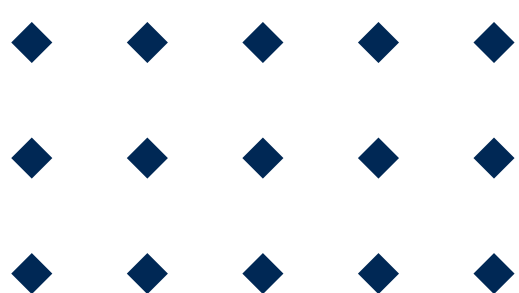


**THIS PRESENTATION IS FOR
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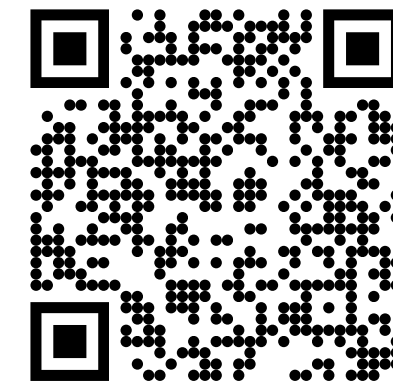
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AFFORDABLE, INC IS PROHIBITED.**



Welcome To College Affordable

A nonprofit 501(c)(3) organization built to help families reduce the cost of college, minimize debt and increase higher education choices.

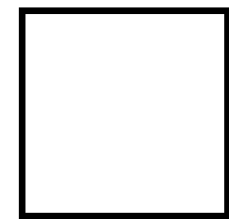
**New?
Register Here!**



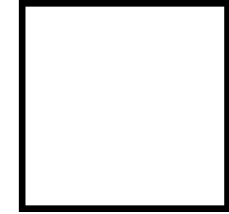
www.collegeaffordable.org



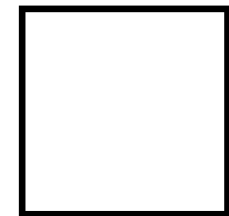
TONIGHT'S GOALS



- Learn about College Affordable's background & free services



- Gain a better understanding of the financial aid process.

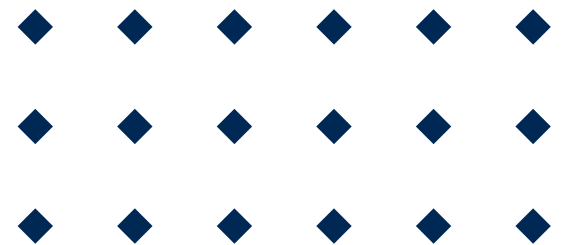
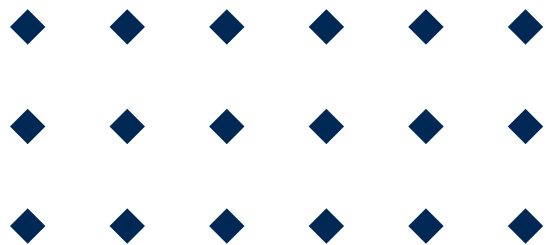


- Determine how College Affordable can support you & your family through the college financial aid process





WHO IS COLLEGE AFFORDABLE?



ALL ABOUT COLLEGE AFFORDABLE



College Affordable is a rapidly growing 501(c)(3) non-profit organization based out of Needham, Massachusetts. We partner with local high schools and community programs thanks to sponsorship by philanthropists, local businesses, schools, and foundations who support our mission.

Our Goal

To help families navigate every aspect of this often evolving and challenging piece of the puzzle.



Introducing Our Team



Brian Gardiner

EXECUTIVE
DIRECTOR



Lynette O'Leary

VP, OPERATIONS
& FINANCIAL AID



Alison Garcia

ASSOCIATE
DIRECTOR OF
FINANCIAL AID

Hola!



Pamela Martinetti

ASSOCIATE
DIRECTOR OF
FINANCIAL AID

Hola!



Michelle DeRose

FINANCIAL AID
COUNSELOR



Carol Smolinsky

FINANCIAL AID
COUNSELOR



Shannon Horgan

FINANCIAL AID
COUNSELOR

Hola!

COLLEGE AFFORDABILITY CRISIS

**Why are
students
overpaying
for school?**

INACCURATE UPFRONT
COLLEGE BUDGETING

CONFUSING FINANCIAL
AID APPLICATIONS

MISLEADING OFFERS/
FAILURE TO APPEAL

MISSED
OPPORTUNITIES FOR
ADDITIONAL AID

PREDATORY LENDERS
IN LOAN MARKET

ALL ABOUT COLLEGE AFFORDABLE

Historically, students are directed to their colleges of interest **or** the Federal Student Aid site for questions on their FAFSA form or eligibility for financial resources.

College Affordable is a free and confidential third party resource that families can access for help with their financial aid process, from start to finish.



ALL ABOUT COLLEGE AFFORDABLE

College Affordable is here to help students understand their eligibility for grants and free resources early in their college search.

We offer counseling, webinars, and resources to help families make a well-informed decision when investing in higher education. Our team of experts can support families with their financial aid process at any point in the process.



PROGRAM HIGHLIGHTS

- We understand unique family circumstances.
 - We do not share your information
 - We do not sell your information
 - Everything is kept confidential
- Support is available for non-custodial parent with their portion of applications
 - Confidential & separate between households
- No cost or fee - sponsors and donations keep services free
 - Your feedback helps improve our services for future families at your school



PROGRAM HIGHLIGHTS

- College Affordable helped **2,000+** students across Massachusetts for the 2025-2026 school year
- Active partnerships with over **50 school programs** since our start in 2020
 - Supported families from over 110 communities
- Services are offered at **no cost** to you
 - Class of 2026 gave College Affordable 4.9/5 rating for 1:1 virtual support
 - Survey and feedback support fundraising goals
- Students who work with College Affordable were offered 3X higher grant/scholarships than the national average**



Timeline & PROCESS

Explore Colleges

SEARCH FOR COLLEGE OPTIONS THAT MEET YOUR ACADEMIC AND FINANCIAL GOALS.

Create Accounts to Apply

STUDENT & PARENT(S) EACH CREATE AN FSA ID AND GATHER LAST YEAR'S TAX DOCUMENTS TO PREPARE.

Submit Applications

FAFSA & CSS PROFILE OPEN ON OCTOBER 1ST. FAMILIES SUBMIT FINANCIAL AID APPLICATIONS BY THE SPECIFIED DEADLINE AT EACH COLLEGE.

Monitor College Portals

STUDENTS MONITOR EACH COLLEGE PORTAL FOR ADDITIONAL REQUESTS AFTER APPLYING. UPLOAD ANY REQUESTED DOCUMENTS TO AVOID DELAYS IN REVIEW.

Review Offers & Appeal

STUDENTS ARE ACCEPTED TO THE COLLEGE AND RECEIVE THEIR FINANCIAL AID OFFERS. FAMILIES REVIEW COSTS AND STRATEGIES TO APPEAL FOR MORE ASSISTANCE.

Payment options & Beyond

STUDENTS WILL RECEIVE THEIR FIRST COLLEGE BILLING STATEMENT IN JUNE/JULY. FAMILIES EXPLORE PAYMENT OPTIONS INCLUDING LOANS.

**What makes the
financial aid process
confusing for students
& parents?**

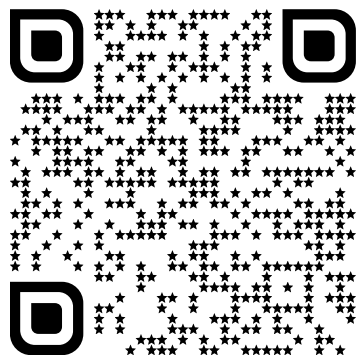
COSTS CAN BE MISLEADING

- Colleges use different naming conventions to describe costs
 - Some group costs together (food & housing); others have individual line items
- Cost of Attendance (COA) includes billed (direct) and estimated (indirect) costs to attend
- Estimating costs without any aid is daunting
- Factoring in aid eligibility is confusing and misleading
 - Net-price calculators are unreliable
- Actual price is not known until student matriculates and is billed.

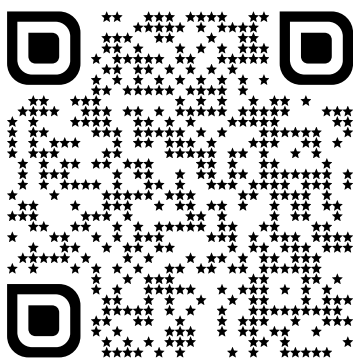
2026-2027 BILLED COSTS FOR ON CAMPUS STUDENT (ESTIMATES)

UMASS AMHERST

STONEHILL COLLEGE



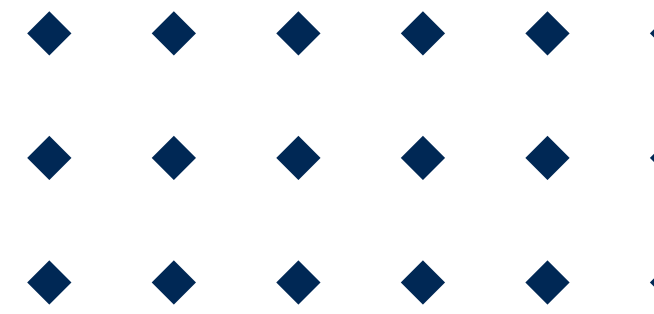
Tuition & Fees	\$19,212	\$62,110	Tuition & Fees
Housing & Food	\$18,044	\$17,850	Housing & Food
TOTAL	\$37,256	\$79,960	TOTAL





	Student A			Student B	
	GPA 4.25, Student Aid Index (SAI) (from FAFSA): 38,000			GPA 3.44, SAI 3,800	
	UMass Amherst	Stonehill		UMass Amherst	Stonehill
Tuition & Fees	\$19,212	\$62,110		\$19,212	\$62,110
Housing & Food	\$18,044	\$17,850		\$18,044	\$17,850
Total Before Financial Aid	\$37,256	\$79,960		\$37,256	\$79,960
Merit Based Scholarships	\$0	\$44,000		\$0	\$43,000
Need-Based Grants	\$0	\$0		\$23,127	\$6,615
Total after gift-aid (free money)	\$37,256	\$35,960		\$14,129	\$30,345

College Discounts Originate Different Ways



MERIT- BASED

- Offered through admissions
- Heavily based on academic merit
- Likely renewable (x4 years)
- Maybe other requirements

FINANCIAL AID OFFER

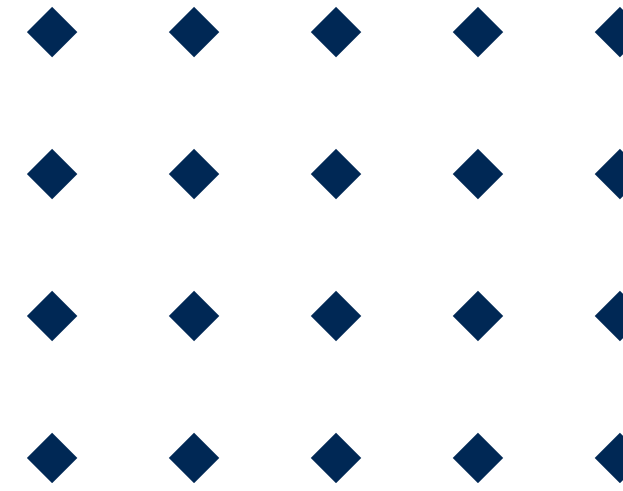
- Must complete required applications (FAFSA, etc.)
- Family must exhibit 'need' (qualify)
- Grants, loans, or work funds

NEED- BASED



Recordings available to explore
these concepts more.

DEADLINES DIFFER & ARE NOT CONSISTENT



College Specific Deadlines

- Deadlines can vary between Admissions & Financial Aid at the same college.
 - ED, EA, RD applicants are all different cycles



State Deadlines

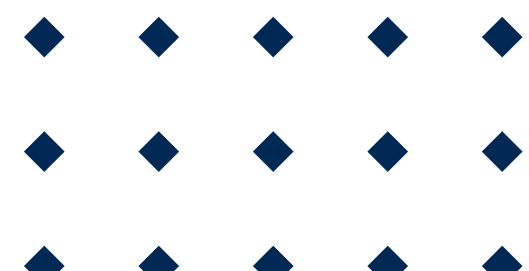
- May 1st of year before application year
- Example for 2027-2028 FAFSA, May 1, 2027
- Commonwealth's general aid deadline
- Specific programs may have earlier deadlines



Federal Deadlines

- June 30th of the application year
- Example for 2027-2028 FAFSA, last date is June 30, 2028

 **Late submissions can impact financial aid eligibility**



REQUIREMENTS DIFFER & CHANGE

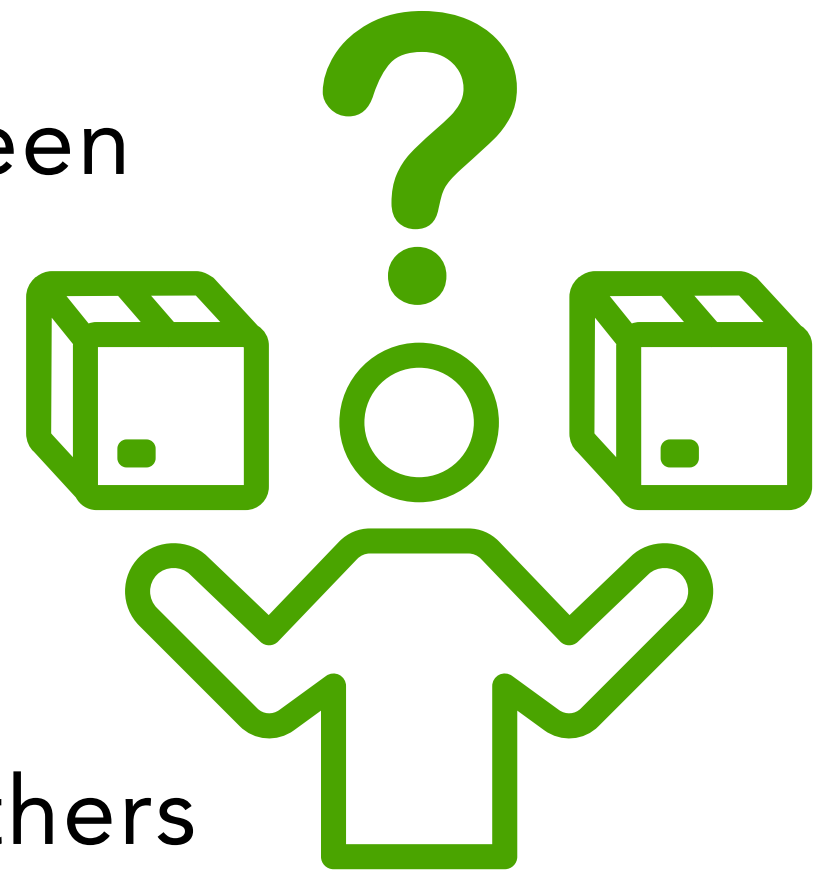
- Colleges can ask for different information to determine a student's financial aid eligibility
 - Common Forms - FAFSA, CSS Profile
 - Uncommon - state aid applications, institutional forms
- Separate from the 'Common App' or Admissions Apps
- Colleges may request supporting documents
 - Taxes, W2s, extra forms
 - Requirements could be required upfront or added after by the college.
- May require information from your noncustodial parent.



College Affordable can help identify required financial forms with each college based on student's household and eligibility.

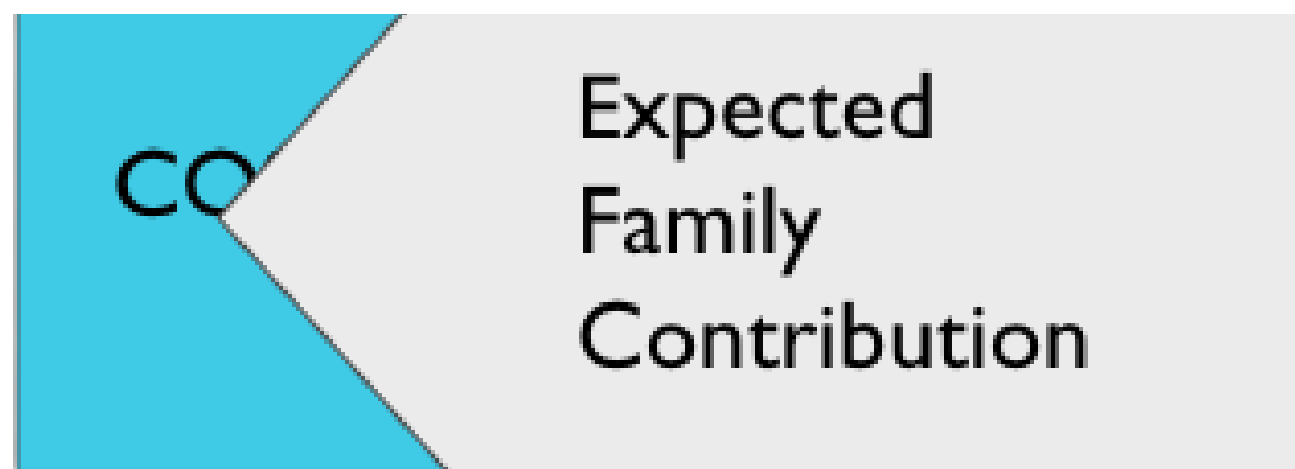
AID OFFERS WILL BE UNIQUE AT EACH COLLEGE

- Many colleges will offer **need-based** and **merit-based** aid
 - Eligibility can be determined separately between Admissions and Financial Aid offices
- Eligibility will differ at each college
 - Schools can have access to different funding sources (federal, state, or institutional)
 - Most schools focus on the custodial parent, others will ask about noncustodial parents and their household
- Reviewing and understanding offers takes time (College Affordable will help!)



FINANCIAL NEED CHANGES AS COST CHANGES

Colleges and universities will use your Student Aid Index (SAI) from the FAFSA (and CSS Profile data), in comparison with their Cost of Attendance (COA), to determine your eligibility for aid.



$$\frac{\text{COA} - \text{SAI}}{\text{NEED}}$$



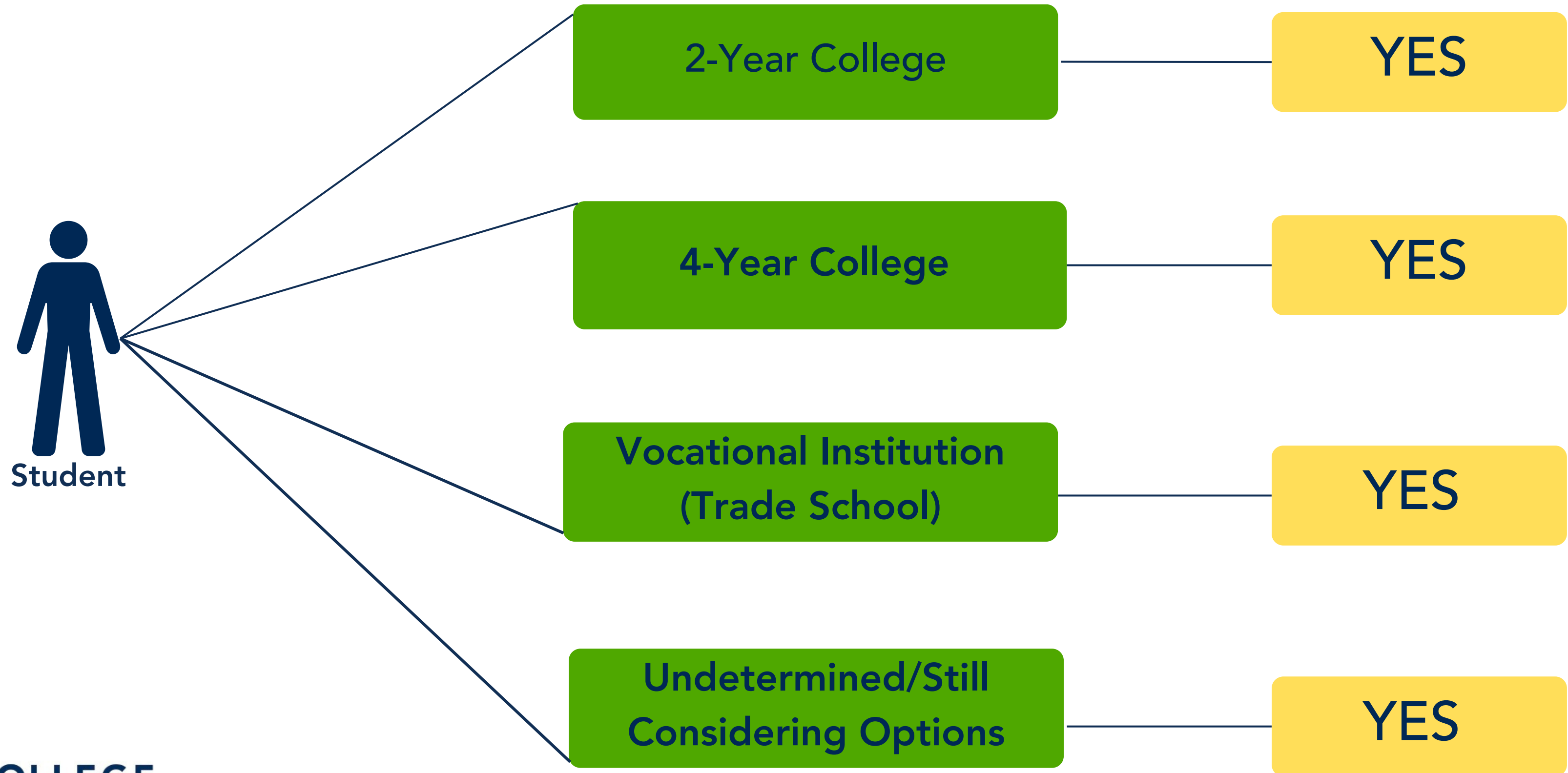
The lower the SAI,
the higher the
financial need.

APPLYING FOR AID



- FAFSA or 'Free Application for Federal Aid'
 - The 'main' financial aid form
- Required by US Colleges
 - Also requested by few international colleges that issue federal aid
- FAFSA cycle opens October 1 of the student's senior year.
 - FAFSA collects tax information two years prior to the student's intended enrollment
 - 2027-2028 FAFSA will collect 2025 tax information
- Form can be sent to 20 colleges at one time

Should the student complete the FAFSA?



Should the student complete the FAFSA?

2-Year College



Required at Community Colleges for 'free tuition' programs

4-Year College



Students seeking federal, state, & institutional aid

Vocational Institution (Trade School)



Many offer federal aid/does not not have to degree granting

Undetermined/Still Considering Options



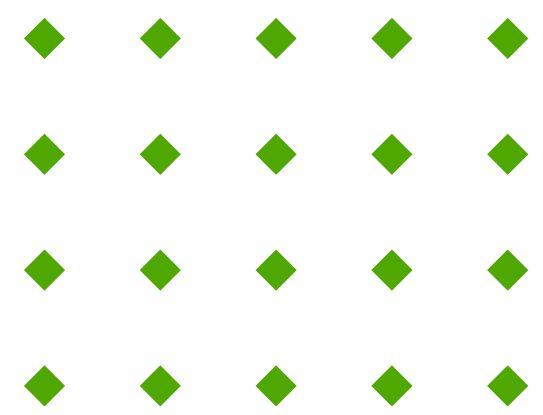
Helps student meet deadlines in advance of decision

Parent On Record

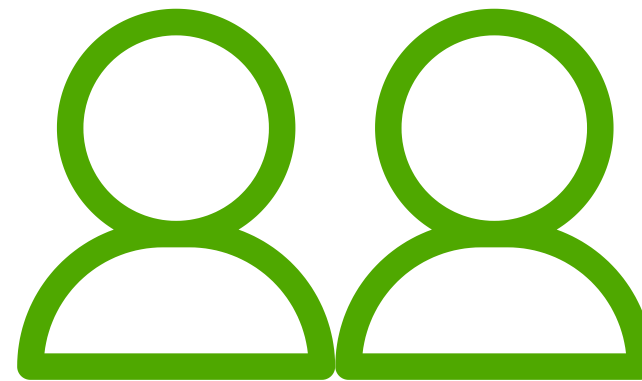


The parent on record (or contributor) is the parent(s) who will be included on the FAFSA.

Parent On Record



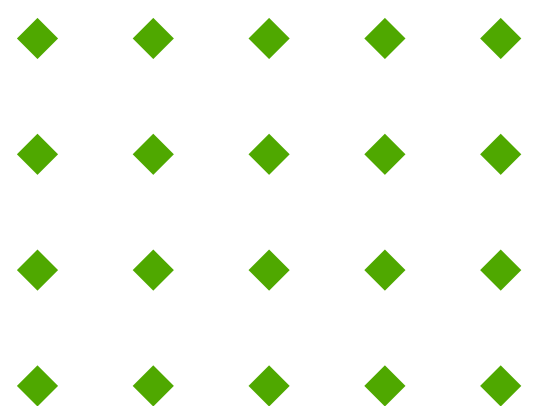
Biological/Adoptive
parents who live in
the **same household**
will contribute to the
student's FAFSA



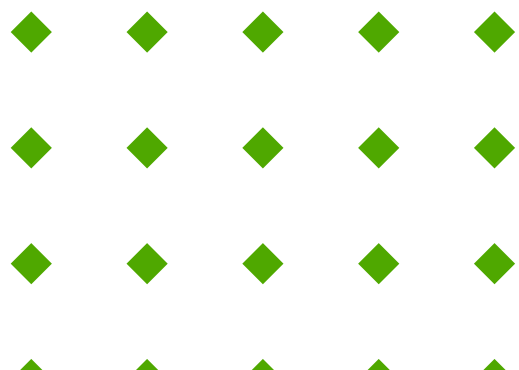
**They can be
married or
unmarried.**

**If taxes were filed jointly, only one
parents needs an FSA ID.**

Parent On Record



How is the form completed
when parents are divorced, not
married, or were never in a
relationship together?

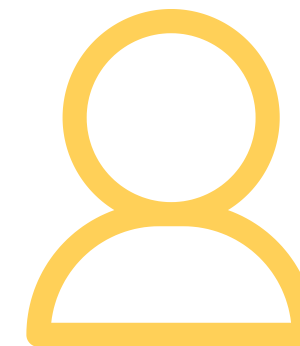


When the student's parents **do not reside together** (divorced, separated, never married), the parent who financially supports the student **more than 50%** of the time will be the parent on record for the FAFSA.

Household A



Household B



Financial Support

The parent whose personal income IS GREATER
will be the parent on record for the FAFSA.

Household A

Household B

Financial Support



Personal Income



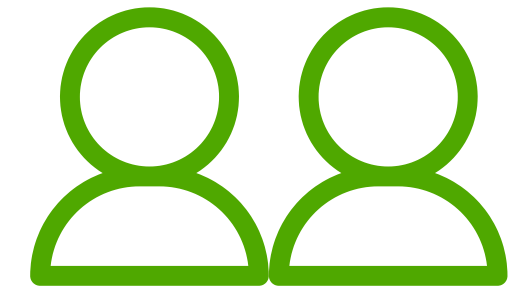
Personal Income



(STEP) Parent On Record

If the parent on record is currently married, they are required to provide their spouse's income and asset information on the FAFSA.

If they did not file taxes jointly, both will need their own studentaid.gov account.



FAFSA PROCESS

1

**DETERMINE WHO
COMPLETES THE FORM**

2

**CREATE FSA ID
USERNAMES**

3

**SUBMIT STUDENT
SECTION**

4

**SUBMIT PARENT
SECTION**

**Do now before FAFSA
opens to save time.**

APPLYING FOR AID

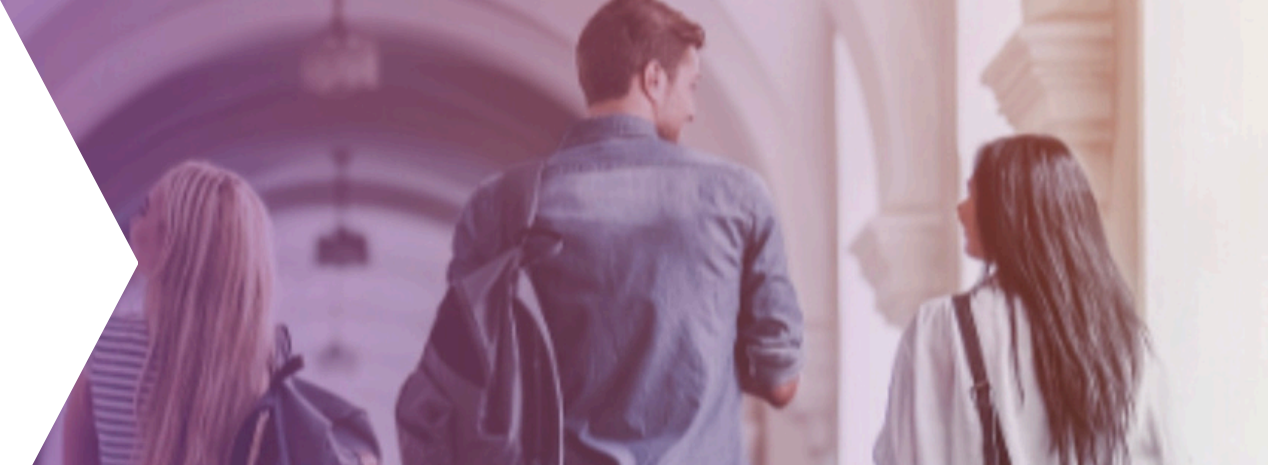
FACTOR	IMPACT
2025 Parent Income	High
2025 Student Income	High
Parent assets including 529	Low
Student assets	Medium
Size of family	Low
Some colleges collect additional information (CSS Profile) • Non-custodial parent resources • Home equity - business values • Number of children in college	Potentially High

WHAT YOU NEED TO KNOW



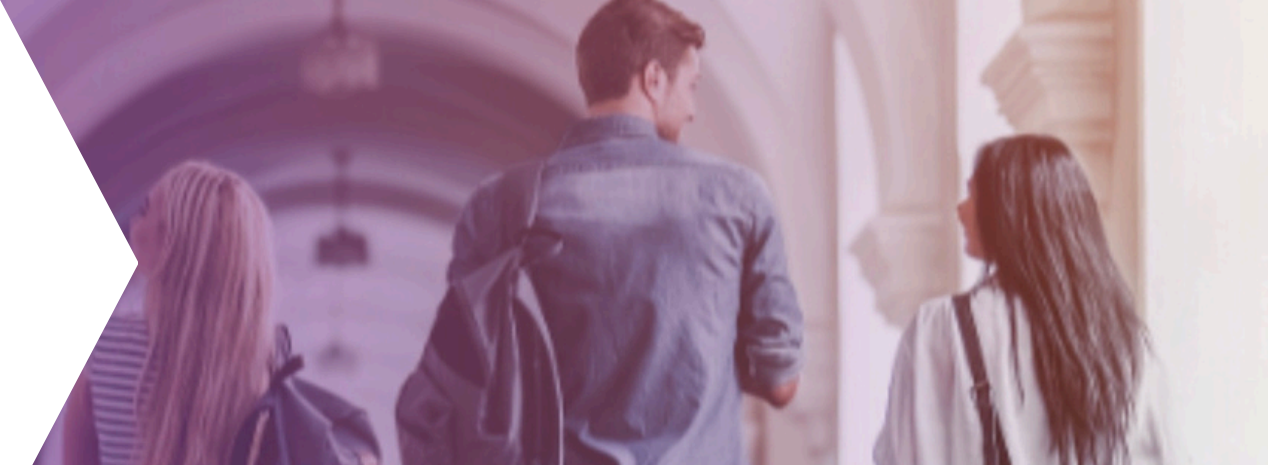
- Assets reported as of the **day** of submission.
- Primary home value is **NOT** included as an asset
- Qualified retirement accounts (401K plans, pension funds, annuities, non-education IRAs, Keogh plans, etc.) are **NOT** included as assets.
- Parents' asset value will include the **529 account** that they are the custodians of for the **student applying (no sibling accounts)**
- Business values are only reported if **>100 full-time** employees.
- Changes to income are communicated through an appeal to colleges later in the process.

APPLYING FOR AID



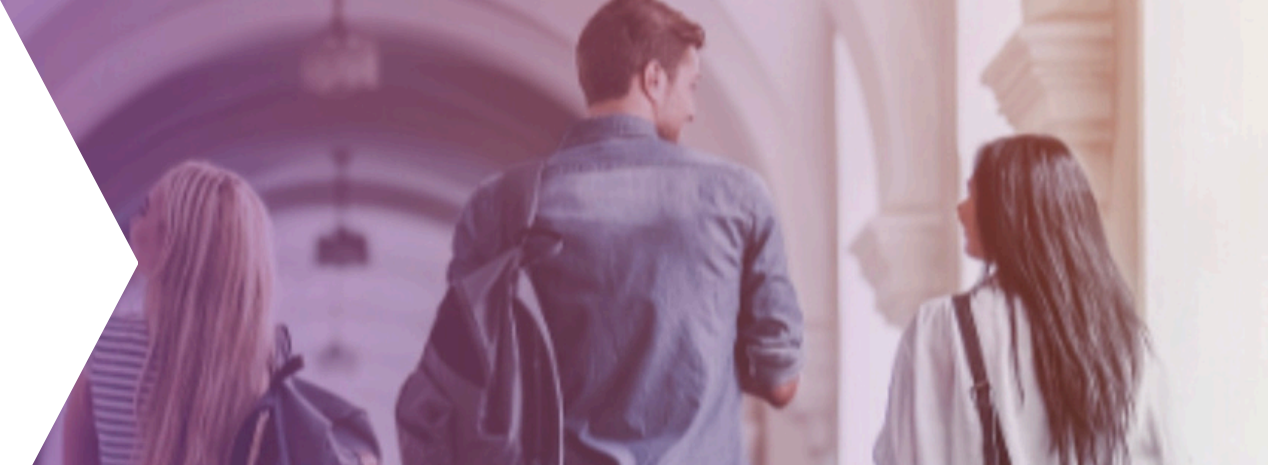
- CSS Profile - College Board Application
- Separate financial application required by 250+ private colleges
 - Only a handful of public colleges
 - Required in **conjunction** with the FAFSA
- Small cost with initial submission; additional fee per school
 - Free to submit when parent AGI < \$100,000
- CSS Profile cycle opens October 1 of the student's senior year
 - ex. 2027-2028 CSS Profile will collect 2025 tax information
- Students will only submit to colleges that require the CSS
 - ED & EA applicant deadlines around the corner!

NON-CUSTODIAL PARENT ROLE



- Many colleges require that both of the student's non-custodial parent (Family B) submit a CSS Profile in addition to the custodial parent (Family A)
- The non-custodial parent would create a CSS Profile for themselves and include only their own (and their spouse's and other children's) information, using the parent's College Board Account.
- Students can petition to waive this requirement if no relationship with the non-custodial parent/extenuating circumstances.

WHAT YOU NEED TO KNOW



- Primary home market value is included and weighed differently by each college
- All business interests are included (have business taxes ready)
- Retirement is included and has its own field for each parent
- Parent contribution field is for **one-year only**;
 - Be honest about what you can out-of-pocket for upcoming year's total education
- In the special circumstances section:
 - Highlight reasons that affect your family's ability to contribute financially to the education.
- Don't overshare - set the stage



COLLEGE AFFORDABLE & YOU



FINDING AFFORDABLE COLLEGES (FOR YOU)

UNDERSTANDING DIFFERENT COLLEGE DISCOUNTS

- Access to our Monthly Webinar series
- Register for additional resources
 - 'Merit Friendly Colleges' (2026)
 - 'Loan Options & What to Prepare'
- Complete the '*Scholarship & Grant Eligibility*' Assessment on your program landing page



[Services](#) ▾ [About Us](#) ▾ [Our Partners](#) [Our Programs](#)

ntial Reviews



Scholarship & Grant Eligibility Assessment

Curious about how much scholarship and grant funding you may review from schools you are interested in?

[Click here](#) to request a confidential, professional review.



FINDING AFFORDABLE COLLEGES (FOR YOU)

ESTIMATING YOUR HOUSEHOLD'S STUDENT AID INDEX

- Student Aid Index Calculator
 - Located on your program landing page
 - Each school weighs assets/factors differently
- Loan repayment calculator
 - Develop a budget on what you can afford out of pocket or through financing



Student Aid Index Calculator

Learn your potential eligibility for financial aid by understanding your Student Aid Index. This easy to use calculator will provide you with the number that colleges will use to determine how much need-based loans, grants and work-study you are eligible to receive.

[Click here](#) for the Student Aid Index Calculator.



FINDING AFFORDABLE COLLEGES (FOR YOU)

ASSESSING YOUR FAMILY'S FINANCIAL NEED AT COLLEGES

With our *'Scholarship & Grant Eligibility'* form, learn how colleges like Middlebury may not be the right financial fit for a student relying primarily on merit scholarships.



TYPES OF AID

Grants and Scholarships

Student Employment

Education Loans

Veteran Benefits

Middlebury meets 100 percent of each undergraduate student's need with a personalized financial aid offer, which includes grants, student employment, and a small loan amount.

All aid from Middlebury is awarded based on financial need. Middlebury does not provide merit aid.

There are many types of aid that may be available to you. Additionally, there are resources that students and families may use to help pay their share of college costs—including parent loans, private loans, and monthly payment plans.

FINDING AFFORDABLE COLLEGES (FOR YOU)

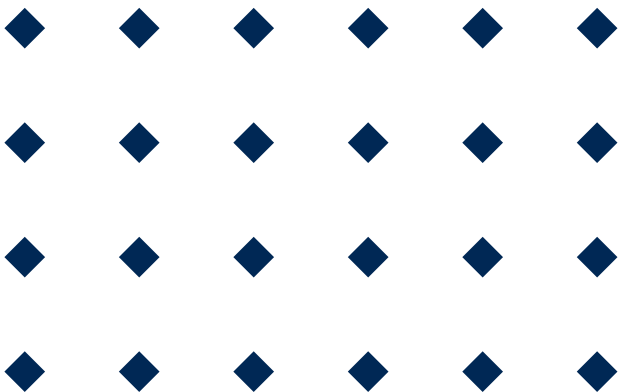
ASSESSING YOUR FAMILY'S FINANCIAL NEED AT COLLEGES

Out-of-state public institutions can be expensive for non-residents and have limited resources to assist with out of state costs. See University of California-Berkeley for example.

—————→ **Develop a Multi-Year Financial Plan**

Our goal is to identify whether you qualify for federal financial aid and help you receive all aid that is currently available to you. New students who are not residents of California will not be eligible for our need-based grants or most scholarships. We encourage you and your family to develop a plan to meet your educational expenses until the time you graduate from UC Berkeley.

Nonresidents of California frequently inquire about assistance with Nonresident Supplemental Tuition. Unfortunately, institutional funds to cover nonresident expenses are not available. Additionally, financial aid appeals typically do not result in the offering of more need-based institutional gift aid.



FINDING AFFORDABLE COLLEGES (FOR YOU)

ANALYZING FINANCIAL AID OFFERS & COSTS

- Award Offer Review- Upload letters for a full comparison of direct costs, grants, and self-help resources between accepted schools
- Budget Review - Work with a Financial Planner to strategically manage your college savings and other payments towards tuition



Financial Aid Award/Offer Review & Appeal Options

Do you want help understanding your financial aid award and explore possible opportunities to receive more?

[Click here](#) to request a confidential, professional review.

FINDING AFFORDABLE COLLEGES (FOR YOU)

APPEALING FOR ADDITIONAL FUNDS

- Appeal Support - Appeal to colleges for more funding based on financial changes or updates with academics
- Outside Scholarships - 1:1 support with completing applications and help in where to start in your research
- Loan Processing - understand next steps to certify loans and pay out funds each semester



Financial Aid Award/Offer Review & Appeal Options

Do you want help understanding your financial aid award and explore possible opportunities to receive more?

[Click here](#) to request a confidential, professional review.

FINDING AFFORDABLE COLLEGES (FOR YOU)

DETERMINING PAYMENT & FINANCING OPTIONS

- Alternative Financing - Discuss available loan products and what to compare between lenders in your research
- Financial Aid Renewal - Meet with the Financial Aid team for assistance with reapplying and maintaining eligibility for aid throughout your college career



Loan Payment Calculator

Need to borrow? This calculator allows you to understand your monthly payments when you get into the payback period. It will even tell you how much you can save if you pay your interest while in school.

[Click here](#) for the Loan Payment Calculator.

FINDING AFFORDABLE COLLEGES (FOR YOU)

ONGOING SUPPORT WITH AID RENEWAL

- Unlimited virtual meetings, email, phone, & text support
- Resources available through your school's landing page:
 - Calculators: Student Aid Index, Loan Payment Calculator, Scholarship
 - Personalized Reviews: Budget Review, Financial Aid Eligibility Assessments
 - Unique Support: Award Letter Review, Appeal writing, Payment options, FAFSA renewal

TONIGHT'S GOALS



- Learn about College Affordable's background & free services



- Gain a better understanding of the financial aid process.

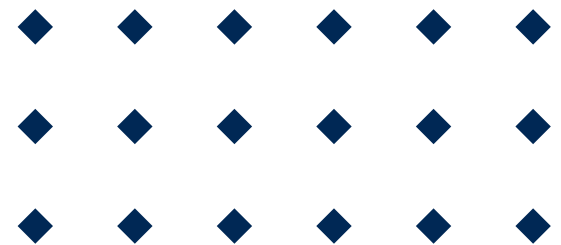
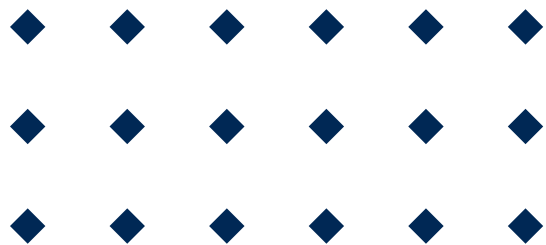


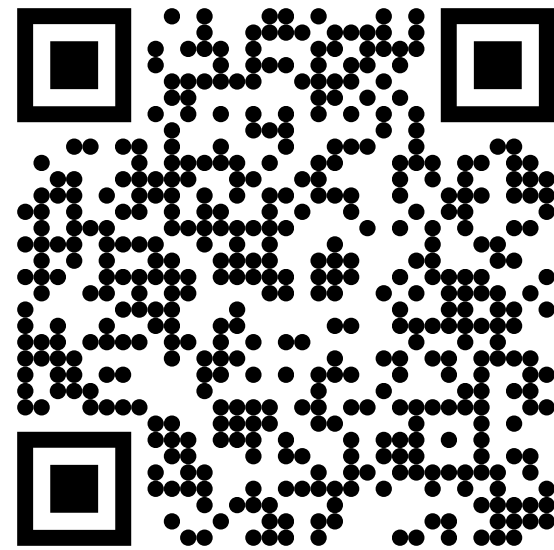
- Determine how College Affordable can support you & your family through the college financial aid process





QUESTIONS?





CONTACT US

Call or Text: 781-343-1941

<https://collegeaffordable.org/westfordacademy>

FinancialAid@CollegeAffordable.org

www.collegeaffordable.org