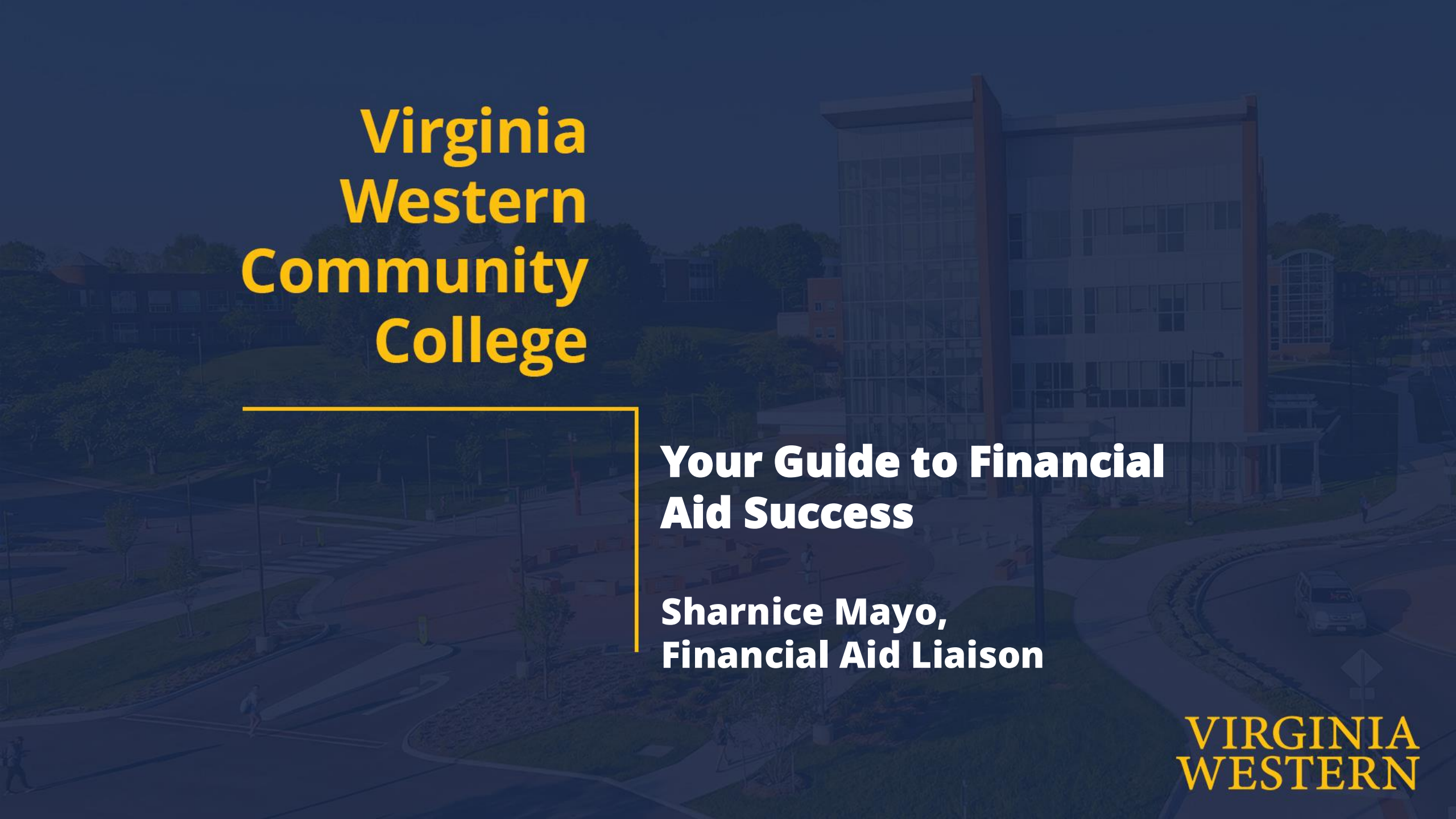


Virginia Western Community College



Your Guide to Financial Aid Success

**Sharnice Mayo,
Financial Aid Liaison**

**VIRGINIA
WESTERN**

Today's Session Overview

- ☐ Average College Cost
- ☐ What is Financial Aid
- ☐ Applying for Financial Aid
- ☐ Types of Financial Aid
- ☐ Navigating the College Process



Average College Cost



In-State	Tuition and Fees Per Year
Public 4-Year	\$29,000 (+ room & board)
Private 4-Year	\$36,000 (+ room & board)
Public 2-Year Community College	\$5,500

What is Financial Aid?

Financial Aid is funding that is intended to help pay for college educational expenses such as:

- Tuition fees
- Books, Course Materials, Supplies, Equipment
- Living Expenses
- Food
- Other educationally related expenses

Sources Include:

- Federal Government
- State Government
- College/University
- Private Groups/Individuals



What are the first steps in applying for financial aid?



Federal Student Aid ID – Student & Parent

An official website of the United States government.

Get Help FAFSA Form English | Español

Federal Student Aid
AN OFFICE OF THE U.S. DEPARTMENT OF EDUCATION

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

Log In | Create Account

Manage and Repay Your Federal Student Loans

Get Repayment Tips

View Your Loans

POPULAR TOPICS

- Compare Plans With Our Repayment Calculator >
- Find Your Student Loan Servicer >
- Apply for a Direct Consolidation Loan >
- Apply for an Income-Driven Repayment Plan >
- Fill Out a FAFSA® Form >

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

In School
I'm currently in school.

Parent
I'm the parent of a student in school.

Create an Account

Whether you're a student, parent, or borrower, you'll need to create your own account to fill out the *Free Application for Federal Student Aid* (FAFSA®) form and manage your federal student aid.

Language Preference ?

☒ English ☐ Español

Get Started ⌚ 7 minutes

What You'll Need

- Your Social Security number (if you have one)
- Your own email address

Already have an account? [Log In](#)

www.studentaid.gov

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Welcome, George,
to the 2027–28 FAFSA[®] Form

I am starting the FAFSA form as a

☒ Student



☐ Parent



Did you receive an invitation code?

[Enter Code](#)

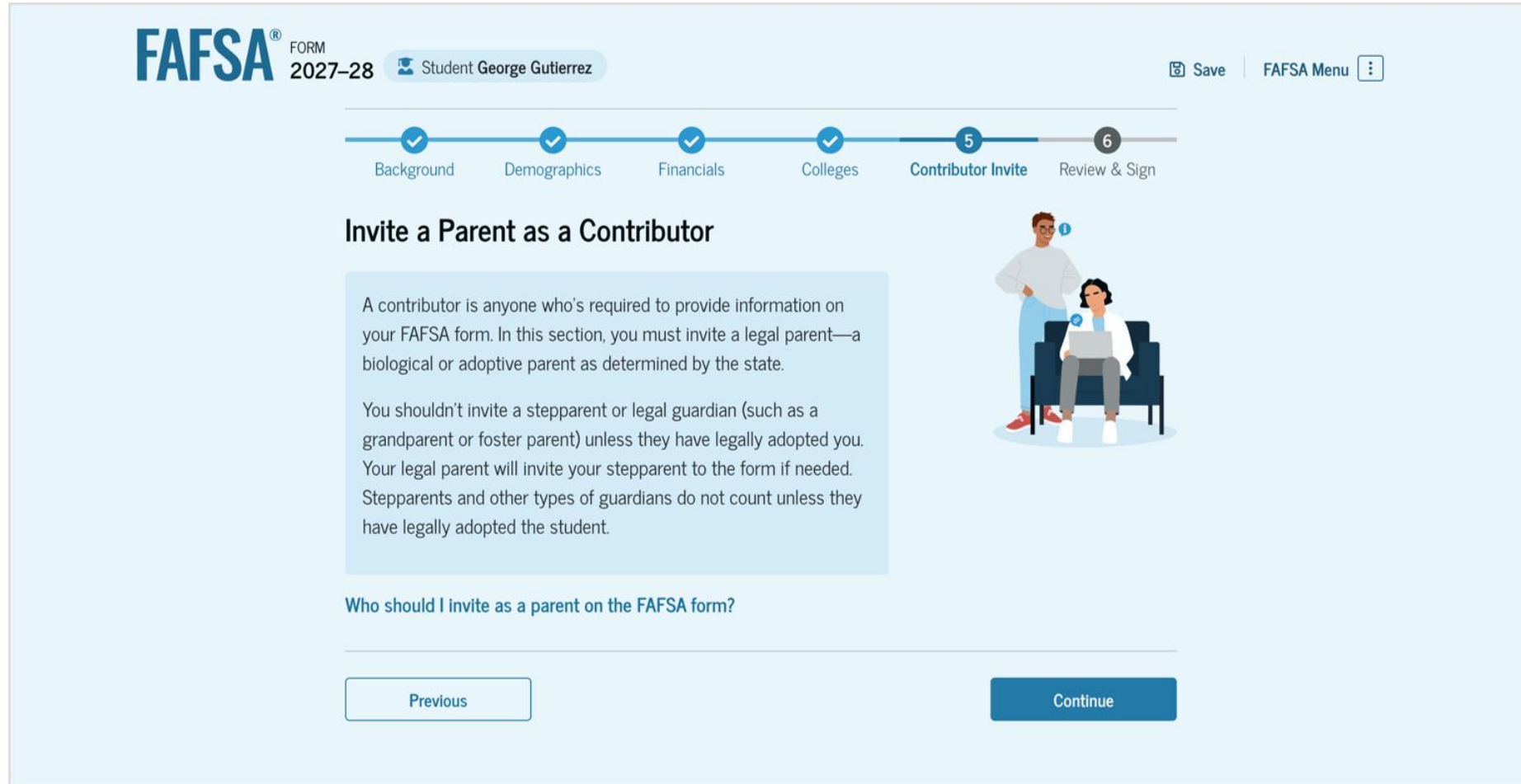
Previous

Continue

Information Collected on the FAFSA – Student

- **Identity Information**
- **Consent to retrieve and disclose federal tax information from the IRS**
 - 2027-28 FAFSA – 2025 Tax Information
- **Demographic Information**
- **Personal Circumstances**
- **Unusual Circumstances**
- **High School Information**
- **Parent Information**
- **Financial Information**
- **College Information**
 - Students can list up to 20 schools

Student Invites Contributor (Parent)



The screenshot shows the FAFSA 2027-28 interface for Student George Gutierrez. At the top, a progress bar indicates the following steps: Background, Demographics, Financials, Colleges, **Contributor Invite** (current step, marked with a '5'), and Review & Sign (marked with a '6'). The main heading is 'Invite a Parent as a Contributor'. Below this, a text box explains that a contributor is anyone required to provide information on the FAFSA form, specifically a legal parent (biological or adoptive). It also states that stepparents or legal guardians (like grandparents or foster parents) are not invited unless they have legally adopted the student. To the right of the text is an illustration of a man and a woman sitting on a couch, with the man holding a laptop. At the bottom, there are 'Previous' and 'Continue' buttons.

FAFSA® FORM 2027-28 Student George Gutierrez Save FAFSA Menu

Background Demographics Financials Colleges **Contributor Invite** Review & Sign

Invite a Parent as a Contributor

A contributor is anyone who's required to provide information on your FAFSA form. In this section, you must invite a legal parent—a biological or adoptive parent as determined by the state.

You shouldn't invite a stepparent or legal guardian (such as a grandparent or foster parent) unless they have legally adopted you. Your legal parent will invite your stepparent to the form if needed. Stepparents and other types of guardians do not count unless they have legally adopted the student.

Who should I invite as a parent on the FAFSA form?

Previous Continue

Who is considered a Contributor?

Biological or legally adoptive parent

NOT a grandparent or guardian

Student Provides Parent Email Address

FAFSA[®] FORM 2027-28

Student George Gutierrez

Save

FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

Invite One Parent to This FAFSA[®] Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

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

Who should I invite as a parent on the FAFSA form?

Parent

Invite a Parent Contributor

Email

599888214test@testcod.edu

Send Invite

Previous

Continue

FAFSA[®] FORM 2027-28

Student George Gutierrez

Save

FAFSA Menu

Background

Demographics

Financials

Colleges

Contributor Invite

Review & Sign

Invite One Parent to This FAFSA[®] Form

You'll need to invite one parent only because we need more information about your household financial situation to determine your eligibility for federal student aid.

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

Send Invite to 599888214test@testcod.edu?

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

Go Back

Send Invite

599888214test@testcod.edu

Send Invite

Previous

Continue

Invite is Sent to the Parent

Background Demographics Financials Colleges Contributor Invite Review & Sign

Parent Contributor

Once your parent accepts the invitation, they can complete the parent section of this FAFSA form.

You can check the status of contributor invitations from the "My Activity" page.

Parent

599888214test@testcod.edu

☒ Invite Sent

[Other ways to send the Invite ^](#)

Copy and Send the Invite Link ⓘ

www.fafsa.gov/invite/8MHN9QV [Copy Link](#)

You can also have your parent go to www.fafsa.gov/invite and enter code:

8MHN9QV

The invite will be sent to the parent's email, but the student can just provide the invite code

Last Step for the Student

FAFSA[®] FORM 2027-28

Student George Gutierrez

Save

FAFSA Menu

Background

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Financials

Colleges

Contributor Invite

Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

✔ Scroll To Continue

After reviewing your answers, scroll to the bottom of the page and select "Continue." Then, sign your section of the FAFSA form.

Student Sections Updated

Expand All

✔ Introduction

Personal Identifiers

✔ Section 1

Background

✔ Section 2

Demographics

✔ Section 3

Financials

✔ Section 4

Colleges

Contributor Section

This Section is Shared with 1 Contributor(s)

Manage Contributor Information

Contributor(s)	Role	Invite Code	Status
599888214test@testcod.edu	Parent	5M4PQV	Invite Sent

Terms and Conditions

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA[®] form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions

⚠ Not Viewed

Sign and Submit Your FAFSA[®] Form

☐ I, George Gutierrez, agree to the terms outlined above.

The Form Isn't Ready To Submit

One or more contributors still need to complete their section. After the other contributor(s) complete their section, they can submit the form.

Finish your section now.

Reach out to the other contributor(s) and ask them to complete their section and submit the form.

Previous

Finish Student Section

Terms and Conditions

Note

The FAFSA form is a legal document you will electronically sign with your StudentAid.gov account username and password (PSA ID). Because your PSA ID is associated with your personal information, do not share it with anyone.

By signing this application electronically using your PSA ID, YOU, THE STUDENT, certify that you

will use federal and/or state student aid only to pay the cost of attending an institution of higher education,

are not in default on a federal student loan or have made satisfactory arrangements to repay it,

do not owe money back on a federal student grant or have made satisfactory arrangements to repay it,

will notify your school if you default on a federal student loan, and

will not receive a Federal Pell Grant from more than one school for the same period of time.

By signing this application electronically using your StudentAid.gov account username and password, you 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.

Additionally, by signing this application electronically using your PSA ID, you authorize the U.S. Department of Education to disclose all information provided on this application, as required under Section 485A(c)(2)(B) of the Higher Education Act of 1965, as amended, to the institutions you have identified herein, state higher education agencies (in your state of residence and the states in which the institutions identified herein are located), and designated scholarship organizations to assist with the application, award, and administration of federal, state, or institutional financial aid programs and designated scholarship programs. Notwithstanding this authorization, the name of an institution that you select to authorize such disclosure shall not be shared with any other institution.

Done

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WESTERN

Pending Submission – Student

FAFSA[®] FORM

2027–28

Student George Gutierrez

Save

FAFSA Menu

✓

Student Section

2

Parent Section

Pending Submission

Check With Your Contributor

Parent Contributors

Requirements for Dependent Students

Your FAFSA[®] form is not complete until your parent(s) fill in the contributor section of the form and sign it. Once completed, your FAFSA form will be submitted for processing.

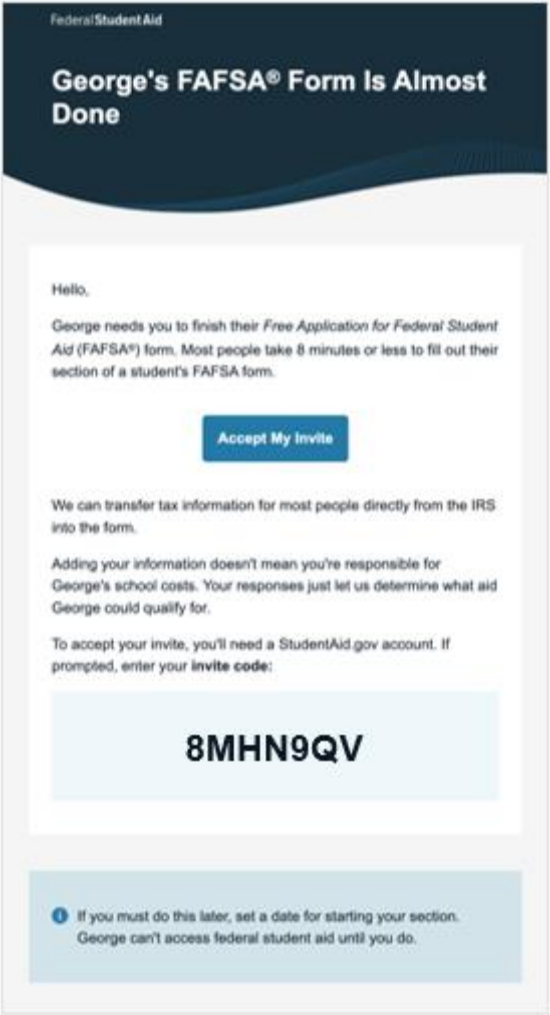
Contributor(s)	Role	Invite Code	Status
599888214test@testcod.edu	Parent	8MHN9QV	✓ Invite Sent

Manage Invitations

Track and Manage Your FAFSA[®] Form and Contributors

View Status

Parent Email



[← FAFSA Home Page](#)

Accept FAFSA® Invitation

Login to your account and enter the code you received for the FAFSA form.

Login to Accept Invite

How long will my section take?

🕒 8 min

Need to accept an invitation for a different year?

Go to "[My Activity](#)" to find any existing invitations for a previous year's FAFSA form.

Why do we need your information?

We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

Parent Invitation Code

← FAFSA Home Page

Accept FAFSA® Invitation

Enter the code you received for the FAFSA form.

Invitation Code

8MHN9QV

Accept Invite

How long will my section take?
⌚ 8 min

Need to accept an invitation for a different year?

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We need your information to determine if the student qualifies for federal grants, work-study jobs, and/or loans. This doesn't make you responsible for the student's school costs.

Don't have an invitation code?

Speak with the person who invited you to the form and ensure they have sent it to your email. Check your inbox for your invitation code.

George G invited you to their FAFSA® form.

George G invited you to their FAFSA® form.

If you know George G and want to join this FAFSA form as a contributor, select "Accept."

If you don't want to join this FAFSA form, select "Decline."

Decline

Accept

Information Collected on the FAFSA – Parent

- Identity Information
- Consent to retrieve and disclose federal tax information from the IRS
 - 2027-28 FAFSA – 2025 Tax Information
- Demographic Information
- Financial Information
 - Federal Benefits
 - Tax Filing Status
 - Assets
 - Family Size
 - **IMPORTANT** – include student, parent(s), parents' other children, and others who live with you and you are providing more than half of their support and will continue to provide it from July 1, 2026 – June 30, 2027

Parent Review & Confirmation

FAFSA[®] FORM 2027-28

Parent of George Gutierrez

Save | FAFSA Menu

Demographics

Financials

Review & Sign

Review and Sign Your Section

If you need to change any of your responses, select the question to return to that page. Otherwise, sign and finish your section.

✓

Scroll To Continue

After reviewing your answers, scroll to the bottom of the page to continue.

Parent Sections

Expand All

Introduction

Personal Identifiers

Section 1

Demographics

Section 2

Financials

Terms and Conditions

Confirm that you understand the terms and conditions of the FAFSA[®] form and filled out your section of the form accurately to the best of your ability.

View Terms & Conditions

Viewed

Sign for yourself and submit the application for George Gutierrez (Student).

☒

I, Ben Gutierrez, agree to the terms outlined above.

The Form Is Ready To Submit

All contributors have completed their sections. You can now submit the FAFSA[®] form for processing.

Previous

Submit FAFSA Form

FAFSA[®] FORM 2027-28

Parent of George Gutierrez



Congratulations!

The student's FAFSA[®] form has been processed!

What to Know Now

1. The student's FAFSA Submission Summary has estimates of their eligibility for federal student aid.

2. The student should review the "Next Steps" section of their FAFSA Submission Summary to make sure there are no issues with their form. They'll also get an email.

3. Schools will contact the student. If a school needs more information to determine how much aid the student is eligible for, they'll reach out. Schools will also send financial aid offers. If the student has a question about a school's student aid package, they should contact the school's financial aid office directly.

Return to My Dashboard

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Virginia Alternative State Aid (VASA) Application



- Undocumented students that meet certain criteria may be eligible for state financial aid
- Students must attend a public or private college in Virginia
- There is a separate application that must be completed for undocumented students
- **NOTE:** If the student has a valid SSN and is a citizen or eligible non-citizen, then the student completes the FAFSA, even if the parents are undocumented

www.vasaapp.org

CSS Profile

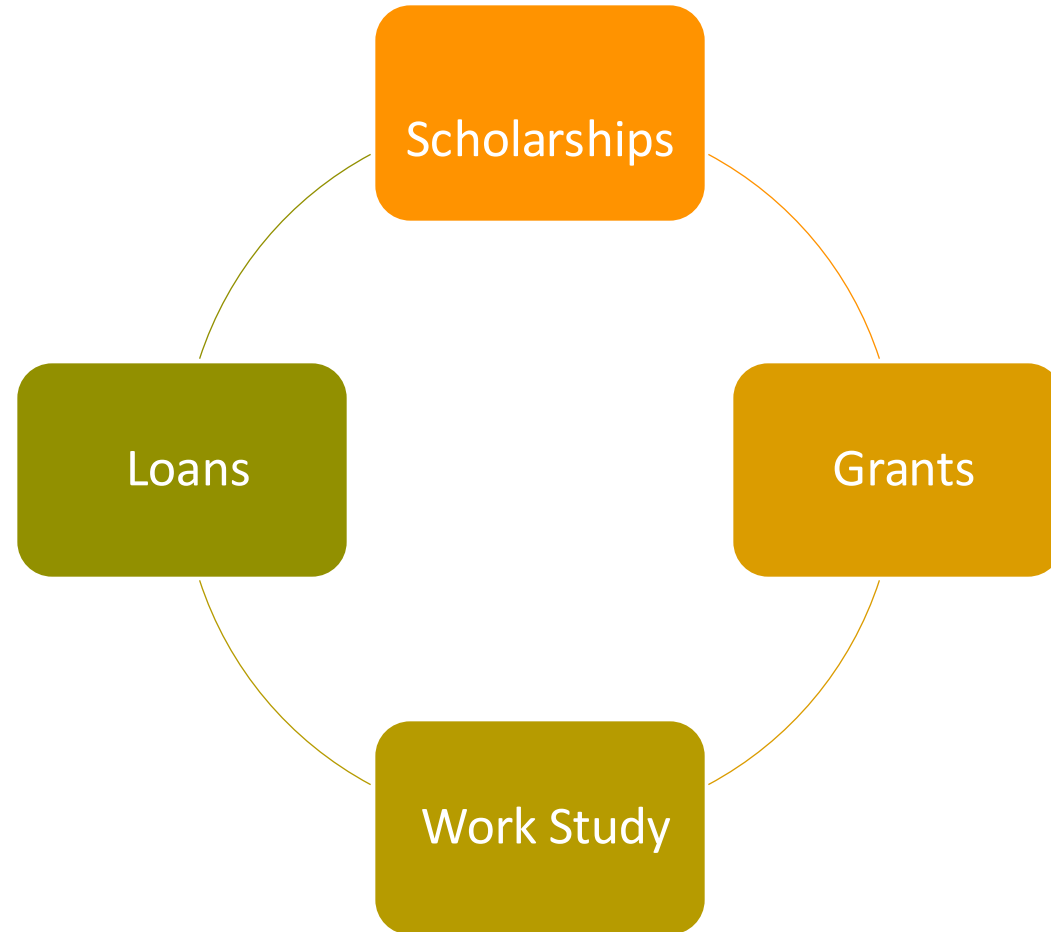


- A separate more in-depth financial application from the FAFSA
- There is a fee to complete the CSS Profile but check to see if you are eligible for a wavier
- Required by some 4-year schools to determine eligibility for institutional funds (not used at Virginia Community Colleges)
- Opens on October 1st
- More information about the CSS Profile visit: <https://cssprofile.collegeboard.org/>

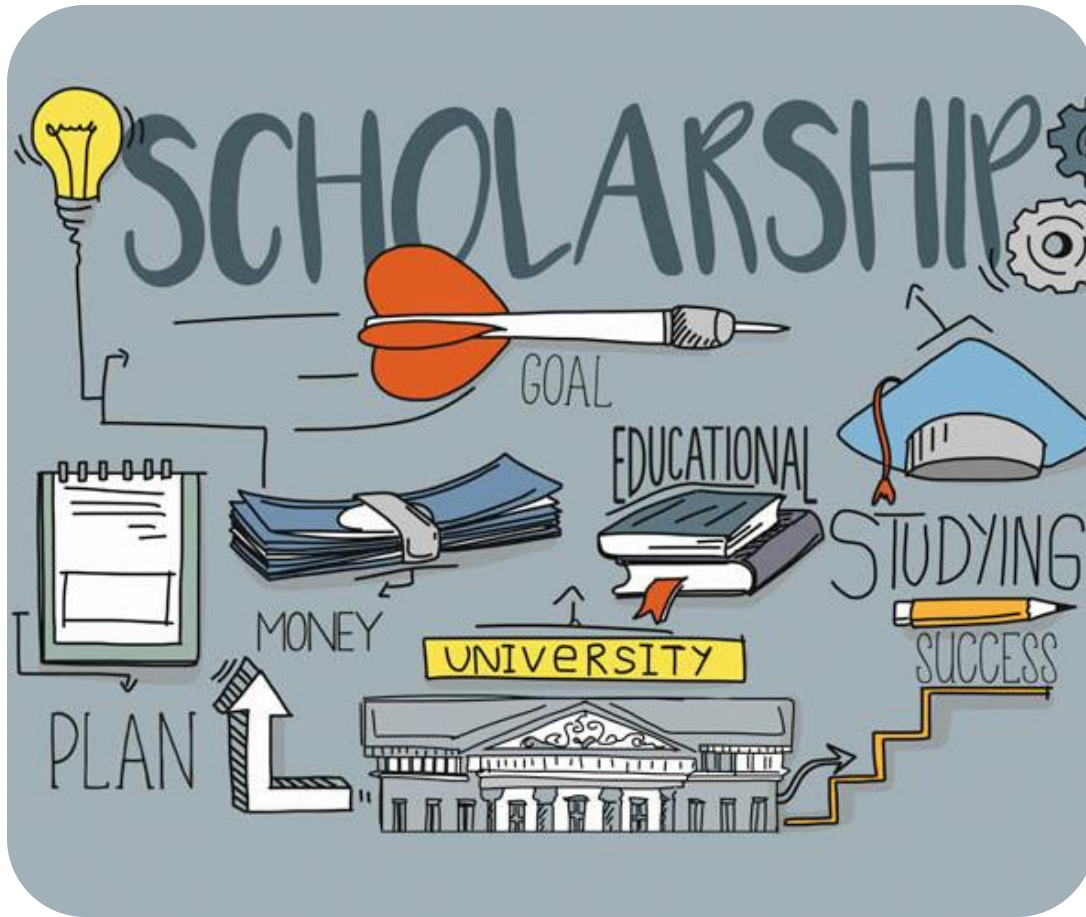
Dependent Student Status

- The FAFSA assumes that a student is dependent until the year the student turns 24.
- A dependent student must include parent information on the FAFSA
 - Biological or adoptive parent
- There are exceptions outlined on the form
- There is a dependency appeal process for unusual circumstances
 - Appeals are college specific
 - Contact the colleges to which you are applying after submitting the FAFSA

Types of Financial Aid



Scholarships



- Awarded based on need, merit, and athletic and musical abilities
- Sources
 - Civic Organizations
 - Churches
 - Employers
 - High School Websites
 - College
- Free online web searches
 - Fastweb: www.fastweb.com
 - College Board: <https://bigfuture.collegeboard.org>
 - U.S. Department of Labor: www.careeronestop.org/Toolkit/Training/find-scholarships.aspx
 - www.finaid.org
 - <https://bold.org>
 - NEVER pay to search

Federal Grants

- **Federal Pell Grant**

- Undergraduates with high financial need
- Awards for 2026-2027 range from \$740-\$7,395
- Eligibility linked to family size, federal poverty level and enrollment intensity

- **Federal Supplemental Educational Opportunity Grant (FSEOG)**

- Provides grants to students with high financial need, with consideration given to Federal Pell Grant recipients

- **Teacher Education Assistance for College and Higher Education (TEACH) Grant**

- Teacher education programs
- Will change to a loan if student does not satisfy all requirements

Virginia State Grants

- **Virginia Tuition Assistance Grant (VTAG)**
 - VA residents who are enrolled in a VA Private college
- **Virginia Guaranteed Assistance Program (VGAP)**
 - Graduates of VA HS (2.5 GPA) who are enrolled in a Public VA college/university
 - Awards range by institution
- **Commonwealth Award**
 - Undergraduate and graduate grant
 - Award amount varies by institution
 - Must be enrolled in a Public VA college/university
- **Virginia Transfer Grant**
 - Recipient must be a first-time transfer minority students from an accredited institution
 - Award amount is \$1,000 per academic year
 - Requires applicants to have a cumulative transfer GPA of at least 2.0
 - Minimum number of college-level courses prior to transfer
- **G3 Grant**
 - Virginia Community Colleges only
 - Program specific grant
 - Last-dollar tuition and fees only

Work Study & Employment

Allows student to
earn money to help
pay college costs

On and Off-campus
jobs

Earnings

- Paycheck
- Credit to account
- Non-monetary compensation, such as room and board

Federal Student Loans



- **Subsidized**
 - Available to all students who demonstrate financial need
 - Government pays the interest, principle deferred
- **Unsubsidized**
 - Available to all students who do not demonstrate financial need
 - Student pays interest, principle is deferred
- **Loan Amounts**
 - Freshmen: \$5,500 (no more than \$3,500 Sub)
 - Sophomore: \$6,500 (no more than \$4,500 Sub)
 - Junior/Senior: \$7,500 (no more than \$5,500 Sub)
- **Interest Rate: 6.52% fixed for July 1, 2026 – June 30, 2027**
- **Repayment**
 - 6-month grace period
 - Less than ½ time attendance, or
 - Stops attending for reasons other than graduation

Other Loan Programs

- **Federal PLUS Loan**

- Federal Government is the lender
- One parent is the borrower

- **Private Loans**

- Banks and other Financial Institutions are the lender
- Discuss options with your bank or the college you plan to attend

Maintaining Financial Aid Eligibility

- **For most federal and state aid (including federal loans) you must meet Satisfactory Academic Progress requirements**
 - This is an academic and progress component
 - Every school is required to have a policy to monitor student academic progress
 - **Students can LOSE financial aid eligibility!**
- **Withdrawing from courses can impact your progress and your financial aid.**
 - Always check with your Financial Aid Office if you have circumstances that may cause you to stop attending or you are performing poorly.

What Now?

- **Explore Your Options**
 - Review the Admissions and Financial Aid websites and materials for every school you're considering.
- **Know Your Deadlines**
 - Mark important application and financial aid deadlines on your calendar—and meet them!
- **Stay Connected**
 - Know how each college's financial aid office will communicate with you, and check those messages regularly.
- **Use Your Resources**
 - Ask questions, seek help, and take advantage of the people and resources available to support you.

You don't have to navigate the college process alone. Stay informed, ask questions, and take the next step toward making your college goals a reality!

Resources

- ❑ State Council for Higher Education for Virginia
 - <https://www.schev.edu/financial-aid/financial-ad>
- ❑ Federal Student Aid
 - <https://studentaid.gov>
- ❑ Level Up Virginia
 - <https://www.levelupvirginia.org/finance/financial-aid/>

THANK YOU!

Contact Information:

Sharnice Mayo, Financial Aid Liaison
Virginia Western Community College
Smayo@viriniawestern.edu