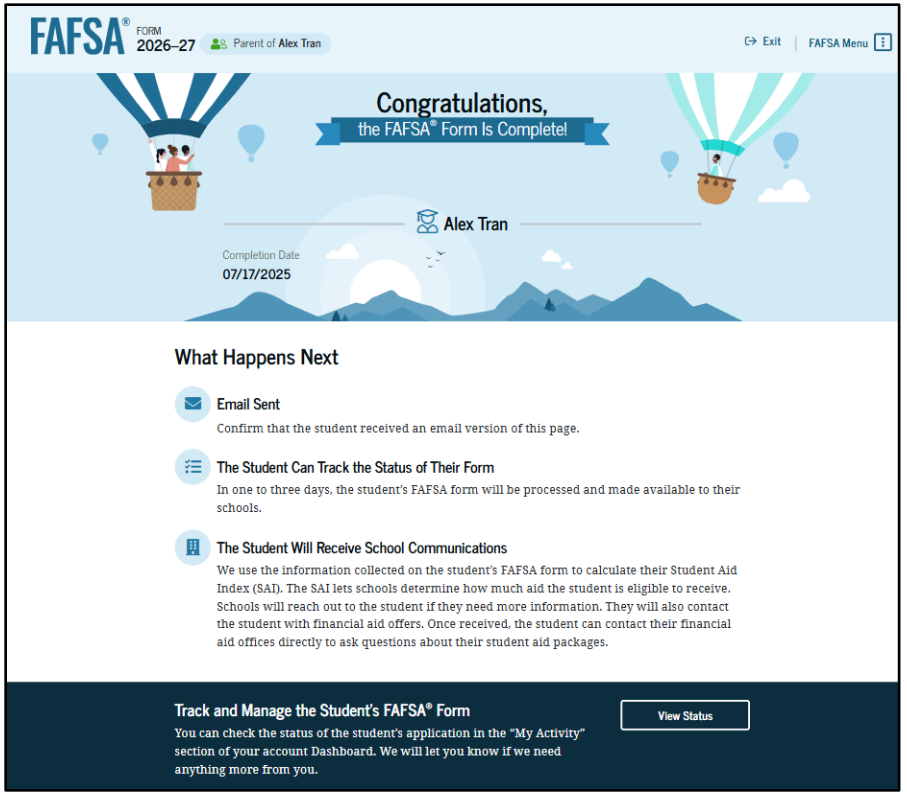


- On this page, the student acknowledges the terms and conditions of the FAFSA® form and signs their section. After agreeing and signing, the student is able to submit their section of the FAFSA form.

Since parent information has not been provided, the FAFSA form is not considered complete and can’t be processed yet.

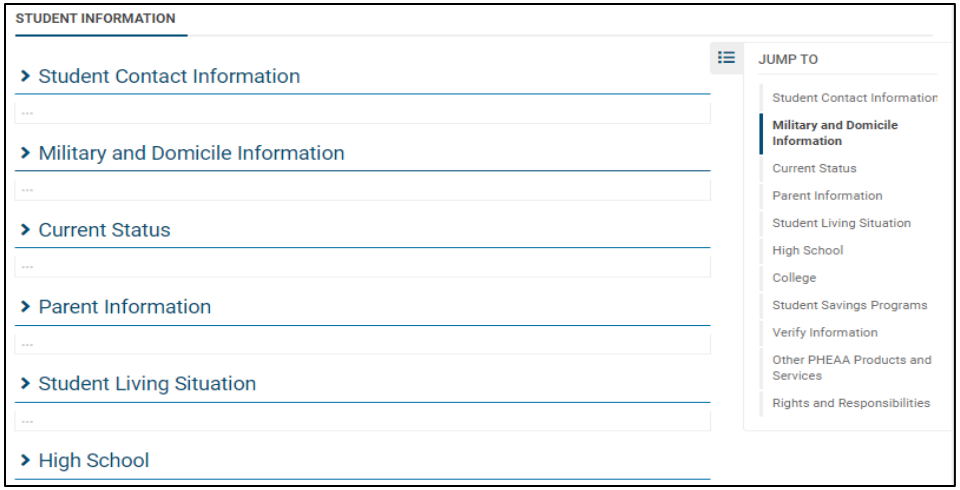
FAFSA Confirmation

Upon submitting the student's FAFSA® form, the parent is presented an abbreviated confirmation page. This page displays information about tracking the student's FAFSA form and next steps. The student will receive an email with the full, detailed confirmation. With the student and parent sections completed and signed, the FAFSA form is now considered complete and submitted for processing.



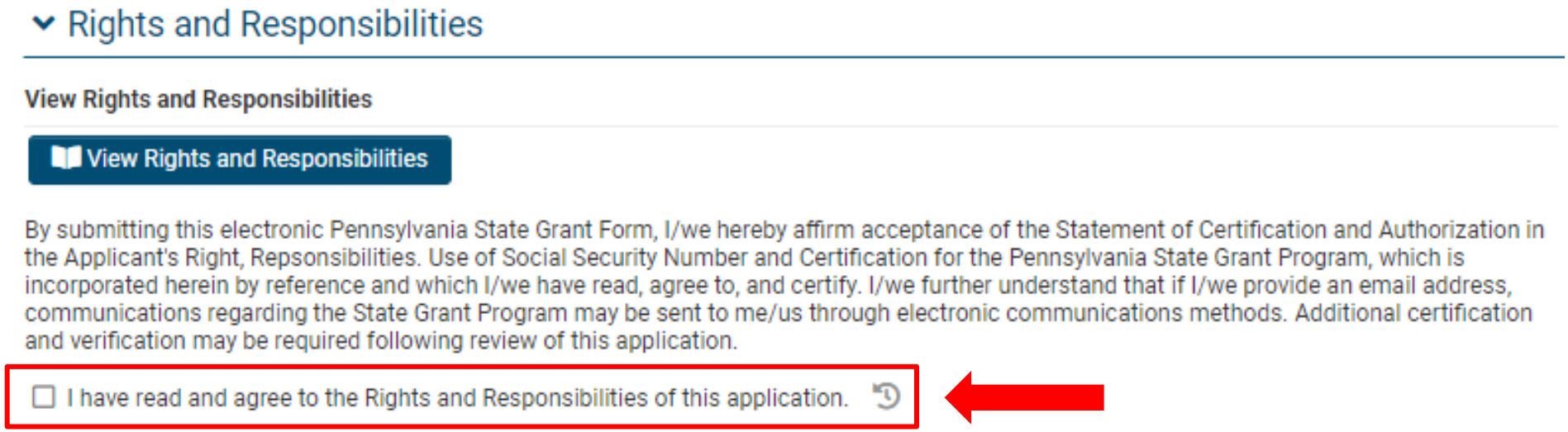
PA State Grant Form (SGF)

- Students able to complete SGF **after** PHEAA receives FAFSA information
  - SGF cannot be completed prior to completing FAFSA
- GrantUs account will need to be set up to complete SGF
  - Email to activate an account will come from noreply@grantus.pheaa.org
  - Student will invite parent to create an account if parental data is required to determine eligibility



PA State Grant Form (SGF)

- ✓ Check Rights and Responsibilities Box to electronically sign SGF



Special Circumstances

If things change….

- Divorced or separated parents
- Stepparents
- Adoptive parents
- Foster parents
- Legal guardians
- Living with others
- Recent death or disability
- Reduced income

After Filing

Information will be shared with PHEAA and all college choices.

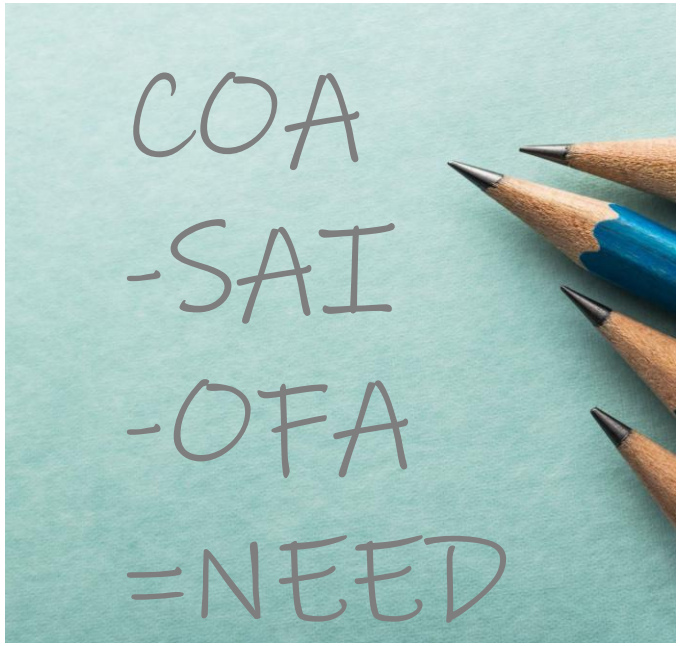
In a few days, an email will be sent to the student regarding the processing of their FAFSA and their FAFSA Submission Summary.

PHEAA will send you an email to instruct you on how to activate your GrantUs account and apply for the PA State Grant.

Students should monitor the email account provided on the FAFSA and respond to requests from Federal Student Aid, PHEAA and the colleges.

Calculating Financial Need

- Schools and colleges receive FAFSA information and calculate financial need
- Financial Aid Office (FAO) “packages” student based on financial need and available funding (varies from school to school)
- Financial aid notification sent to student



What School Costs Are Considered?

A school's cost of attendance includes:

- Tuition and fees
- Housing and food
- Books, course materials, supplies, and equipment
- Transportation
- Personal expenses



How is the SAI Calculated?

- Primarily income–driven
- Major factors for dependent student:
  - Parental & student—income and assets
  - Family size

A student's SAI remains the same no matter which school the student attends.



Parents Income and Assets

Income

- Allowances are made for taxes, working households, and living allowances based on family size

Assets

- 12% of the value of the assets is used in the calculation of the SAI

Student Income and Assets

Income

- Allowances are made for taxes
- Earnings from work-study are excluded
- Income protection allowance of up to $11,770 and remaining income assessed at 50%

Assets

- Dependent students must report assets in their name
- 20% of the value of the assets is used in the calculation of the SAI

FAFSA is Filed… Now What?



Student completes the FAFSA



Schools receive FAFSA and calculate financial aid



Schools send Financial Aid Notifications to student

Financial Aid Notification

- Official notification from school about financial aid, terms and conditions
- Lists the type and amount of aid to be received
- Describes what must be done to accept or reject any aid
- Discloses students' rights, responsibilities and academic requirements

Reviewing the Financial Aid Offer

How much of the financial aid is free money?

Which awards are based on need, and which are based on merit?

Are there any conditions on the free money? GPA requirement?

Will awards increase as tuition increases?

Will awards change from year to year?

Will loans be needed?

Federal Grant Programs

- Pell Grant—max award $7,395*
  - Eligibility is the same for every postsecondary institution
- Federal Supplemental Educational Opportunity Grant (FSEOG)—max award $4,000
  - Eligibility determined by Financial Aid Office at each potential school
  - Student must be enrolled at least half-time
  - **Awarded to most financially needy students**

*for the 2025-26 academic year

Federal Work-Study

- You must have financial need in order to qualify for work-study
- A work-study position is not guaranteed and may even require an interview
- Work-Study income is not considered as income on the FAFSA



Pgs. 7-8

PA State Grant Program

- In-state—max award $5,750 (full-time)
- **Reciprocal states:** Delaware, DC, Massachusetts, Ohio, Vermont, West Virginia
  - Up to $600 for full-time students ($800 for veterans)
- Award amount determined in part by the cost of the school

Must be at least half-time to be eligible



2025-26 Award Amounts

The maximum award for student attending an approved school in a reciprocal state is $600 and $800 (veterans)

*** Must be at least half-time to be eligible**

Cost Tier	Maximum Award	Minimum Award
$0 - $13,000	$3,058	$500
$13,001 - $20,000	$4,894	$500
$20,001 - $29,000	$5,260	$500
$29,001 - $32,000	$5,750	$500

Other State Programs

- PA Active Volunteer Tuition & Loan Assistance Program
- PA Blind or Deaf Higher Education Beneficiary Grant Program
- Chafee Education and Training Grant Program
- PA Fostering Independence Tuition Waiver Program
- Grow PA Scholarship Grant Program
- PA Mental Health Education Learning in Schools
- PA Partnerships for Access to Higher Education Program

New Program!

For details, see the PA Student Aid Guide, or visit **pheaa.org**

Pgs. 10-11

Other State Programs

- PA Postsecondary Educational Gratuity Program
- PA Ready to Succeed Scholarship Program
- PA State Work-Study Program
- PA Student Teacher Support Program
- PA Targeted Industry Program
- PA National Guard Educational Assistance Program
- PA National Guard Military Family Education Program

For details, see the PA Student Aid Guide, or visit **pheaa.org**.

Grow PA Scholarship Grant Program

New program!

This program helps in-state students pay for school and builds the workforce in PA for **in-demand** occupations.

- The Grow PA Grant Program provides grants (maximum award $5,000 per year) to students who meet the qualifying criteria.
- After graduation, the student must commit to live and work in Pennsylvania, within an in-demand occupation, for a number of years equal to the number of years in which you received the grant.

Learn more at **pheaa.org/GrowPA**

Federal Student Loans

- Available to **ALL** students (US citizens and eligible non-citizens) **REGARDLESS** of need
- In student's name, no collateral or credit check, must sign MPN
- No payments required while attending school & six-month grace period
- Flexible Repayment options



Pgs. 13-16

Types of Federal Loans

- Undergraduate Students
  - Subsidized (6.39% interest and 1.057% fee)
  - Unsubsidized (6.39% interest and 1.057% fee)
- Graduate Students
  - Unsubsidized (7.94% interest and 1.057% fee)
- Parents
  - PLUS Loan (8.94% and 4.228% fee)

Federal Direct Loan Borrowing Limits

Undergraduate Students			Graduate Students
Annual Limits	Dependent Students	Independent or dependent students whose parents are unable to borrow a PLUS Loan	Graduate or Professional Studies
First Year	**$5,500** Total No more than $3,500 may be subsidized	**$9,500** Total No more than $3,500 may be subsidized	**$20,500** each academic year For graduate students **$50,000** each academic year for professional students *Graduate and professional students are no longer eligibility for subsidized loans*
Second Year	**$6,500** Total No more than $4,500 may be subsidized	**$10,500** Total No more than $4,500 may be subsidized	
Third Year and beyond	**$7,500** Total No more than $5,500 may be subsidized	**$12,500** Total No more than $5,500 may be subsidized	
Aggregate Limits	**$31,000** Total No more than $23,000 may be subsidized	**$57,500** Total No more than $23,000 may be subsidized	**$100,000** Graduate students **$200,000** Professional students No more than $65,000 may be subsidized

Federal Direct PLUS Loan

- In parent's name for dependent's student costs
- Rates set every July 1st for the life of that year's loan; fees are deducted from disbursement
  - 8.94% variable/fixed interest rate; 4.228% fees
- MUST apply each year
- Principal can be deferred while student is in school; Interest will continue to accrue
- If denied - student is eligible for an additional $4,000 unsubsidized loan



Parents are limited to $20,000 per year with $65,000 as the aggregate limit **per dependent!**


ONLY consider Direct PLUS or private alternative loans after looking into all other sources of financial aid.
!

Private/Alternative Loans

- From private lenders or financial institutions
- In student's name/co-signers usually required
- Can borrow up to the Cost of Attendance
- Based on credit scores and debt-to-income
- Principal can be deferred while student is in school; Interest will continue to accrue
- Terms vary by lender – compare before making choices

Read the Fine Print!

Undergraduate and Graduate Loans

PA FORWARD® Student Loans by PHEAA



PA's Low-Cost Way to Pay for College!

Low, Fixed Rates

3.29–10.45% APR[1,2]

Effective as of 6/5/25

Learn more at **pheaa.org/PAForward**

1) **Annual Percentage Rate (APR) Calculations** – The lowest APR is based on the following assumptions: A loan of $10,000 made in a single disbursement, a borrower who selected an Immediate Repayment Plan and a repayment term of 60 months, monthly payments of $181.11 and a final payment of $173.14, a fixed periodic interest rate of 3.57%, and total payments of $10,858.78. The borrower in this sample qualified for a 0.25% Direct Debit benefit for the entirety of the repayment period and a 0.50% Graduation benefit was applied 47 months into repayment.
The highest APR is based on the following assumptions: A loan of $10,000 made in a single disbursement, a borrower who selected an Interest Only Repayment Plan and a repayment term of 180 months, monthly payments of $87.42 for 52 months and monthly payments of $110.48 for the remainder of the repayment term, a fixed periodic interest rate of 10.49%, and total payments of $24,431.69. The borrower in this sample did not qualify for any interest rate discounts.
These APRs are estimates and may differ from the actual rates received.
2) The provided rate range includes Undergraduate, Graduate, and Parent loans and may change based on loan type, loan term, repayment plan, and applicable discounts (not all discounts apply to all loan products). See individual loan programs for more specific information. PHEAA uses applicant credit scores to determine eligibility and interest rates. Higher credit scores may mean an applicant is offered a lower interest rate.
Applicants, including co-signers, are subject to credit qualifications, completion of an application and credit agreement, and verification of application information.
PHEAA reserves the right to discontinue all programs or benefits without prior notice.

PA Forward Student Loans

Undergraduate & Graduate

- Low-cost, fixed interest rates
- Zero fees
- Borrow up to 100% certified cost of attendance including tuition, fees, room, board, books, etc. (Subject to aggregate loan limits)
  - Loans taken for a less than half-time academic period may borrow up to $5,000
- Low minimum loan amount: $1,500
- 0.50% interest rate reduction for graduating
- 0.25% interest rate reduction for enrolling in Direct Debit
- No pre-payment penalty
- Multiple repayment plans
- Co-signer release option

Visit pheaa.org/PAForward today!

PA Forward Student Loans – PA's Low-Cost Way to Pay for College

Pennsylvania's Student Loan Program



Types of Scholarships



Postsecondary Scholarships



Local and Regional Scholarships



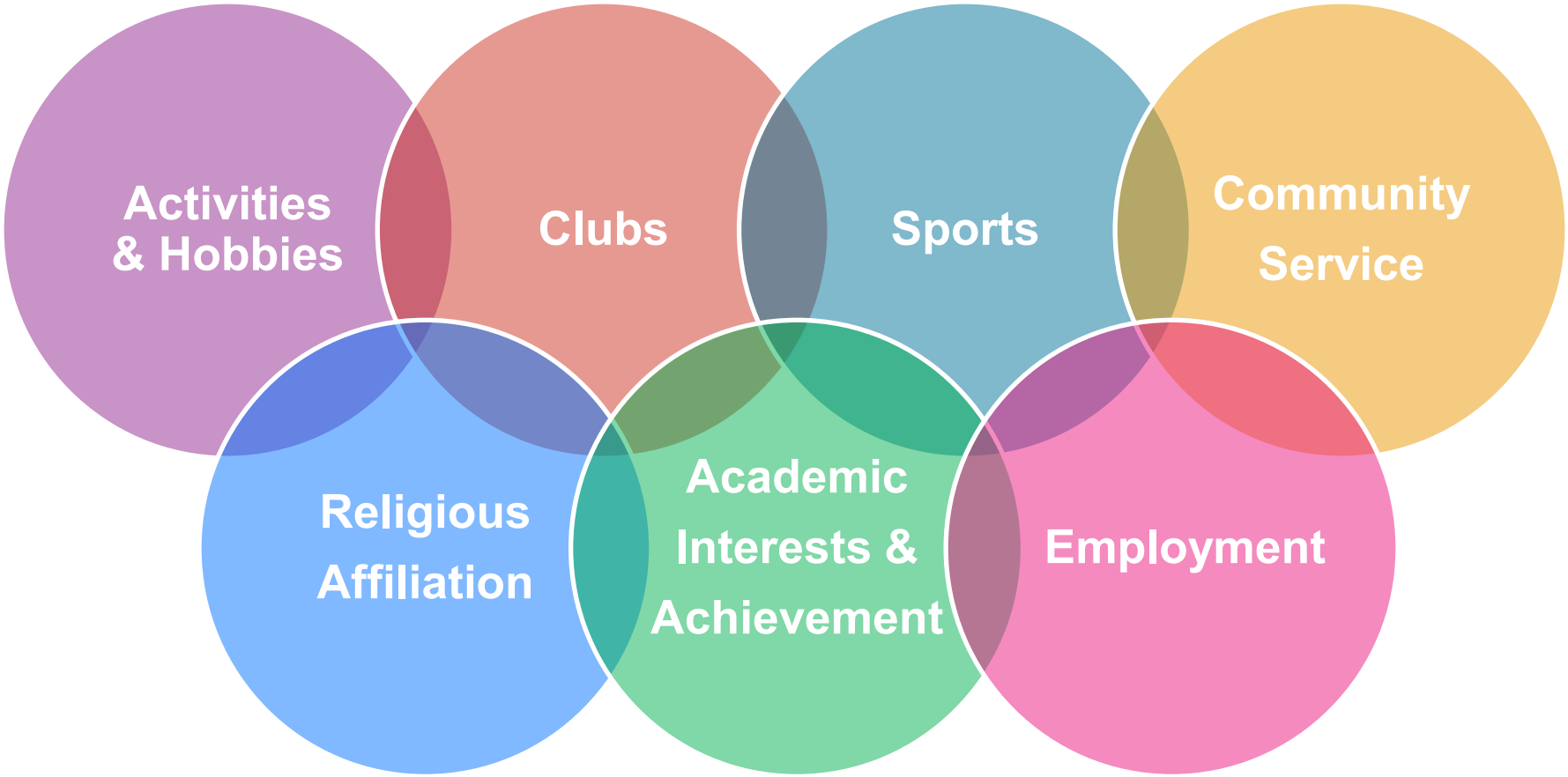
National Scholarships

Scholarship Search Tips

- Start searching early
- Use **free** scholarship search sites
- Don’t ignore scholarships with smaller award amounts
- Don’t miss deadlines
- Search for scholarships every year

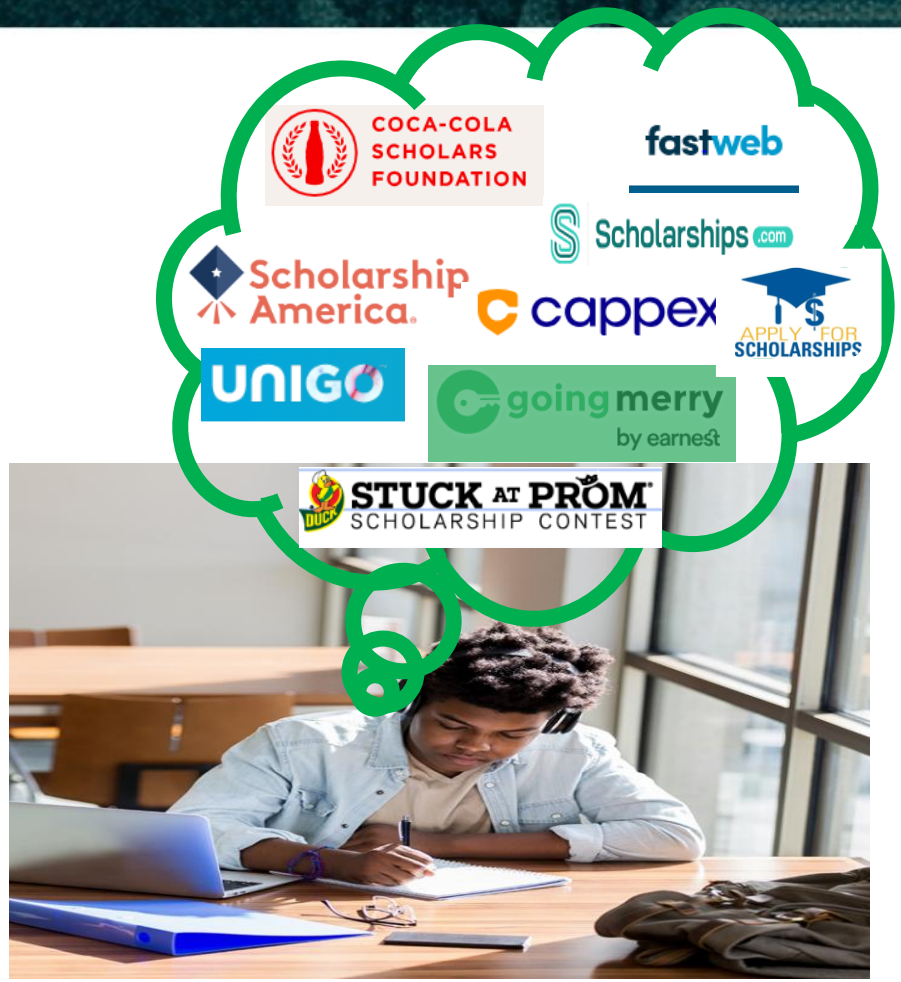


Your Scholarship Resume



(Some) Scholarship Search Engines

- ✓FastWeb.com
- ✓Scholarshipamerica.org
- ✓Goingmerry.com
- ✓FinAid.org
- ✓Appily.com/scholarships
- ✓Unigo.com/scholarships
- ✓DoSomething.org/Scholarships
- ✓CollegeScholarships.org
- ✓Chegg.com
- ✓Scholarships.com
- ✓Colleges.Niche.com
- ✓StudentScholarships.org
- ✓BigFuture.Collegeboard.org
- ✓Collegenet.com
- ✓**MORE….**



Use Your Resources



- **pheaa.org**
- **EducationPlanner.org**
- **MySmartBorrowing.org**
- **YouCanDealWithIt.com**
- PHEAA toll free: 1-800-692-7392
- PHEAA's Higher Education Access Corner Podcast (Available on Spotify, Amazon Music, iHeartRadio, and PHEAA's YouTube channel, PHEAAStudentAid)
- Federal Student Aid Info Center: 1-800-433-3243
- **StudentAid.gov** – The one-stop shop site for all financial aid information.
- **StudentAid.gov/FAFSA** – Direct link to the FAFSA

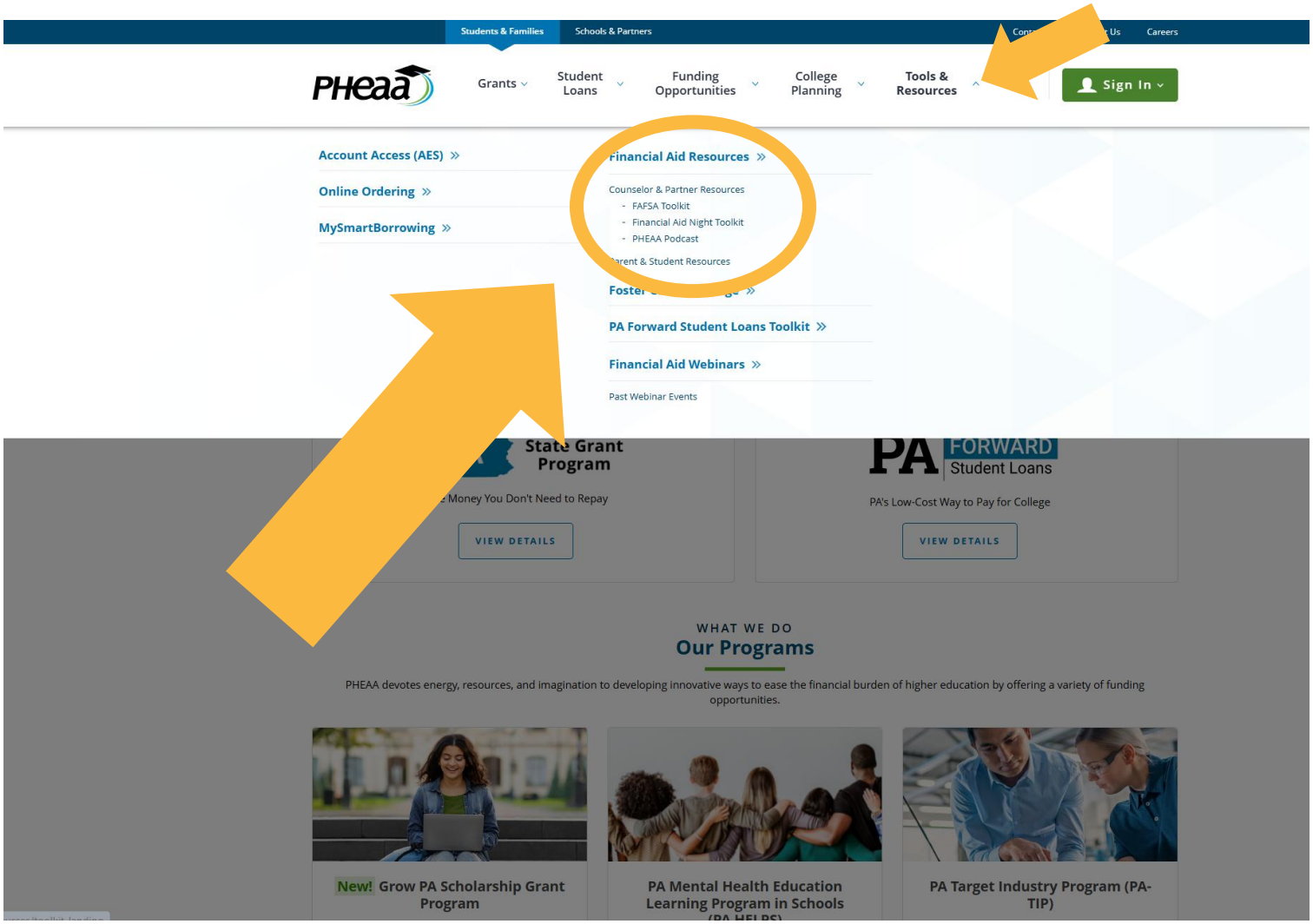
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Would you like to learn more about funding you or your student's higher education dreams? Sign up to get emails from PHEAA and we will send you information about loans, grants, and more!

Scan the QR to sign up!

pheaa.org/ResourcesStudents



What Can You Do Now?



- Visit College Websites
- Utilize Net Price Calculators
  collegecost.ed.gov
- Estimate Federal Student Aid
  studentaid.gov/aid-estimator
- Talk About What is Affordable
- Explore Scholarships
- Create StudentAid.gov Account & Complete the FAFSA

Social Media Outreach



PHEAA

American Education Services

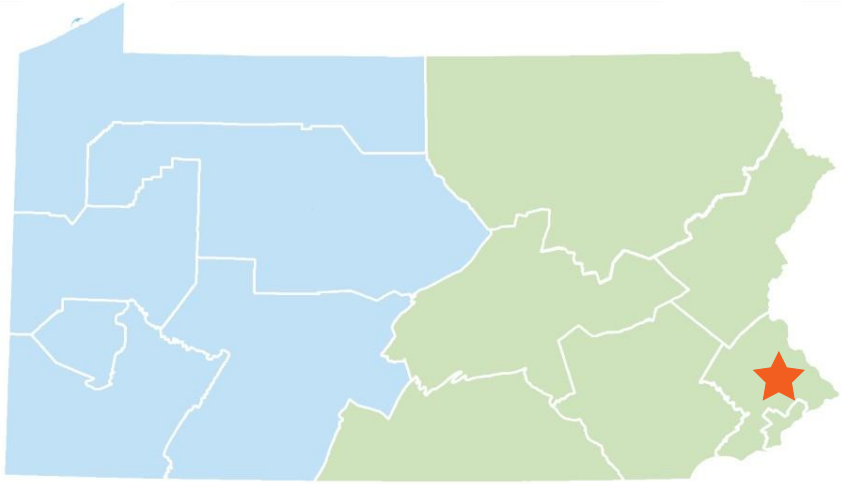
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Your Presenter



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Questions?